

Theme	Women Empowerment (WE)
Title	Impact Evaluation of Targeted Hard-core Poor (THP) Program in Assam, Bihar, Madhya Pradesh, Rajasthan, Telangana and West Bengal
State (s)	Assam, Bihar, Madhya Pradesh, Rajasthan, Telangana and West Bengal
District (s)	Darrang, Kamrup, Munger, Sehore, Baran, Hooghly, Howrah, Bhadradi Kottagudem
Evaluation Agency	KPMG India
Period of Study	March 2019 – May 2019

### Executive Summary

#### Objective(s):

To assess outcomes and impacts on the lives of ultra-poor women covered under the program and understand why some women do significantly better than others to enable insights & learnings for improvement in programme delivery.

#### Key Findings:

- **Impact on Income and Asset Growth:** The project has enhanced incomes and growth in assets. Overall, the net asset appreciation was 2.87 times (highest in Munger at 6) and net income appreciation was 8.15 times (highest in Baran at 12).
- 69% of new investments were made in farm assets since such businesses were considered more stable with assured demand as compared to non-farm ones.
- **Expansion and Diversification of Assets:** Even through asset type diversification resulted in higher incomes compared to expansion of existing asset types, the surveyed beneficiaries largely preferred the latter since it entailed lower risks and investment of time and resources.
- **Impact on Human Development Indicators (HDI):** The programme had significant impacts on the well-being of the surveyed beneficiaries:
  - *Food Security* - 100% could secure two meals a day for their families.
  - *Health Facilities* - 88% availed medical treatment from government hospitals.
  - *Education* - 39% of families with out-of-school children had enrolled them in regular schools.
  - *Social empowerment and independence of beneficiaries* - Beneficiaries uniformly experienced greater independence and enhanced social standing.
  - *Sanitation* - 91% had household toilets; 85% of them constructed toilets post intervention.
  - *Convergence with SHGs and government schemes* - 89% were SHG members; 96% of them joined up post the intervention. 90% were linked to at least one government social welfare scheme.
- **Impact on Decision Making:** Participation in family and village level decision making processes increased, leading to greater self-confidence. More than 99% of the beneficiaries took business related decisions independently.

#### Areas for Improvement:

- The program should have a refresher training every two years to help build skill sets required for diversification, expansion and higher profitability.
- Strengthen VDCs to be an effective support system for the beneficiaries. Further, successful beneficiaries should be made part of VDCs to mentor other beneficiaries.

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