Impact Assessment of CSR Programmes

Report for FY 2022-23

Bandhan Bank Limited | September 2023

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1 About Bandhan Bank

1. Introduction

1.1 About Bandhan Bank Limited

Bandhan Bank is one of India's youngest universal banks, driven by a strong commitment to inclusive banking. With 6,000+ banking outlets in 34 States and Union Territories of India, the Bank serves more than three (03) crore customers. Guided by the principle of *'Aapka Bhala, Sabki Bhalai,'* the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. It offers a wide range of financial products and services including savings accounts, loans, insurance, and investment products. Bandhan Bank has a strong focus on providing financial services to the unbanked and under-banked segments of the population. With its extensive last-mile banking services, Bandhan Bank is playing a crucial role in transforming the lives of individuals in both urban and rural areas across the country.

Bandhan started its operations in 2001 as a Society, offering microfinance services. In 2006, it acquired a Non-Banking Financial Corporation (NBFC) and established Bandhan Financial Services Private Limited. By 2010, it became the largest microfinance institution in the country. In 2015, it received a universal banking license from the Reserve Bank of India. It has won several awards including the Forbes & Statista World's Best Bank Award in 2023, TIMES Business Award in 2020 and the Vanguard of the Year Award in 2019.

1.2 About Bandhan Konnagar

Bandhan Konnagar is a not-for-profit organisation, registered under the West Bengal Societies Registration Act, 1961.

Bandhan Konnagar was set up in the year 2001 with the aim of poverty alleviation and women empowerment. At present, it is actively engaged in the field of poverty alleviation, livelihood enhancement, education, health, skill development of unemployed youth, financial literacy, and climate action. For its impactful social programmes, Bandhan Konnagar received the Economic Times Bengal Corporate Award in the year 2014 in the category of 'Best CSR Idea' by Association of Corporate Advisers & Executives (ACAE).

1.3 CSR Programmes run by Bandhan Bank

Under the Companies Act, 2013 by the Ministry of Corporate Affairs, Government of India, CSR has been introduced as a mandatory provision which directs companies to spend two (02) percent of the average company profit over preceding three financial years towards social welfare activities through CSR programmes.

Bandhan Bank's CSR journey is rooted in its commitment to transforming lives and fostering community development. The Bank's CSR programmes aim to have a profound impact in areas such as education, healthcare, livelihood promotion, sustainable development, climate action, financial literacy, skill enhancement and job creation. The current CSR Programme portfolio of Bandhan Bank comprises the following:

- Targeting Hardcore Poor Programme (THP)
- Bandhan Health Programme (BHP)
- Bandhan Education Programme (BEP)
- Employing the Unemployed Youth Programme (EUP)
- Bandhan Financial Literacy Programme (BFLP)
- Bandhan Climate Action Programme (BCAP)
- Bandhan Sustainable Livelihood Programme (BSLP)

1.4 SDG Alignment of Bandhan Bank's CSR Programmes

The Sustainable Development Goals (SDGs) or Global Goals, formulated in 2015 by the United Nations General Assembly (UNGA), are a collection of seventeen (17) interlinked objectives designed to serve as a "shared blueprint for peace and prosperity for people and the planet, now and into the future."

Bandhan Bank has incorporated the SDGs into its CSR policies, processes, and programme design. The Bank's CSR programmes are aligned with the following SDGs:

SDG Goals	Programme	Relevance and Achievement
1 NO POVERTY	Targeting the Hardcore Poor Programme (THP)	THP's primary objectives are to alleviate poverty amongst under privileged women and provide access to essential services for their overall well-being. *The programme has proven impact on income enhancement of the programme participants.*
	Bandhan Education Programme (BEP)	BEP equips people with the skills and knowledge needed to secure better job opportunities and escape poverty in the longer run. *100% of the students under Bandhan Education Center and Bandhan Academy have completed their schooling under BEP and have been integrated into mainstream educational institutions.*
	Employing the Unemployed Programme(EUP)	EUP provides individuals with opportunities to earn a stable income. By securing employment, individuals and families can move above the poverty line, meeting basic needs and improving their overall standard of living. *85% of the respondents were able to secure job after receiving the training.*
	Bandhan Financial Literacy Programme(BFLP)	BFLP empowers women with the knowledge and skills needed to manage their finances effectively. This includes budgeting, saving, investing, and understanding financial instruments. *100% of the repsondents feel confident when using digital finanical services.*
	Bandhan Sustainable Livelihood Programme (BSLP)	BSLP provides support to budding businesses that provided individuals who start their own businesses with the opportunity to generate income, build assets, and improve their economic well-being. *100% of the respondents have now successfully established their businesses.*

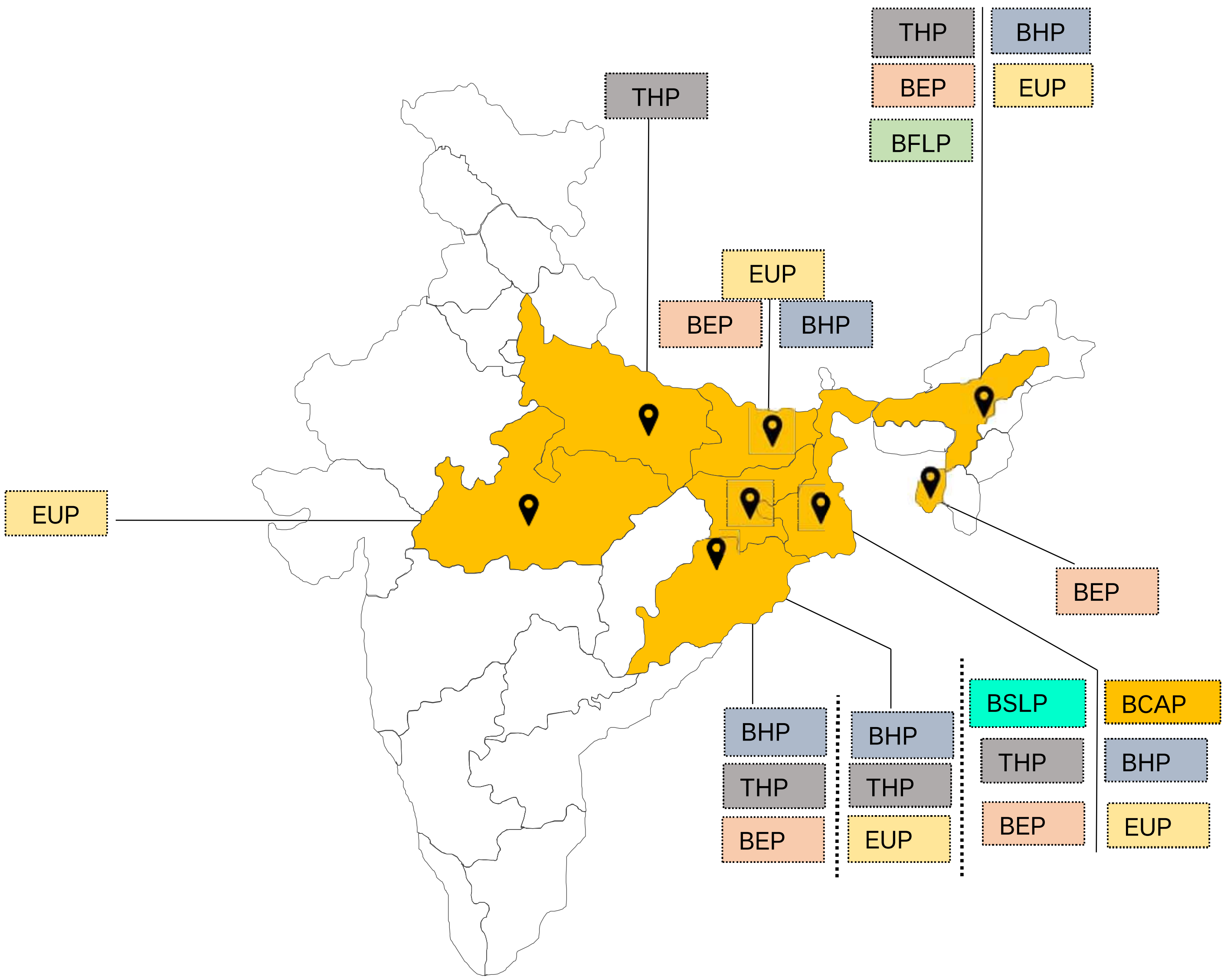
SDG Goals	Programme	Relevance and Achievement
2 ZERO HUNGER	Targeting the Hardcore Poor Programme (THP)	THP's primary objectives are to alleviate poverty amongst under privileged women and provide access to essential services for their overall well-being. *100% of the respondents are now able to have two full square meals a day and are aware about the nutritional requirements.*
3 GOOD HEALTH AND WELL-BEING	Bandhan Health Programme (BHP)	BHP focuses on adolescent girls, women, and mothers by providing them with access to healthcare services, awareness on menstrual health practices and providing last mile delivery to the participants. • *100% of the respondents are aware about menstrual health and hygiene practices* • *100% of the pregnant women and mothers received support from Swasthya Sahayikas* • *100% of the respondents have access to safe drinking water*
4 QUALITY EDUCATION	Bandhan Education Programme (BEP)	BEP equips people with the skills and knowledge needed to access better job opportunities and escape poverty in the longer run. *100% of the students under Bandhan Education Center and Bandhan Academy have completed their schooling under BEP and have been integrated into mainstream educational institutions.*
	Employing the Unemployed Programme (EUP)	EUP provides access to skill development training and placements to the unemployed youth. *85% of the respondents were able to secure job after receiving the training.*
5 GENDER EQUALITY	Targeting the Hardcore Poor Programme (THP)	THP's primary objectives are to alleviate poverty amongst under privileged women and provide access to essential services for their overall well-being. *100% of participants are able to contribute to their household's incomes after their involvement with THP.*
	Bandhan Financial Literacy Programme (BFLP)	BFLP empowers women with the knowledge and skills needed to manage their finances effectively. This includes budgeting, saving, investing, and understanding financial instruments. *100% of the participants are able to understand and manage their finances better after BFLP.*

SDG Goals	Programme	Relevance and Achievement
6 CLEAN WATER AND SANITATION	Targeting the Hardcore Poor Programme (THP)	THP's primary objectives are to alleviate poverty amongst under privileged women and provide access to essential services for their overall well-being. *100% of the participants have access to clean drinking water and sanitation after their involvement with the THP programme*
	Bandhan Health Programme (BHP)	BHP focuses on adolescent girls, women, and mothers by providing them with access to healthcare services, awareness on menstrual health practices and providing last mile delivery to the participants. *100% of the respondents have access to safe drinking water.*
8 DECENT WORK AND ECONOMIC GROWTH	Targeting the Hardcore Poor Programme (THP)	THP's primary objectives are to alleviate poverty amongst under privileged women and provide access to essential services for their overall well-being. *100% of the beneficiaries are successfully engaged with their respective enterprises and are able to save money in bank/other financial institutions.*
	Employing the Unemployed Programme (EUP)	EUP provided access to skill development training and placements to the unemployed youth. *75% of the participants got placed after the implementation of EUP with an average rise in income of 1160%.*
	Bandhan Sustainable Livelihood Programme (BSLP)	BSLP provides support to budding businesses that helps individuals who start their own businesses have the opportunity to generate income, build assets, and improve their economic well-being. *100% of the participants opened their own ventures and there has been a rise in average income of 194%.*
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Bandhan Sustainable Livelihood Programme (BSLP)	BSLP focuses on new and budding businesses, providing them with training and support to enhance their business and increase their revenue. *100% of the participants opened their own ventures and there has been a rise in average income of 194%.*

SDG Goals	Programme	Relevance and Achievement
	Bandhan Climate Action Programme (BCAP)	BCAP focuses on the conservation of biodiversity, adoption of adverse climate mitigation measures, and development of nearby communities. *Activities under the programme contribute to the broader vision of creating inclusive, safe, resilient, and sustainable cities and settlements.*
	Bandhan Climate Action Programme (BCAP)	BCAP focuses on the conservation of biodiversity, adoption of adverse climate mitigation measures, and development of nearby communities. *BCAP for farmers often promote sustainable agriculture practices. This includes measures to mitigate the adverse impact of climate change on agriculture, such as drought-resistant crops, improved water management, and crop diversification.*
	Bandhan Climate Action Programme (BCAP)	BCAP focuses on the conservation of biodiversity, adoption of adverse climate mitigation measures, and development of nearby communities. *Mangrove plantations provide suitable breeding ground for many marine species, supporting life below water.*
	Bandhan Climate Action Programme (BCAP)	BCAP focuses on the conservation of biodiversity, adoption of adverse climate mitigation measures, and development of nearby communities. *Mangroves act as a natural barrier against coastal erosion and storm surges. Planting mangroves contributes to making coastal areas more resilient to natural disasters and help prevent local communities from repeated migration.*

1.5 Outreach of the Programmes

The below map showcases the outreach of Bandhan Bank's various Programmes across locations in India



S.no.	Programme	Total respondents impacted (During 2022-23)
1	Targeting the Hard-core Poor Programme (THP)	18,000
2	Bandhan Health Programme (BHP)	2,22,042
3	Bandhan Education Programme (BEP)	62,574
4	Employing the Unemployed Programme (EUP)	2,220
5	Bandhan Financial Literacy Programme (BFLP)	92,154
6	Bandhan Climate Action Programme (BCAP)	610
7	Bandhan Sustainable Livelihood Programme (BSLP)	63

2 Background: Impact Assessment

2. Background: The Impact Assessment of 19 CSR Programmes

2.1 About the Study and this Report

Impact Assessment help companies and organisations evaluate the socio-economic impact of their CSR programmes, identify successes and bottlenecks in the implementation, and make course corrections if any.

Bandhan Bank has designed its CSR Programmes based on community needs and challenges faced by them on a regular basis. This is done through the implementation of seven (07) Programmes across 20 locations in India.

In order to assess the effectiveness and impact of Bandhan Bank's CSR programmes, Bandhan Bank had engaged a Third-party to conduct the Impact Assessment of its seven CSR programmes. The Third-party conducted a comprehensive evaluation by deploying subject matter experts, to measure the outcomes and impact of Bandhan Bank's CSR efforts, ensuring transparency and accountability in the process.

This report contains information on the impact assessment of the stated seven (07) Programmes covering 19 programmes. The report covers various aspects, including Programme Design, Implementation, findings from Impact Assessment, human impact stories and stakeholder engagement. It highlights the positive outcomes achieved through Bandhan Bank's CSR initiatives, showcasing the bank's commitment to sustainable development and social welfare.

2.2 The Impact Assessment Study Process

The Impact Assessment for 19 Programmes of Bandhan Bank Limited was conducted in the following steps:

Step 1: Inception meeting was held with Bandhan Bank and Bandhan Konnagar to understand the programmes and objectives of the assignment

Step 2: A desk-based Literature Review of the 19 programmes documents was conducted (Memorandum of Understanding (MOU), quarterly progress reports, Standard Operating Procedures (SOPs)

Step 3: Toolkits, questionnaires, and analytical frameworks for data collection were created to assess the impact on programme participants across all the interventions

Step 4: Field visits and interactions with programme participants in 20 locations

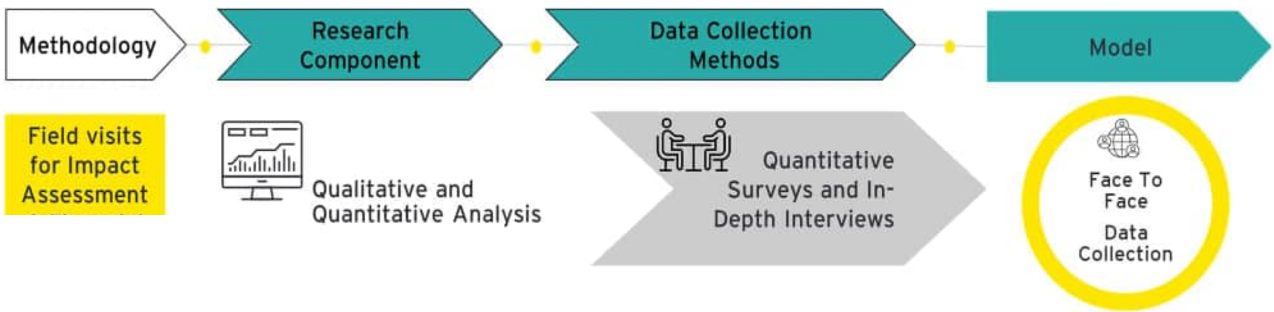
Step 5: On-ground data collection was conducted across two weeks from respondents through surveys and in-depth interviews

Step 6: Data collation and data analysis were conducted in two ways:

a.) Analysis of Bandhan's Baseline data with Third-party survey data
b.) Analysis of Bandhan's Baseline data with Bandhan's Endline data, where Third-party survey did not contain data for particular indicators

Step 7: Drafting of the Impact Assessment Report

2.4 Methodology of the Study



The Field visits (face to face) entailed quantitative and qualitative research components:

- Quantitative Method: This included the surveys with respondents (12-15 programme participants were selected for each programme)
- Qualitative Method: This included in-depth interviews with respondents (12-15 programme participants were selected for each programme)
- Impact Assessment data collection was done face to face, and it was ensured that at least one visit is conducted to each programme (i.e., 19 locations for 19 programmes). The overlapping locations/ districts were selected to bring in cost and time efficiency

The analysis of the quantitative data was done in two ways:

1. Bandhan Bank's Baseline data compared with Third-party survey data
2. Bandhan Bank's Baseline data compared with Bandhan Bank's Endline data, where Third-party survey did not contain data for particular indicators

2.4.1 Data Collection: Locations and No. of programme respondents

Impact Assessment was carried out over a period of two weeks at these locations:

S. No.	Programme Name	Location	No. of Respondents Interviewed	Type of Respondents
1	Targeting Hard-Core Poor Programme (THP) - 10	Dubrajpur, Birbhum, West Bengal	8	Women from ultra-poor background
2	Targeting Hard-Core Poor Programme (THP)- 11	Angargadia, Balasore, Odisha	15	Women from ultra-poor background
3	Targeting Hard-Core Poor Programme (THP)- 12	Bareilly, Uttar Pradesh	10	Women from ultra-poor background
4	Bandhan Health Programme-Take Care to Dare (BHP-TCTD)- 1	Duma, North 24 Parganas, West Bengal	16	Adolescent Girls

S. No.	Programme Name	Location	No. of Respondents Interviewed	Type of Respondents
5	Bandhan Health Programme-Take Care to Dare (BHP-TCTD)- 2	Taldi, South 24 Parganas, West Bengal	16	Adolescent Girls
6	Bandhan Health Programme-Safe Motherhood Initiatives Through Linkages & Education (BHP-SMILE)- 05	Balasore, Odisha	16	Pregnant and lactating mothers and their infants
7	Bandhan Health Programme-Safe Motherhood Initiatives Through Linkages & Education (BHP-SMILE)- 06	Loba, Birbhum, West Bengal	13	Pregnant and lactating mothers and their infants
8	Bandhan Health Programme-Safe Motherhood Initiatives Through Linkages & Education (BHP-SMILE)- 07	Chandwe, Ranchi, Jharkhand	15	Pregnant and lactating mothers and their infants
9	Bandhan Health Programme-Safe Water (BHP-Safe Water) – 07	Behala, South 24 Parganas, West Bengal	15	People with no access to clean drinking water
10	Bandhan Education Programme- Bandhan Education Centre (BEP-BEC)- 1	Panchala, Howrah, West Bengal	15	Parents and their children
11	Bandhan Education Programme- Bandhan Education Centre (BHP-BEC)- 2	Amdanga, North 24 Parganas, West Bengal	15	Parents and their children
12	Bandhan Education Programme- Bandhan Academy (BHP-BA)- 7	Ghatakpukur, South 24 Parganas, West Bengal	15	Parents and their children
13	Employing the Unemployed (EUP)- 06	Kolkata, West Bengal	14	People from underprivileged background
14	Bandhan Financial Literacy Programme (BFLP)- 3	Kuripar, Dhubri, Assam	23	People from ultra-poor background
15	Bandhan Financial Literacy Programme (BFLP)- 2	Dumardaha Part 4, Dhubri, Assam	15	People from ultra-poor background
16	Bandhan Climate Action Programme (BCAP)- 1- Dragon Fruit Garden	Kolkata, West Bengal	NA	(Observation based)
17	Bandhan Climate Action Programme (BCAP)- 2- Mangrove Plantation	Sandeshkhali, North 24 Parganas, West Bengal	NA	(Observation based)
18	Bandhan Climate Action Programme (BCAP)- 2- Climate Smart Village (CSV)	Adra, Purulia, West Bengal	15	Marginalised farmers and SHG women
19	Bandhan Sustainable Livelihoods Programme (BSLP)- 2	Barasat, North 24 Parganas, West Bengal	12	People looking for sustainable livelihood opportunity

3 Targeting the Hard-Core Poor Programme

3. Introduction: Targeting Hard-Core Poor

3.1 About the Programme

Bandhan-Konnagar is a pioneer in India for implementing the Graduation Model-a poverty eradication approach through which ultra-poor women-led households are provided a productive asset, training, regular handholding, mentoring and coaching, access to savings, and consumption support to help them improve their standard of living and emerge out of poverty.

It aims to empower and uplift the poorest & marginalised women through economic inclusion, financial security & community support

Goals of the Programme

Goal 1- The goal of the programme is to facilitate a rise in household income among participants, lifting them out of poverty and ensuring their income surpasses INR 6,000.

Goal 2- The goal is to achieve enterprise asset growth with the aim of surpassing an asset value of INR 23,000 while maintaining a consistent growth rate.

Goal 3- The programme aims to design and facilitate access to security schemes such as insurance and pension for the participants.

Activities of the Programme

- Programme Setup-Preparation of Inception report by the programme team. Branch location is selected to the farthest possible extent with an aim to saturate the entire areas- Gram Panchayat-Block-District level

- Selection of the participants-

(a.) Initiation of Branch Activity: All the Branch staff prepares a Gram Panchayat wise village list on the basis of survey report.

(b.) Rapport building: As a part of Participatory Rural Appraisal (PRA), Bandhan staffs meeting every senior official of district Administration and Panchayat to inform about the programme

- PRA Activity: In the entire PRA process, Bandhan Konnagar team acts as a facilitator /mentor to map socio-economic well beings of the villagers.
- Enterprise Selection- During the participant selection, a separate survey is carried out to identify the local business opportunities based on the available resource and peoples' demand.
- Preparation of Enterprise Budget- After completion of participant's profile, Enterprise wise Business plan has to be prepared in prescribed format/IT App and participant wise Budget is prepared based on the selected enterprise
- Confidence Building & Enterprise Development (CB&ED) Training- After final selection of enterprise, 3 days of CB&ED training is conducted at the branch office for the respondents, where the CB is of 1 day and the rest 2 days for Enterprise Development training

- Baseline and End-line- Before asset transfer, baseline status is ensured through household survey to document the basic status of the selected participant. End line is also done at the time of Graduation to understand and assess the desired changes.
- Consumption Stipend- The objective of consumption stipend is to provide partial financial support to the member during incubation phase immediately after transferring asset to the programme participants.
- Weekly handholding, coaching and mentoring- After completion of CB&ED training, weekly group Meeting & Home visit starts following visit roster by CO. Programme participants are provided with a sequence of handholding and mentoring support to enhance their business-related awareness and skills, are made aware of social security schemes, government entitlements and are linked with financial institutions.
- Participant Refresher Training- One day Refresher training is arranged by respective Branch In-charge in every quarter.
- Ensuring linkages with Government schemes and benefits- Based on needs and eligibility, respondents are linked with various Govt. Schemes namely PMSBY (Pradhan Mantri Suraksha Bima Yojana), PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana), APY (Atal Pension Yojana), PMJDY (Pradhan Mantri Jan Dhan Yojana), Widow Pension, and PMAY (Pradhan Mantri Awas Yojana) during the programme phase.
- Graduation- After 20 months of participation, respondents who fulfil at least 75% out of the 12 pre-set graduation indicators including 5 compulsory indicators are considered for graduation.

Implementation Process of the Programme

- Identification and Assessment- Identifying the poorest individuals through social mapping, wealth ranking, and household surveys to select negative-income individuals.
- Committee Formation and Training- Establishing a village committee after final verification and providing a 2-day confidence-building training along with enterprise selection.
- Livelihood Development- Implementing Enterprise Development, distributing livelihood assets, and conducting a 2-day training to promote sustainable income generation.
- Graduation and Financial Transition- Delivering a 3-day graduation training, facilitating a transition to mainstream finance as income increases, and fostering a saving habit.
- Ongoing Support and Handholding- Offering daily support through home visits, covering health, education, finances, and livelihood aspects for continued progress.

Key Performance Indicators of the Programme

- Increase in monthly household income of the respondents up to i.e., (INR 6,000 per month) from their income before the intervention
- The programme sets a goal of achieving a growth in enterprise assets for the respondents, with a target value of INR 23,000 (or at least double the given asset value)
- Regular savings habits like at least INR 250 saving at the bank within 3 months
- Having full square meals, a day in the family
- Safe and secure home from threats like heat, cold, and rain
- Immunisation track of children under 5 years
- Children aged 6 to 14 are attending school
- Access to social security schemes
- Linkages to credit services-Self-help groups (SHG) or any MFI (Micro finance institutions)
- Access to public health services
- Access to safe drinking water
- Access to hygienic toilets

Total Programme Participants for THP (2016-23)

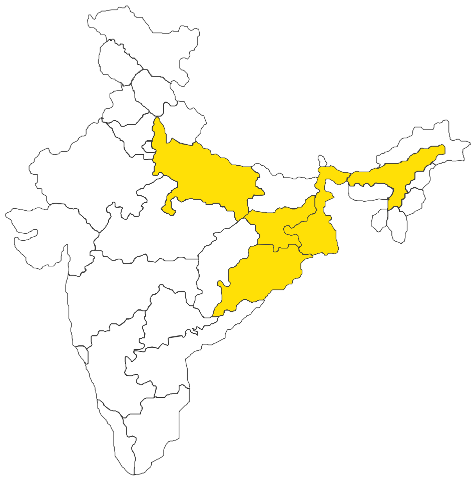
1,48,244

Total Programme Participants (2022-23)

18,000

Total Programme Participants under THP-10 (during 2022-23): 5,000
Total Programme Participants under THP-11 (during 2022-23): 10,000
Total Programme Participants under THP-12 (during 2022-23): 3,000

Geographical outreach of the Programme



States
Odisha
West Bengal
Uttar Pradesh
Assam
Jharkhand

3.2 Overall Insights of the Programme

Impact assessment was carried out for three programmes under the Targeting Hardcore Poor Programme for which 33 women respondents were surveyed across Birbhum in West Bengal, Balasore in Odisha, and Bareilly in Uttar Pradesh.

Following were the key insights found during the impact assessment:

- The income distribution among the respondents before the intervention reveals that a majority of them, comprising 54%, earned between INR 1,000-1,500. Additionally, 30 percent reported earnings ranging from INR 1,500-2,000, while 16 % had earnings exceeding INR 2,000. These findings shed light on the income levels of the respondents prior THP

- Post THP, the income levels of respondents improved significantly, 100% of the respondents saw increase in income post THP. The income range of respondents post THP is mentioned below:

  I. 3% of the respondent’s income was less than INR 2,500
  II. 30% of the respondent’s income range was between INR 2,500- 5,000
  III. 58% of the respondent’s income range was between INR 5,000- 10,000
  IV. 9% of the respondent’s income was more than INR 10,000

- Prior to the implementation of the Targeted Household Programme (THP), 100% of the respondents reported having no personal savings or personal minimal savings due to their low-income levels. However, after the implementation of THP, 100% of the respondents now have some savings. On average, the respondents' savings amount to INR 7,200. This indicates a positive impact of THP on the financial well-being of the respondents

- The programme has facilitated access to government schemes for the programme participants. 42% of the total respondents, between the age of 45 – 55 years, through this programme, are linked with the widow pension scheme of the government while the remaining are linked with different other schemes like Lakshmir Bhandar, (SHG) Self Help Group Linkage, Biju Swasthya Kalyan Yojana, Pradhan Mantri Jeevan Jyothi Bima Yojana, and other schemes *

- 93% of the total respondents received Non- Farm Assets through the programme, which helped them start a small enterprise. Respondents informed about receiving Non-Farm Assets like vendor carts, vegetables and fruits, garment items, cosmetics items, bangles shop items for their enterprise **

- The survey findings indicate a significant positive change in the respondent's access to food and awareness about nutrition. Following the programme, 100 % of the respondents reported that all of their family members were now able to have atleast two full meals every day and are able to fulfil their daily nutritional requirements. This highlights the programme's effectiveness in improving food security and meeting the basic nutritional needs of the respondents' families

- 48% of the total respondents were not enrolled in any social security schemes prior to the implementation of the THP. However, following THP, 82 % of these respondents are now affiliated with some form of social security schemes and are availing benefits from them

- Prior to the implementation of the THP, 90% of the total respondents were not connected to any credit services (SHG, MFI***). However, following the THP, 81% of these respondents (out of 90%) are now engaged with some form of credit services

Lakshmir Bhandar Scheme provides financial assistance to women from economically weaker sections of society, for the empowerment of women in the age group of 25-60 years and enrolled in 'Swasthya Sathi' provides INR 1,000/- every month to women from SC/ST households and INR 500/- per month from others.

Biju Swasthya Kalyan Yojana (BSKY), is a programme to provide universal health coverage, with special emphasis on the health protection of economically vulnerable families

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)- PMJJBY offers a renewable one-year term life cover of INR 2.00 Lakh to all the subscribing bank account holders in the age group of 18-50 years

***Non-farm assets include grocery, goods, fruit & vegetable stall, cosmetics, garments, traditional doll making goods, etc.*

Livestock assets include Goat, Pig, Cow, sheep, ducks, etc. Farm assets include fertiliser, seeds, saplings etc

****Micro finance institutions*

3A Targeting the Hard-Core Poor Programme: THP 10

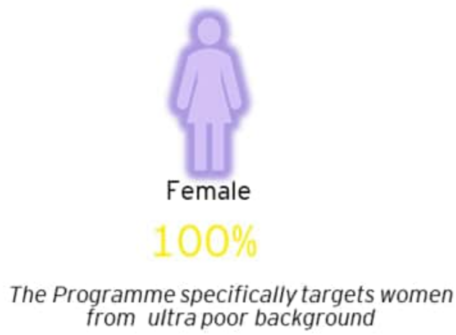
3A Targeting Hardcore Poor Programme (THP 10): Birbhum

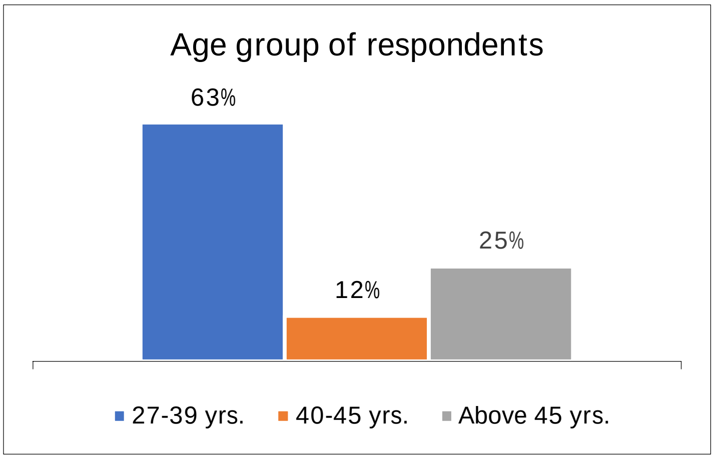
Implementation Partner: Bandhan Konnagar

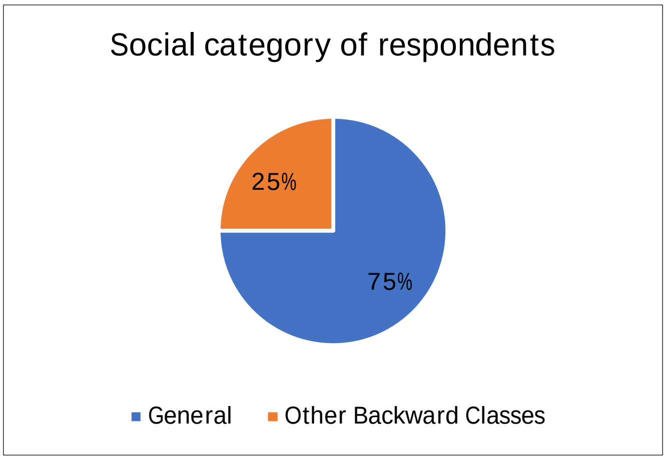
A total of 8 respondents were surveyed for Impact Assessment of the THP 10 Programme at Birbhum in West Bengal.

Demographic Snapshot of Respondents

Gender Bifurcation of the respondents





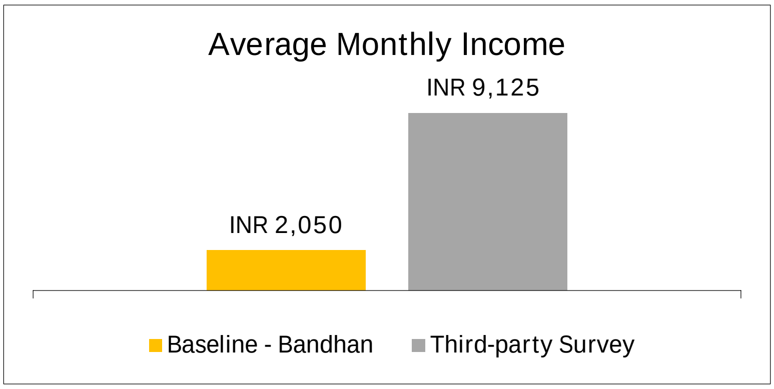


Demographic Analysis of THP 10 respondents

1. 63% of the respondents were between the age range of 27-39 years, whereas 25% of the respondents were more than 45 years of age
2. 75% of the respondents belonged from General category

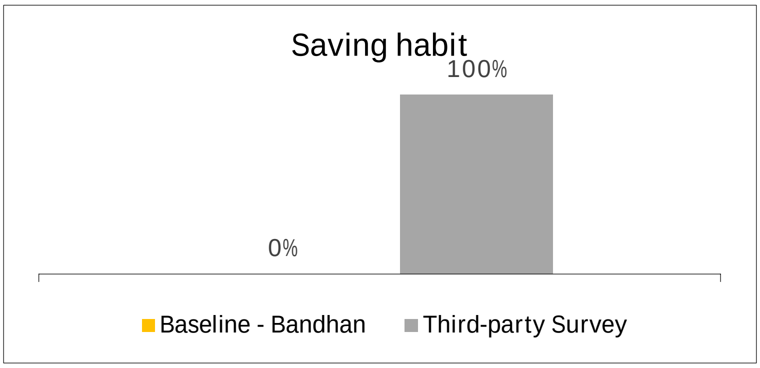
Findings from Bandhan's Baseline and Third-party Survey data

(i) Average monthly Income



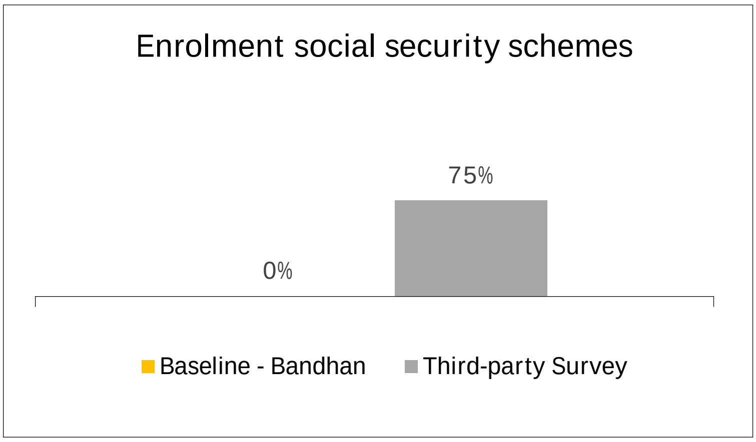
The average monthly income of the respondents as per Bandhan's Baseline was INR 2,050 per month. The monthly income as per third- party survey was INR 9,125 per month which is almost 4.5 times the initial value. This indicates a significant increase in the income of respondents after implementation of THP.

(ii) Saving habits



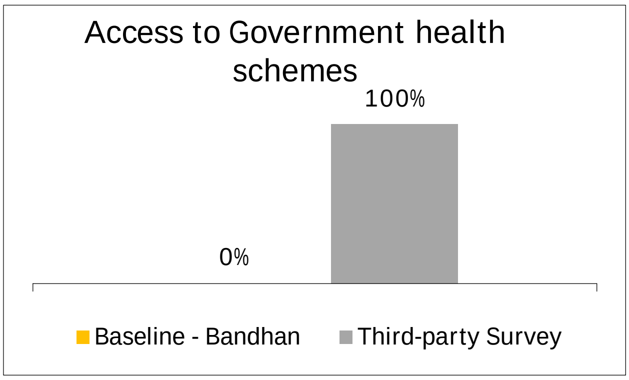
As per Bandhan's Baseline, none of the respondents (0%) reported having any personal savings. However, as per the third-party survey, it has been observed that 100% of the respondents have initiated savings after implementation of THP.

(iii) Enrolment to social security schemes



As per Bandhan's Baseline, none of the respondents (0%) had access to social security schemes. However, as per the Third-party survey, it has been observed that 75% of the respondents have access and have been enrolled to social security schemes after implementation of THP in the region.

(iv) Access to government health schemes

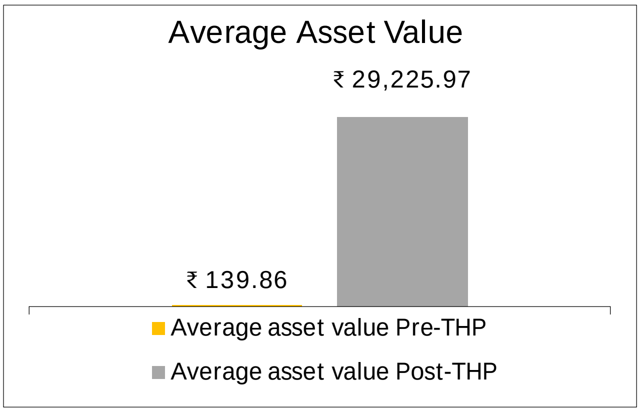


As per Bandhan's Baseline, none of the respondents (0%) were enrolled to government health schemes. However, as per the third-party survey, it has been observed that 100% of the respondents have access to government health schemes and have been enrolled with them after implementation of THP in the region.

*(*All the income-related numbers for income and asset related information are taken based on verbal confirmation from the respondents)*

Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Asset value

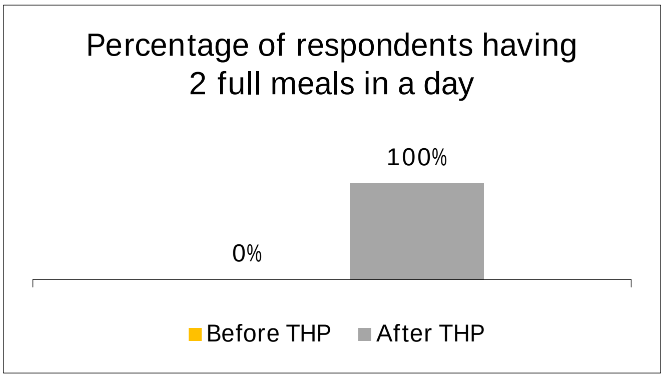


For analysis of data (i) Asset value Pre THP - The value of assets respondent had with themselves in form of electronic equipment /collectibles and other miscellaneous items

(ii)Asset value Post THP-The value of the enterprise (support provided to the respondent) combined with the value of assets respondent had with themselves in form of electronic equipment /collectibles and other miscellaneous items

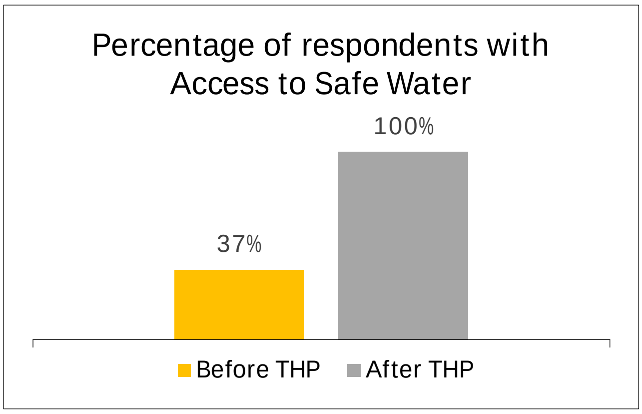
The data reveals a increase in the average asset value of the respondents following the implementation of the THP. Before THP, the average asset value was reported at INR 140, while after THP, it rose to approx. INR 29,000.

(ii) Achieving 2 full meals per day



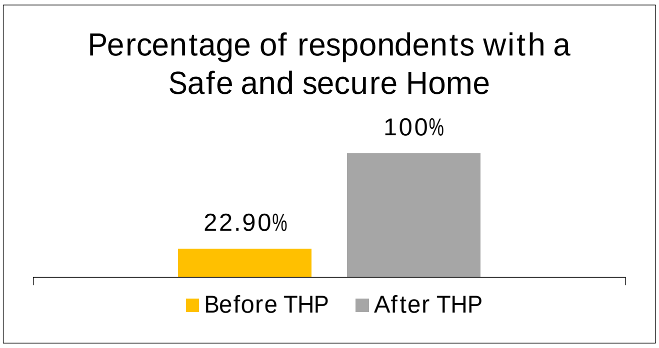
Following the implementation of THP, 100% of the respondents' and their families are now able to have at least two full meals daily and improve their health and wellbeing through their awareness and fulfilment of their daily nutritional requirements.

(iii) Access to safe drinking water



Before THP, only 37% of the respondents had access to clean drinking water, whereas after THP, the percentage increased to 100%, signifying universal access to clean drinking water for all respondents.

(iv) Safe and secure home



Before THP, only 23% of the respondents had a safe and secure home, whereas after THP, 100% of the respondents now have access to safe and secure home. This indicates positive impact of THP on providing secure housing to the respondents.

Key highlights of the programme

By targeting women from ultra-poor backgrounds and providing them enterprise-based support, skills training, and access to microfinance and other facilities, women have been able to start their own businesses, engage in income-generating activities, and break free from the cycle of poverty. Women have launched diverse enterprises in the region such as vegetable/fruit vending, small general store, cosmetic shops, garment shops, meat shops, cattle rearing.

THP's enterprise-based support, respondents have received a range of resources and assistance to establish and grow their businesses. This support includes confidence building, entrepreneurship training, market linkages, and refresher training. By equipping women with the necessary skills and knowledge, THP has enabled them to identify viable business opportunities, develop business plans.

Moreover, THP's enterprise-based support has had a profound impact on the social and economic empowerment of women. By running their own businesses, women have gained a sense of autonomy, decision-making power, and financial independence. This has enhanced their status within their households and communities, challenging traditional gender norms and fostering gender equality. As women become economically and socially empowered, they are better equipped to provide for their families, educate their children, and break the cycle of poverty for future generations. This multi-generational impact contributes to the overall development and well-being of communities and fosters sustainable change.

- The programme has successfully been able to improve the income and savings level of women and made them independent, self-sufficient. The income range of the respondents before THP was between INR 1,000-1,500 monthly which has increased to INR 6,000-15,000 monthly
- The programme has successfully been able to incorporate savings habit amongst the respondents which is approx. INR 4,000 per month which was almost nil before THP
- 100% of the respondent now have access to government health services and are able to avail treatment from the nearest government hospitals/PHCs free of cost/at minimal costs

The Programme participants rated THP 10 with an average rating of

4.73/5

Success Story: Story of Tohara Bibi from Birbhum, West Bengal

Tohara Bibi, Garment shop owner

Tohara Bibi, a widow, lives alone and her only son abandoned her 12 years ago. She faced significant financial challenges and struggled to make ends meet with her embroidery work. This work was physically demanding and provided her with meagre earnings of only INR 1,000 – INR 1,200 monthly. Tohara Bibi lived in a kuccha home and received a monthly widow pension of INR 1,000.

People from the vicinity suggested Tohara Bibi’s name to the Programme team, recognising her potential for success. Her life took a positive turn and she decided to open a garment shop with the support of the "Targeting the Hardcore Poor" Programme by Bandhan Bank. Despite her initial fears, the Programme team and the local Pradhan supported her endeavour. Tohara Bibi's determination led her to open a garment shop that garnered her respect from the community.

Tohara Bibi’s business thrived, and her income increased to around INR 9,000 per month. With the shop's profit, she made strategic investments, purchasing a cow, 10 ducks, and 10 hens worth INR 26,000. The secondary business of selling eggs earned her an additional income of INR 700 per month. The newfound financial stability not only improved her living conditions but also earned her the respect and admiration of her neighbours. She is thankful to the THP team and further wishes that all the women like her, find financial independence to break free from poverty and build a better future for themselves and their families.

3B Targeting the Hard-Core Poor Programme: THP 11

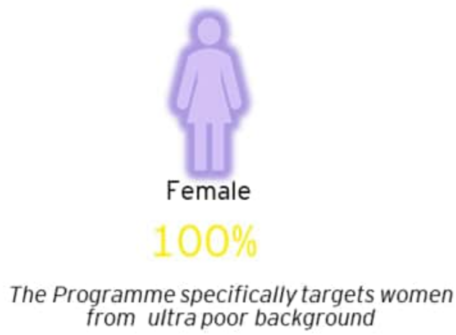
3B Introduction: Targeting Hardcore Poor Programme (THP 11): Balasore

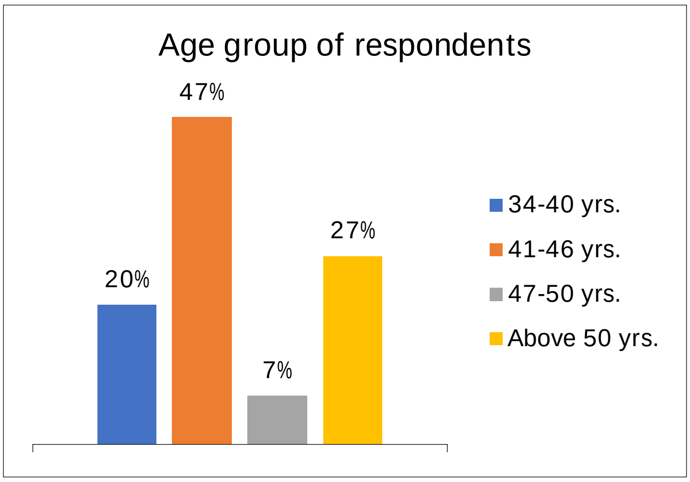
Implementation Partner: Bandhan Konnagar

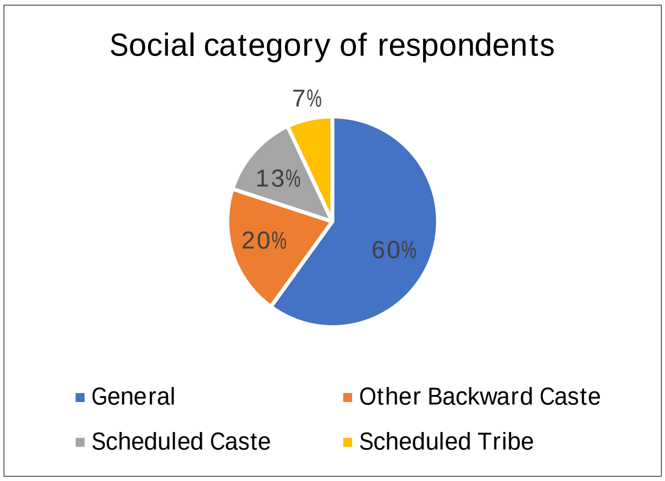
A total of 15 respondents were surveyed for Impact Assessment of the THP 10 Programme at Balasore in Odisha.

Demographic Snapshot of Respondents

Gender Bifurcation of the respondents





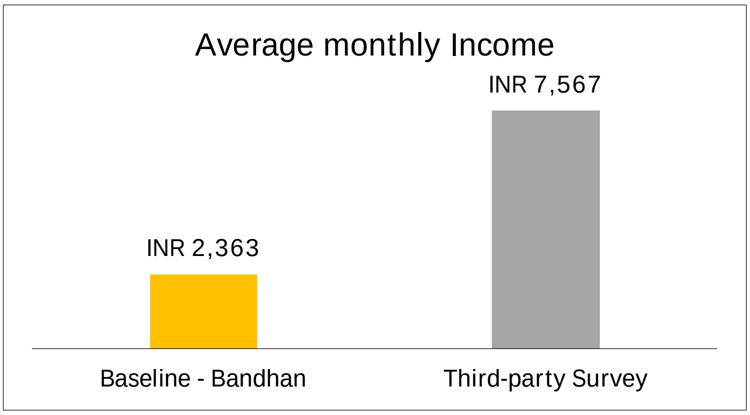


Demographic Analysis of THP 11 respondents

1. 47% of the respondents were between the age range of 41-46 years, whereas 27% of the respondents were more than 50 years of age
2. 60% of the respondents belonged from General category

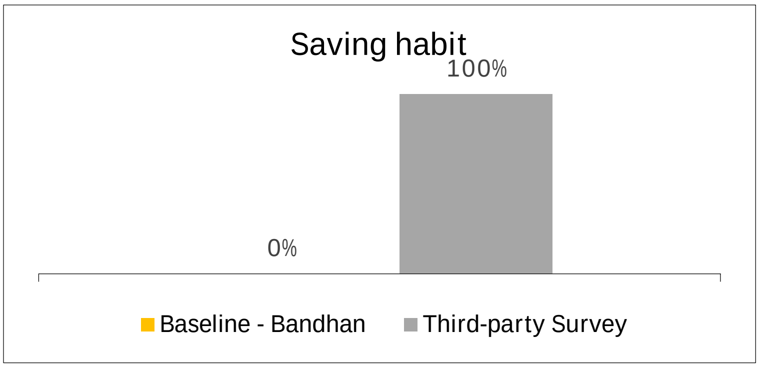
Findings from Bandhan's Baseline and Third-party Survey data

(i) Average monthly Income



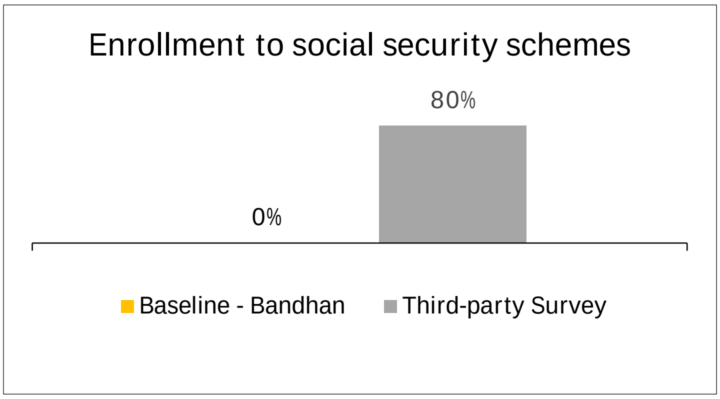
The average monthly income of the respondents as per Bandhan's Baseline was INR 2,363 per month. The monthly income as per third-party survey as of July 2023 was INR 7,567 per month which is almost 3.2 times the initial value. This indicates a significant increase in the income of respondents after implementation of THP.

(ii) Saving habits



As per Bandhan's Baseline, none of the respondents (0%) reported having any personal savings. However, as per the third-party survey, it has been observed that 100% of the respondents have initiated personal saving habit after implementation of THP.

(iii) Enrolment to social security schemes

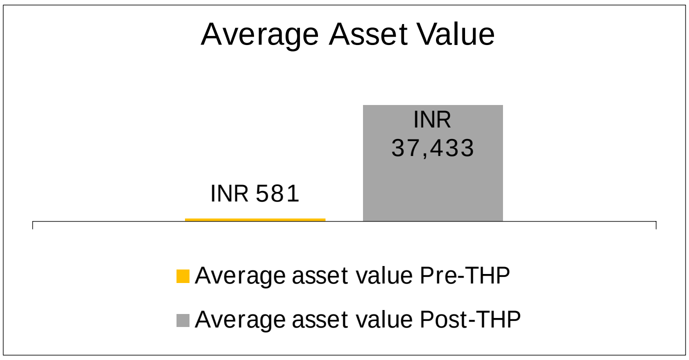


As per Bandhan's Baseline, none of the respondents (0%) had access to social security schemes. However, as per the third-party survey, it has been observed that 80% of the respondents have access to social security schemes and are a part of certain schemes after implementation of THP in the region.

*(*All the income-related numbers for income and asset related information are taken based on verbal confirmation from the respondents)*

Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Asset value



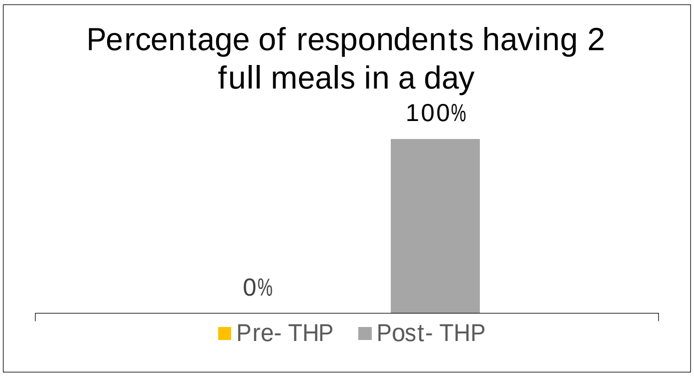
For analysis of data –

(i) Asset value Pre THP-The value of assets respondent had with themselves in form of electronic equipments /collectibles and other miscellaneous items

(ii)Asset value Post THP-The value of the enterprise (support provided to the respondent) combined with the value of assets respondent had with themselves in form of electronic equipments/collectibles and other miscellaneous items

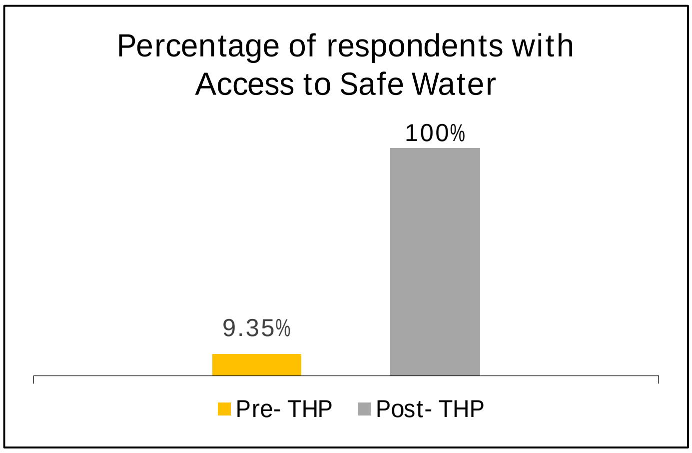
The data reveals a substantial increase in the average asset value of the respondents following the implementation of the THP. Before THP, the average asset value was reported at INR 581, while after THP, it rose to INR 37,433.

(ii) Achieving 2 full meals per day



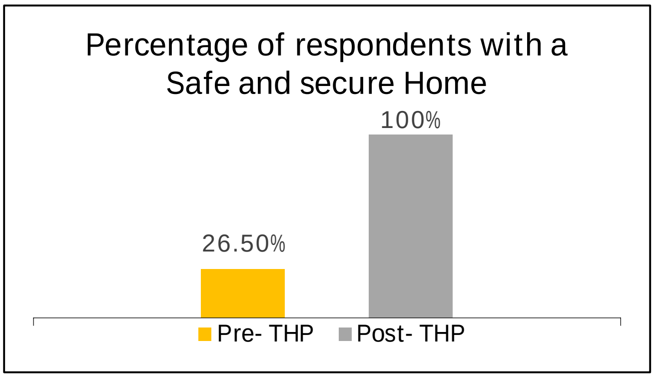
Following the implementation of THP, 100% of the respondents' families are now able to access atleast two full meals daily and are able to improve their health and wellbeing through their awareness and fulfilment of their daily nutritional requirements.

(iii) Access to safe drinking water



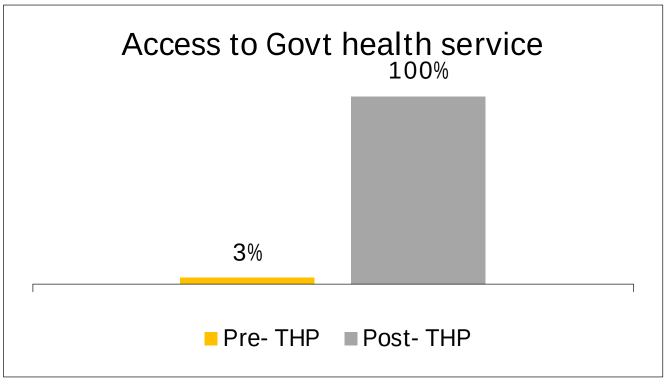
Before THP, only 9% of the respondents had access to clean drinking water, whereas after THP, the percentage increased to 100%, signifying universal access to clean drinking water for all respondents.

(iv) Safe and secure home



Before THP, only 27% of the respondents had safe and secure home, whereas after THP, 100% of the respondents now have access to safe and secure home, this indicates positive impact of THP on providing secure housing to the respondents.

(v) Access to government health services



Before THP, only 3% of the respondents had access to different government health services (BSKY, PMJJBY), whereas after THP, 100% of the respondents now have access to government health services and are registered to these schemes, this indicates positive impact of THP on providing access to different health services to the respondents.

Key highlights of the programme

By targeting women from ultra-poor backgrounds and providing them enterprise-based support, skills training, and access to microfinance and other facilities, women have been able to start their own businesses, engage in income-generating activities, and break free from the cycle of poverty. Women have launched diverse enterprises in the region such as vegetable/fruit vending, small general store, cosmetic shops, garment shops, meat shops, cattle rearing.

THP's enterprise-based support, respondents have received a range of resources and assistance to establish and grow their businesses. This support includes confidence building, entrepreneurship training, market linkages, and refresher training. By equipping women with the necessary skills and knowledge, THP has enabled them to identify viable business opportunities, develop business plans.

Moreover, THP's enterprise-based support has had a profound impact on the social and economic empowerment of women. By running their own businesses, women have gained a sense of autonomy, decision-making power, and financial independence. This has enhanced their status within their households and communities, challenging traditional gender norms and fostering gender equality. As women become economically and socially empowered, they are better equipped to provide for their families, educate their children, and break the cycle of poverty for future generations. This multi-generational impact contributes to the overall development and well-being of communities and fosters sustainable change.

- The programme has successfully been able to improve the income and savings level of women and made them independent, self-sufficient. The income range of the respondents before THP was between INR 1,000-2,000 per month which has increased to INR 2,000-10,000 per month
- The programme has successfully been able to incorporate savings habit amongst the respondents which is approx. INR 5,700 per month which was almost nil before THP
- 100% of the respondent now have access to government health services and are able to avail treatment from the nearest government hospitals/PHCs free of cost/at minimal costs

The Programme participants rated THP 11 with an average rating of

4.93/5

Success Story: Story of Shrabani Das from Balasore, Odisha

Shrabani Das, Shop owner

Shrabani Das is a dedicated and hardworking woman. She used to teach tuition classes and earned a meagre income of INR 2,000 per month. As the sole earner for her family of three along with her ailing mother who required medical attention, the financial burden weighed heavily on her shoulders. The insufficient earnings made it difficult for her to make ends meet and provide proper care for her mother's illness.

Determined to improve her circumstances, Shrabani took a courageous step and decided to open a grocery shop with the help of the Targeting Hard–Core Poor Programme, designed to assist individuals in overcoming poverty. With sheer determination and relentless effort, she successfully established her shop, bringing her a monthly income of INR 15,000, a significant leap from her previous earnings.

This Programme helped and supported her towards this newfound financial stability and has allowed her to provide better healthcare for her mother and support her family's needs. Additionally, this Programme has helped her to link to the existing government social security schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), SHG Linkage and Biju Swasthya Kalyan Yojna (BSKY).

She has now further acquired a street vendor card and has solidified her position as a recognised entrepreneur. Shrabani successfully overcame the poverty situation through THP support and is leading her life with improved living conditions. She has now become an inspiration for her community.

Success Story: Story of Urmila Devi from Balasore, Odisha

Urmila Devi, Dry fish Shop owner

Shrabani Das is a dedicated and hardworking woman. She used to teach tuition classes and earned a meagre income of INR 2,000 per month. As the sole earner for her family of three along with her ailing mother who required medical attention, the financial burden weighed heavily on her shoulders. The insufficient earnings made it difficult for her to make ends meet and provide proper care for her mother’s illness.

Determined to improve her circumstances, Shrabani took a courageous step and decided to open a grocery shop with the help of the Targeting Hard–Core Poor Programme, designed to assist individuals in overcoming poverty. With sheer determination and relentless effort, she successfully established her shop, bringing her a monthly income of INR 15,000, a significant leap from her previous earnings.

This Programme helped and supported her towards this newfound financial stability and has allowed her to provide better healthcare for her mother and support her family’s needs. Additionally, this Programme has helped her to link to the existing government social security schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), SHG Linkage and Biju Swasthya Kalyan Yojana (BSKY).

She has now further acquired a street vendor card and has solidified her position as a recognised entrepreneur. Shrabani successfully overcame the poverty situation through THP support and is leading her life with improved living conditions. She has now become an inspiration for her community.

3C Targeting the Hard-Core Poor Programme: THP 12

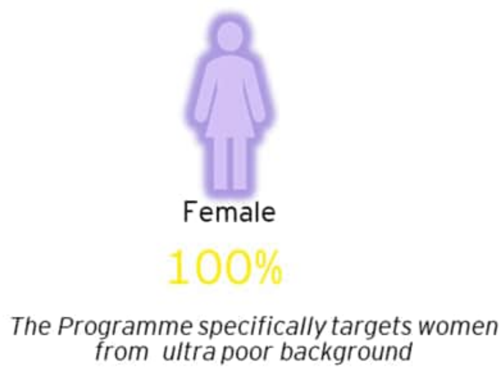
3C Targeting Hardcore Poor Programme (THP 12): Bareilly

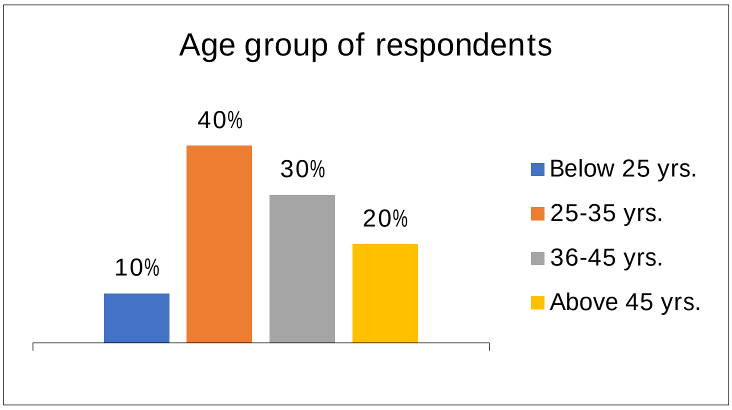
Implementation Partner: Bandhan Konnagar

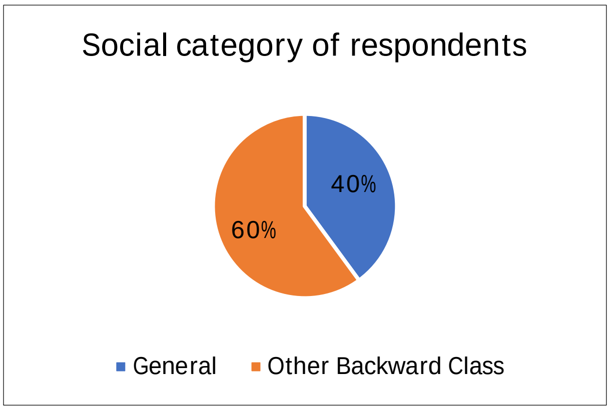
A total of 10 respondents were surveyed for Impact Assessment of the THP 12 Programme at Bareilly in Uttar Pradesh.

Demographic Snapshot of Respondents

Gender Bifurcation of the respondents





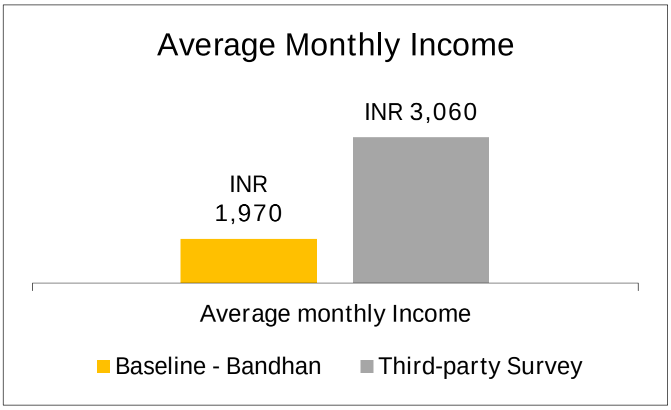


Demographic Analysis of THP 12 respondents

1. 40% of the respondents were between the age range of 25-35 years, whereas 30% of the respondents were between age range of 36-45 years
2. 60% of the respondents belonged from Other Backward classes (OBC)

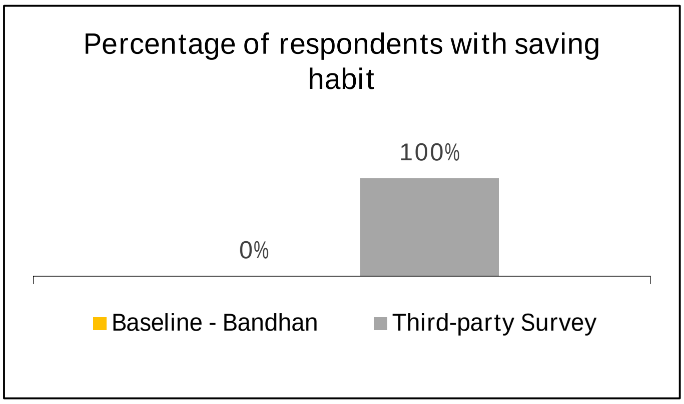
Findings from Bandhan’s Baseline and Third-party Survey data

(i) Average monthly Income



The average monthly income of the respondents as per Bandhan’s Baseline was INR 1,970 per month. The monthly income as per third-party survey as of August 2023, was INR 3,060 per month which is almost 1.5 times the initial value. This indicates a significant increase in the income of respondents after implementation of THP.

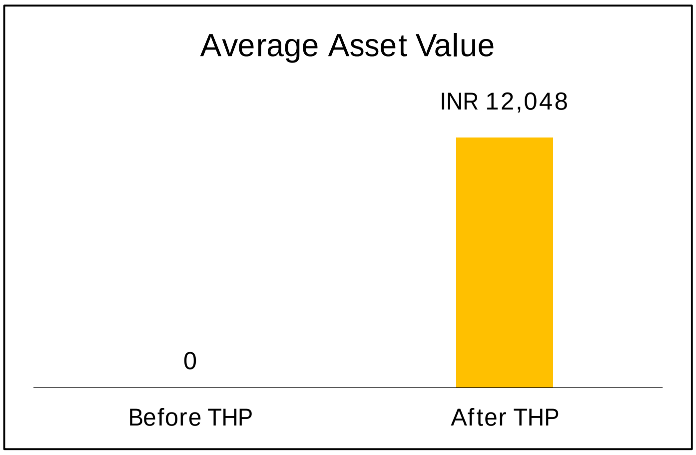
(ii) Saving habits



As per Bandhan’s Baseline, none of the respondents (0%) reported having any personal savings. However, as per the third-party survey, it has been observed that 100% of the respondents have initiated savings after implementation of THP.

Findings from Bandhan's Baseline and Bandhan's Midline* data

(i) Asset value



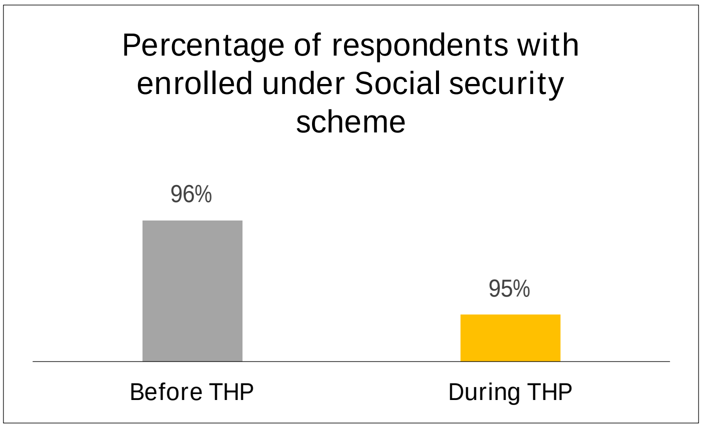
For data analysis –

(i) Asset value Pre THP-The value of assets respondent had with themselves in form of electronic equipment /collectibles and other miscellaneous items

(ii)Asset value Post THP-The value of the enterprise (support provided to the respondent) combined with the value of assets respondent had with themselves in form of electronic equipment/collectibles and other miscellaneous items

The data reveals a significant increase in the asset value of the respondents following the implementation of the THP. Before THP, the average asset value was reported at INR 0, while after THP, it rose to INR 12,048, indicating a significant increase in average asset value.

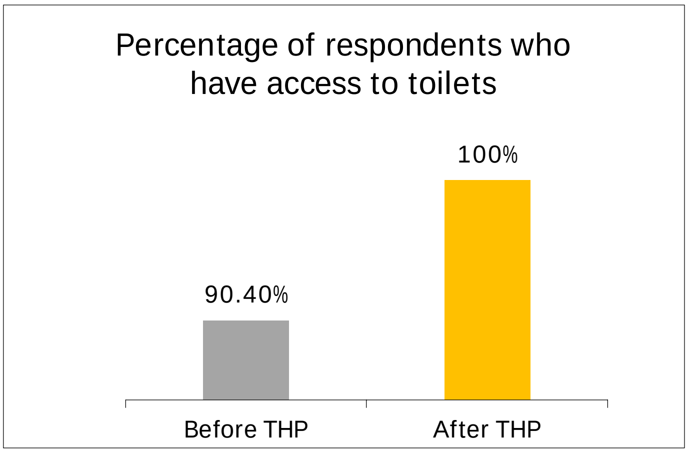
(ii) Enrolment to Social security schemes



Before THP, 96% of the respondents were enrolled to social security schemes. During THP, the percentage of respondents enrolled to social security schemes is 95%*.

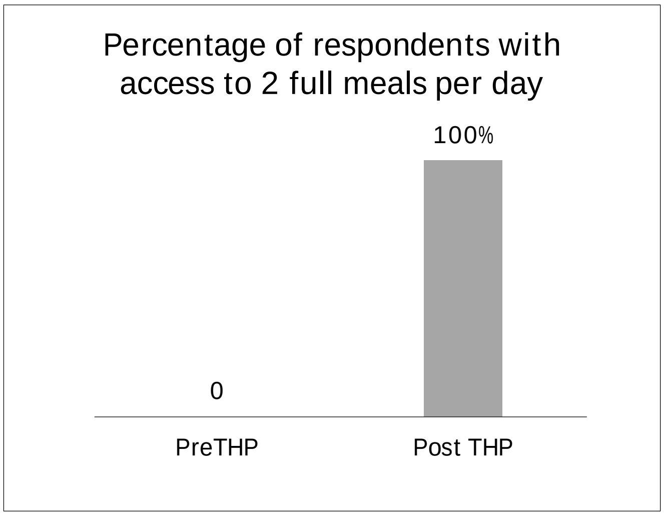
*Note: Since midline data is provided and not endline, the numbers can be expected to change in the future and then conclusion can be drawn on the basis of endline data.

(iii) Access to toilets



Before THP, 90% of the respondents had access to toilets, whereas after THP, the percentage increased to 100% after THP's intervention.

(iv) Achieving 2 full meals per day



Following the implementation of THP, 100% of the respondents' and their family members are now able to access atleast two full meals daily and improve their health and wellbeing through their awareness and fulfilment of their daily nutritional requirements.

Key highlights of the programme

By targeting women from ultra-poor backgrounds and providing them enterprise-based support, skills training, and access to microfinance and other facilities, women have been able to start their own businesses, engage in income-generating activities, and break free from the cycle of poverty. Women have launched diverse enterprises in the region such as vegetable/fruit vending, small general store, cosmetic shops, garment shops, meat shops, cattle rearing.

THP's enterprise-based support, respondents have received a range of resources and assistance to establish and grow their businesses. This support includes confidence building, entrepreneurship training, market linkages, and refresher training. By equipping women with the necessary skills and knowledge, THP has enabled them to identify viable business opportunities, develop business plans.

Moreover, THP's enterprise-based support has had a profound impact on the social and economic empowerment of women. By running their own businesses, women have gained a sense of autonomy, decision-making power, and financial independence. This has enhanced their status within their households and communities, challenging traditional gender norms and fostering gender equality. As women become economically and socially empowered, they are better equipped to provide for their families, educate their children, and break the cycle of poverty for future generations. This multi-generational impact contributes to the overall development and well-being of communities and fosters sustainable change.

- The programme has successfully been able to improve the income and savings level of women and made them independent, self-sufficient. The income range of the respondents before THP was between INR 1,000-2,000 per month which has increased to INR 2,500-5,000 per month
- The programme has successfully been able to incorporate savings habit amongst the respondents which is approx. INR 500 per month which was almost nil before THP
- 100% of the respondent now have access to government health services and are able to avail treatment from the nearest government hospitals/PHCs free of cost/at minimal costs

The Programme participants rated THP 12 with an average rating of

5/5

★★★★★

Success Story: Story of Sakeena from Bareilly, Uttar Pradesh

Sakeena, Cosmetic shop owner

Sakeena's husband passed away three years ago. She was living with her three children in extreme poverty and struggling to make ends meet. Sakeena used to earn INR 1,500 as a daily wager and did not have sufficient earnings and had to take loans (from relatives, neighbours) even for consuming meals. She did not like working as a daily wager due to extreme working conditions that adversely affected her health.

With THP support, she chose to open an enterprise in the form of a cosmetic shop which is running for the last six months. The Programme team initially provided her with cream, bangles, soaps, combs, and other items for her cosmetic shops. Sakeena now earns INR 3,000 per month from the current setup and feels that starting her own business is better than being dependent.

Sakeena is thankful to the Bandhan team for providing opportunities to her and women like her, who otherwise received no support from the people in the village. She is now more confident, independent, and self-sufficient and believes that the current work that she is doing gives her the respect that she deserves.

4 Bandhan Health Programme

4. Introduction: Bandhan Health Programme

4.1 About the Programme

The programme aims towards increasing health awareness and behavioural change in the rural community. It also plans for the:

- Development of health volunteers and entrepreneur
- Linkage to medical services and improved access to government healthcare services
- Distribution of treated water at a low cost

Goals of the Programme

Creating health awareness among mothers and adolescent girl, regarding safe motherhood, child nutrition, and among children under the age of 5 years towards immunization, water and sanitation issues and improve health seeking behaviour of underprivileged rural families.

Specific Projects under the Programme

- Take Care to Dare (TCTD) - 1
- Take Care to Dare (TCTD) - 2
- Safe Motherhood initiatives through Linkages and Education (SMILE) - 5
- Safe Motherhood initiatives through Linkages and Education (SMILE) - 6
- Safe Motherhood initiatives through Linkages and Education (SMILE) - 7
- Safe Water project – 7

SMILE- Mother and Child Care Programme

Activities of the Programme

- Providing counselling at the household level-
- Arranging monthly health forums
- Conducting annual events for awareness generation
- Initiating a school campaign focused on Water, Sanitation, and Hygiene (WASH)
- Engaging school children in a campaign to promote menstrual hygiene

Implementation Process-

- Area Selection- Area selection is based on secondary data and, in some cases, specific donor consensus. BHP focuses on adopting Gram Panchayats (1-4) to extend its services to approximately 4000-5000 households per branch
- Baseline Survey- Conducting a baseline survey to determine beneficiary count and assess programme indicators
- *Swasthya Sahayika (SS)* Selection- Bandhan identifies interested underprivileged women within the community and provides them with training to serve as health volunteers, referred to as Swasthya Sahayikas (SS)

- SS Basic Training- After selection, individuals undergo a 6-day basic training followed by a 3-day refresher training every 3 months before initiating household visits and health forums. Additionally, a one-day technical training on medicinal uses, preferably by a local government hospital doctor, is conducted twice a year. A 2-day follow-up training occurs every 6 months, along with monthly day-long refresher sessions
- Health Forum and Awareness Activities- 1 or 2 health forums are organised per month, depending on the programme's design
- Household Visits- Regular household visits are made to pregnant mothers, lactating mothers, and malnourished children
- School Children Campaign and Medical Assessment of Children- MUAC camps (anthropometric assessment camps) are organised, healthcare services are facilitated, and door-to-door visits are conducted for child health assessment, all with the assistance of Swasthya Sahayikas

TCTD-Take Care to Dare

Activities of the Programme

- Arranging monthly health forums
- Providing counselling at the household level
- School children campaign on Menstrual hygiene

Implementation Process

- Area Selection- Area selection is based on secondary data and, in some cases, specific donor consensus. BHP focuses on adopting 1-2 Gram Panchayats to provide its services to approximately 1000-1500 adolescent girls (school-goers/non-goers) per branch
- Baseline Survey- Conducting a baseline survey to determine beneficiary count, feasibility, identification of community resource persons and opportunities in the area
- *Swasthya Sahayikas* Selection- Bandhan identifies interested underprivileged women within the community and provides them with training to serve as health volunteers, referred to as Swasthya Sahayikas (SS)
- SS Basic Training- After selection, individuals undergo a 6-day basic training followed by a 3-day refresher training every 3 months before initiating household visits and health forums. Additionally, a one-day technical training on medicinal uses, preferably by a local government hospital doctor, is conducted twice a year. A 2-day follow-up training occurs every 6 months, along with monthly day-long refresher sessions
- Health Forum and Awareness Activities- One session per month is conducted in each impact area, although this frequency may vary based on the programme's design and community requirements
- Household Visits- Household visits are conducted on alternate months
- School Children Campaign and Medical Assessment of Children and Health camps for adolescent girls aged between 14 and 18 yrs. of age - Engaging in menstrual health campaigns, providing hygiene counselling, and distributing booklet / education material on adolescent health care

Safe Water Programme

Activities of the Programme

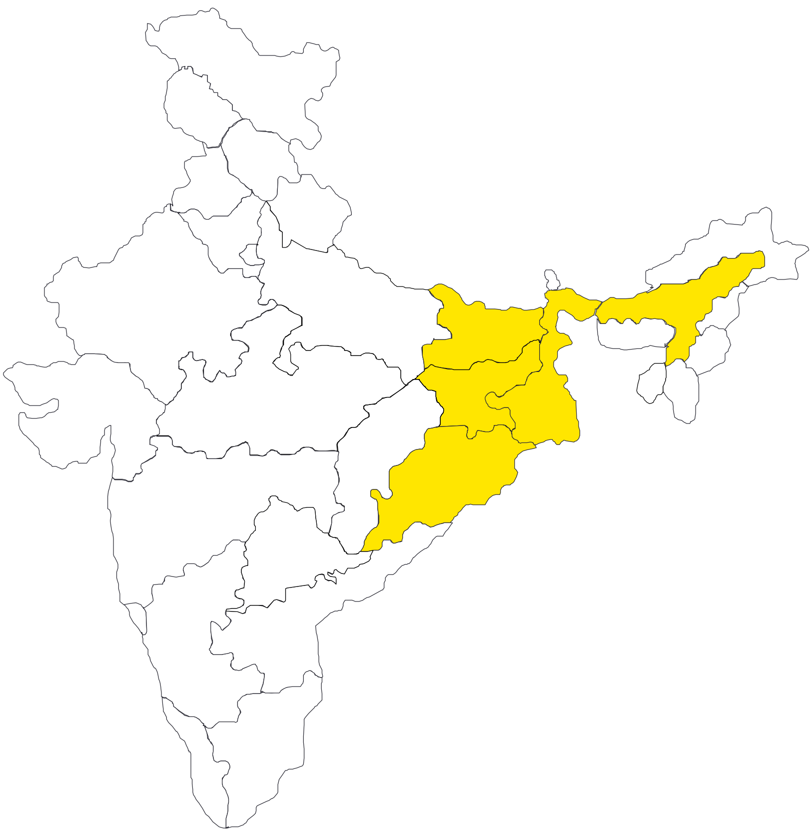
- RO plant setup- Setting up of an RO/UV water treatment plant with a capacity of 1000 litre per hour with an automatic dispensing unit
- Community Water Distribution and Entrepreneurship Opportunities- Distributing treated water from the plant site to community members at a rate of 50 paise per litre. Additionally, vendors and village-level entrepreneurs are permitted to collect water from the Safe Water Site for further distribution among respondents

- Regular water quality tests- Conducting water quality tests on a quarterly basis

Implementation Process

- Area Selection- The programme area was selected based on the level of safe water accessibility, prioritising locations with lower access to safe water sources
- Baseline Water Quality Testing- Baseline water quality testing is conducted for both raw and treated water
- NOC Acquisition from Local Gram Panchayat
- Site Selection and Legal Verification- Emphasis on setting up in regions affected by arsenic, iron, fluoride, or pathogens in groundwater
- Demand Generation- Utilising leafleting, signage, household/institution visits
- Plant Installation- Installation of RO/UV water treatment plant with capacity of 1000 litre per hour with automatic dispensing unit
- Staff Recruitment and Posting- Recruitment of two staff per plant
- Quarterly Water Quality Testing- Water Quality Testing is conducted on a Quarterly Basis to Ensure Safety and Purity

Geographical outreach of the Programme



Total programme participants (2016-23):

51,20,570

Total programme participants Impacted (2022-23):

12,98,067

- Programme participants impacted under 'Take Care to Dare' (TCTD)-1: 2,878
- Programme participants impacted under 'Take Care to Dare' (TCTD)-2: 3,119
- Programme participants impacted under 'Safe Motherhood initiatives through Linkages and Education (SMILE) – 5: 39,881
- Programme participants impacted under 'Safe Motherhood initiatives through Linkages and Education (SMILE) – 6: 99,444
- Programme participants impacted under 'Safe Motherhood initiatives through Linkages and Education (SMILE) – 7: 29,223
- Programme participants impacted under Safe Water- 7: 47,497

Bihar	Odisha	Jharkhand
Assam	West Bengal	

4.2 Overall Insights of the Programme

Impact assessment was carried about for 6 projects under the Bandhan Health Programme for which 91 women respondents were surveyed across Balasore in Odisha and Duma, Taldi, Loba in West Bengal and Chandwe,Ranchi in Jharkhand.

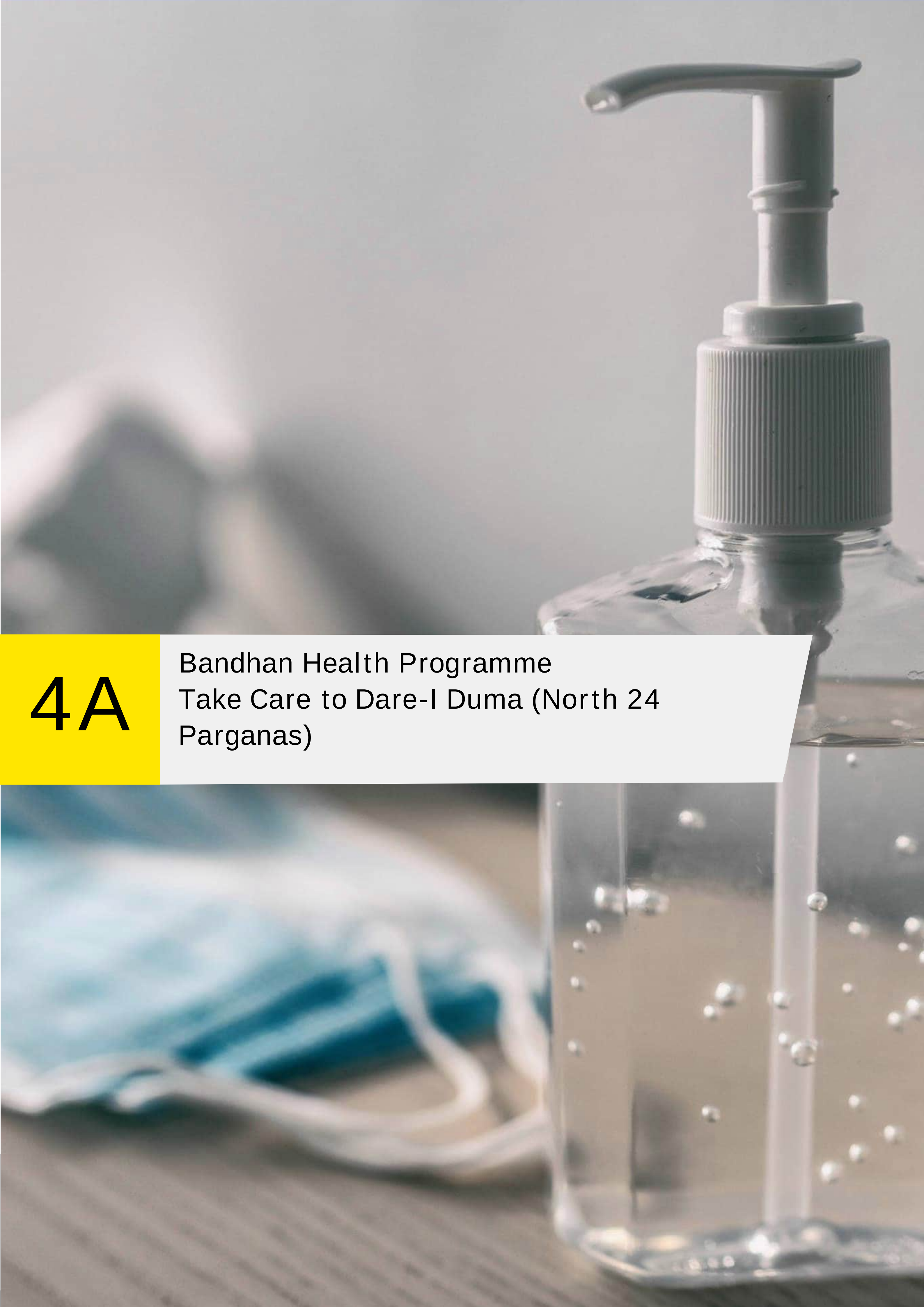
Following were the key insights found during the impact assessment:

- 78% of respondents did not have access to quality medical services before the programme, which improved to 100% of the respondents having access to quality medical services after the implementation of the programme
- 100% of the total respondents under the SMILE Programme have received healthcare services from the Swasthya Sahayikas*, after the implementation of the programme. Swasthya Sahayikas provide help in the form of home visits, ANC* and PNC* care, nutritional support, and child health evaluation
- 100% of the respondents, under the TCTD Programme received counselling, education material, nutritional support and access to menstrual hygiene products during the programme
- 100% of the total respondents under the Safe Water Programme have received access to clean drinking water facilitated under the programme
- 100% of respondents have noticed an improvement in health and increased access to healthcare services

ANC-Ante Natal Care-provided in form of medical check-ups, consisting of recommendations on managing a healthy lifestyle during pregnancy

PNC- Post Natal Care – continuation of care the women receive through her pregnancy, labour and birth and consider the women, individual needs, and preferences

Swasthya Sahayikas provide referrals and care to pregnant and lactating mothers



4A

Bandhan Health Programme
Take Care to Dare-I Duma (North 24 Parganas)

4A Bandhan Health Programme – Take Care to Dare-I Duma (North 24 Parganas)

A total of 16 respondents were surveyed for Impact Assessment of the TCTD- 1 Programme at Duma in North-24 Paraganas in West Bengal.

Demographic Snapshot of Take Care to Dare-I (TCTD-I) Respondents

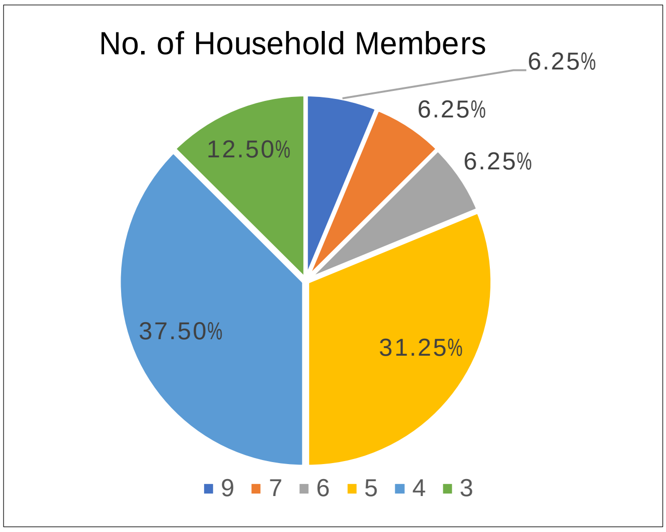
Implementation Partner: Bandhan Konnagar

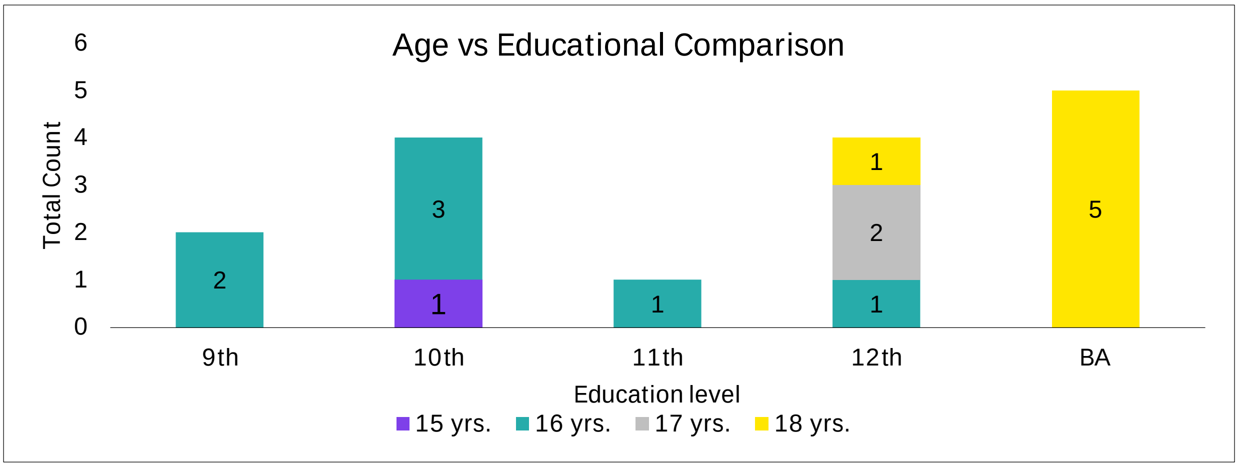
Gender Bifurcation

Female

100%

*The Programme focusses on Adolescent girls in the age group of 14 to 19



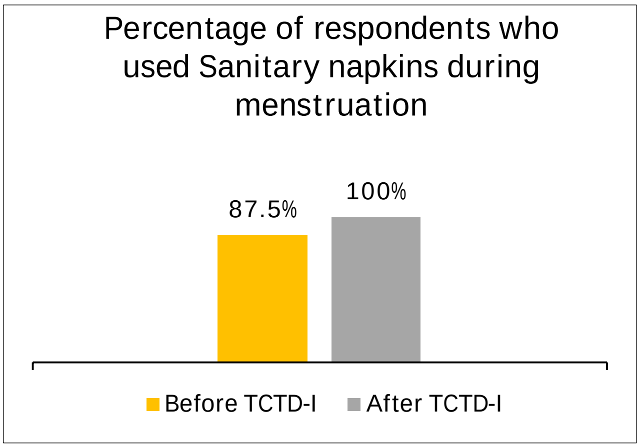


Demographic Analysis of Take Care to Dare-I Respondents

- 43.5 % of the respondents belonged to the age group of 16 years
- 37% of the respondents have only 4 household members
- 87% of the respondents have at least completed their higher secondary education

Findings from Bandhan's Baseline and Third-party party survey data

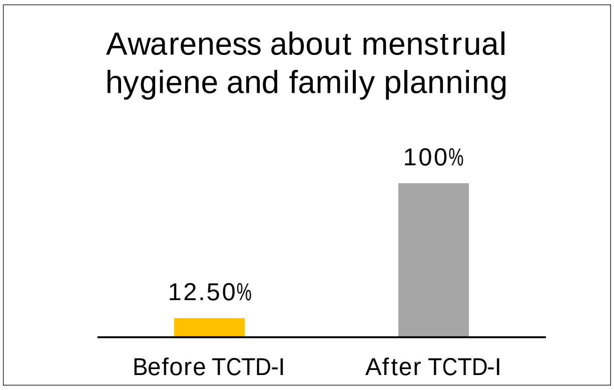
(i) Usage of sanitary pads during menstruation



- 87% of the respondents agreed using sanitary napkins during menstruation before the TCTD-I. Post TCTD-I, 100% of the respondents agreed using sanitary napkins during menstruation and were aware about advantages of using sanitary napkins

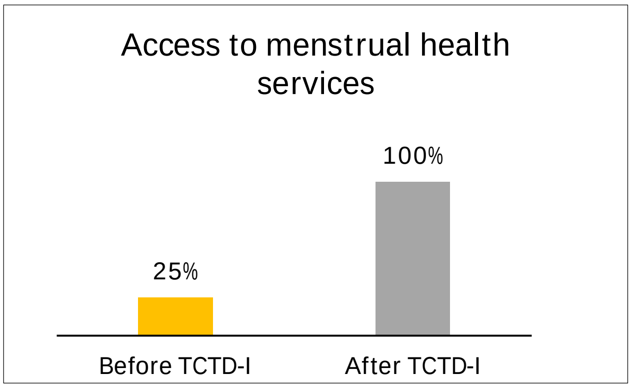
Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Awareness about menstrual health and Anaemia



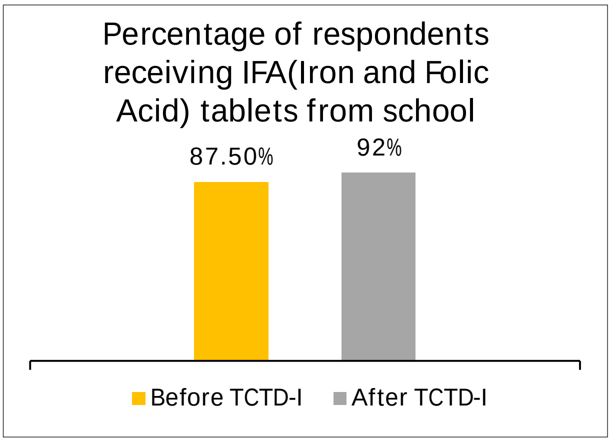
- 12.5% respondents were aware regarding the concepts of menstrual hygiene and family planning before the TCTD-I Programme. Post TCTD-I, 100% of the respondents feel that they are more aware and conscious about menstrual health concepts and feel confident about managing their menstrual health
- 45% of the respondents were aware that IFA tablets prevent individual from Anaemia before TCTD-I programme. Post TCTD-I, 100% of the respondents were aware that IFA tablets prevent individual from Anaemia

(ii) Access to services



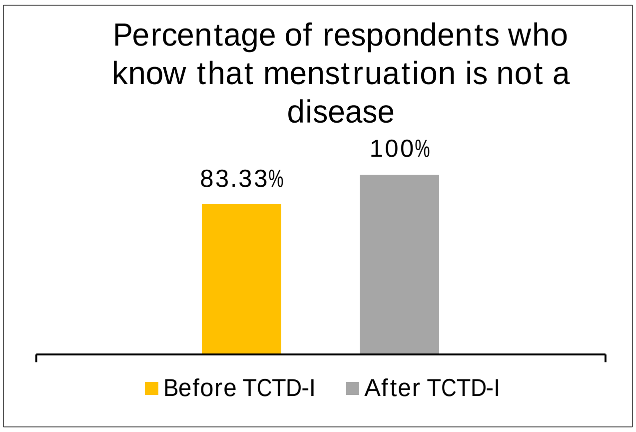
- 25% of the respondents had access to menstrual health services such as counselling, trainings, access to sanitary products and disposal methods, before the implementation of TCTD-I Programme. Post TCTD-I,100% Respondents had access to menstrual health services such as counselling, access to menstrual hygiene products and nutritional support post implementation of TCTD-I Programme.

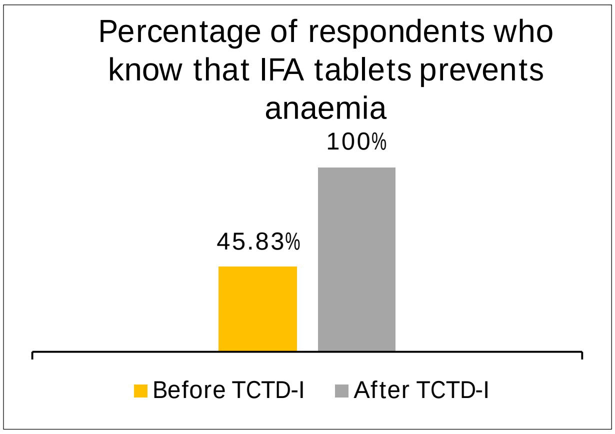
(iii) Awareness regarding provision of IFA tablets from School



- Percentage of respondents who were able to avail IFA tablets from school, after gaining awareness through the implementation of the TCTD-I programme, has increased to 92%, which was 87% before implementation of TCTD-I programme in the region.

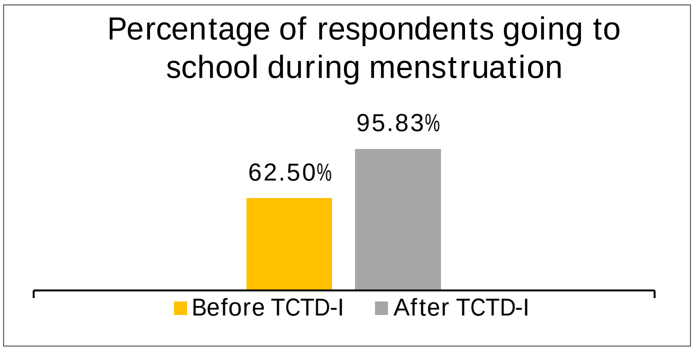
(iv) Perception about Menstruation





- Percentage of respondents who believed that menstruation is not a disease post TCTD-I has increased to 100%, which was 83% before implementation of TCTD-I programme in the region.

(v) Attending school during menstruation



- 62% of the respondents use to attend school during their menstruation before the implementation of TCTD-I. Post TCTD-I, almost 96% of the respondents now attend school even during menstruation without any difficulty.

The TCTD-I Programme in Duma, West Bengal, was rated with an average of 4.18/5

Key Highlights of the Programme

Bandhan bank's Take care to dare (TCTD) programme, through its focus on adolescent women and girlchild's menstrual health and hygiene, has helped to dispel several myths and taboos surrounding menstruation and has helped the participants of this programme to better address the challenges to maintaining good menstrual health and hygiene. This programme has supported the respondents through activities such as counselling for the participants and the family members as well regarding menstruation and menstrual health practices, providing training on how to maintain good menstrual health, providing supporting educational materials, providing sanitary products and nutrient supplements, conducting health checkups, and creating a space to discuss and dispel myths about menstruation. Overall, this programme is helping adolescent girls and women to become more confident and open about the concept of menstruation and their bodies. This has not only created strong women for the future but also leaders from among them to guide others as well.

Achievements of the TCTD Programme are mentioned below:

Support

- 100 % of respondents received support from TCTD-I in the form of sanitary pads at a discounted price

Counselling

- 100 % of respondents have received one on one counselling regarding their menstrual health and in some cases that counselling has been extended to the other family members as well

Learning material

- 100 % of the respondents had received printed learning materials with visuals to help them maintain their menstrual health

Improvement in health

- 100% of respondents have noticed an improvement in their menstrual health and increase in confidence post TCTD-I

Success Story: Sonali Sarkar, Duma, North 24 Parganas, West Bengal

Sonali Sarkar, 16, respondent TCTD-I

Sonali Sarkar, aged 16, is currently enrolled in class 9 at her local Government High School in Duma. She was a part of the TCTD-I Programme in the year 2020-21.

When asked about her experience with the TCTD-I Programme, Sonali clearly mentioned that menstruation was a taboo concept at her home and she could discuss about it only with her mother and sisters, this led to very little understanding of her menstrual health and what she needed to do to ensure good hygiene during her menstrual cycles. Furthermore, her diet was also nutrient deficient as she ate very small portions and often ate fast foods from around her school.

But after the TCTD-I Programme she became aware about body functions and menstruation cycles. She gained knowledge about the right practices during menstruation such as using sanitary napkins and the importance of consuming a nutrient rich diet, to help prevent any deficiency disorders. The Programme also helped her getting access to sanitary napkins at a discounted price making it affordable and more accessible for her, every month.

She says, “In the beginning, the biggest challenge was my family’s perspective around menstruation”. This Programme helped her through counselling and workshops and gave her the confidence to openly talk about menstruation. Now, she has been able to talk to the male members of her family, regarding menstruation and her nutritional requirements.

TCTD-I has not only enabled Sonali to be more aware and responsible towards her menstrual health but also made an impact on the community to change their perspectives about menstruation.

4B

Bandhan Health Programme
Take Care to Dare-II Taldi (South 24 Parganas)

4B Bandhan Health Programme – Take Care to Dare-II Taldi (South 24 Parganas)

A total of 16 respondents were surveyed for Impact Assessment of the TCTD-II at Taldi in South 24-Parganas in West Bengal.

Demographic Snapshot of Take Care to Dare-II (TCTD-II) Respondents

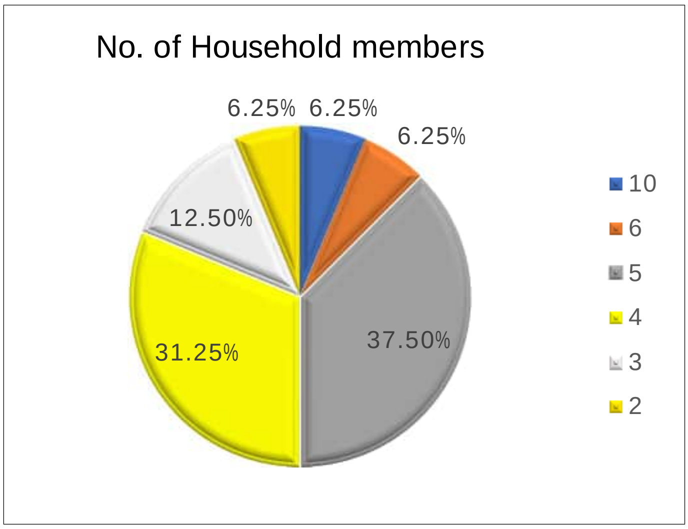
Implementation Partner: Bandhan Konnagar

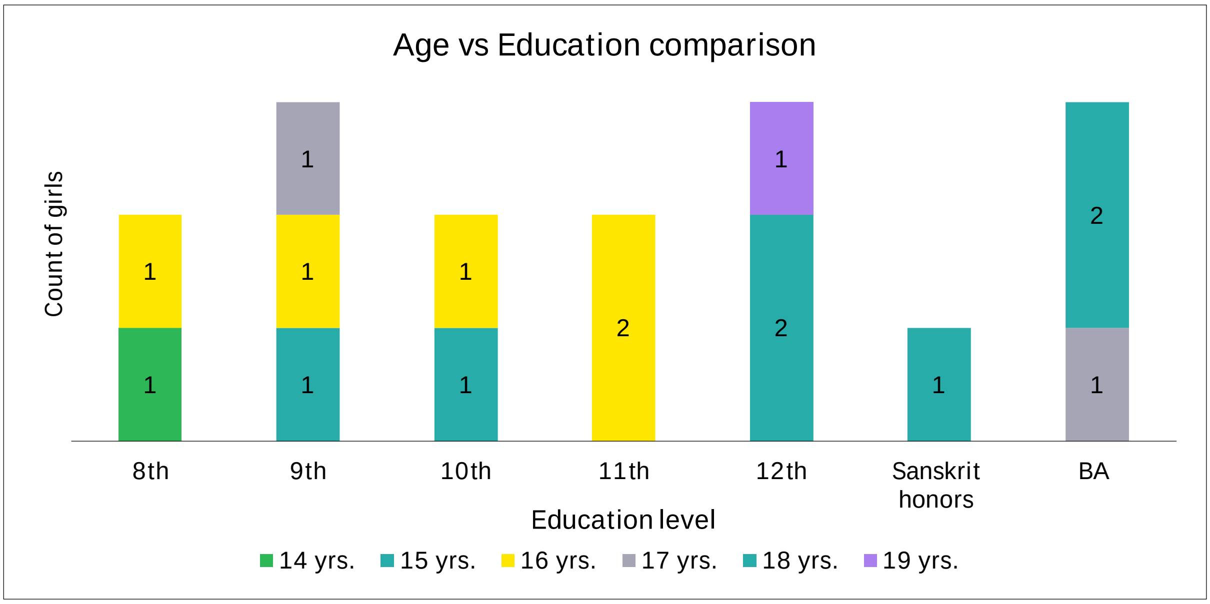
Gender Bifurcation

Female

100%

*The Programme focusses on Adolescent girls in the age group of 14 to 19



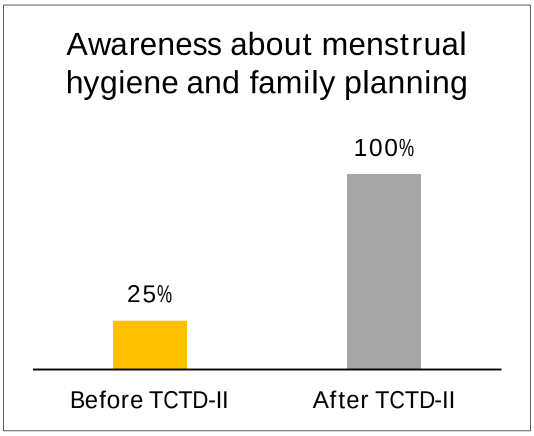


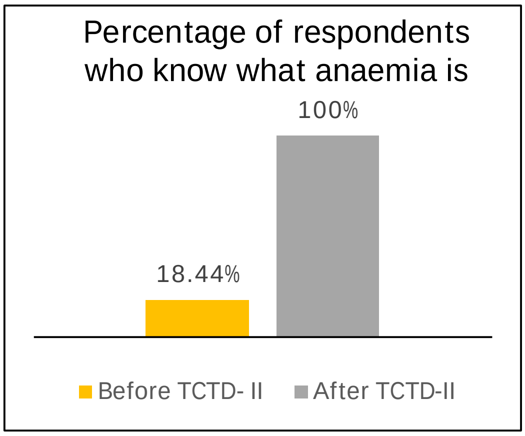
Demographic Analysis of Take Care to Dare-II Respondents

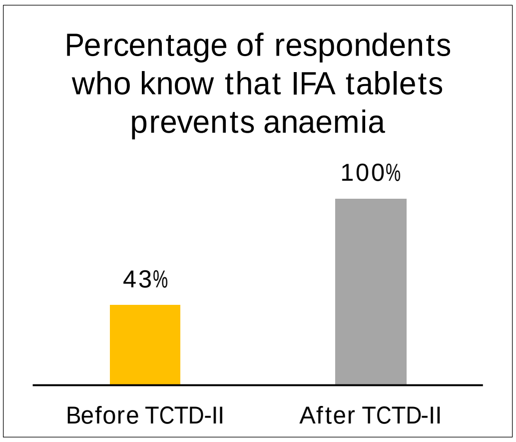
1. 31.25 % of the respondents belong to the age group of 16 years old
2. 37.5% of the respondents have only 5 household members,
3. 69% of the respondents at least completed their higher secondary education

Findings from Bandhan's Baseline and Third-party party survey data

(i) Awareness about menstrual health and Anaemia

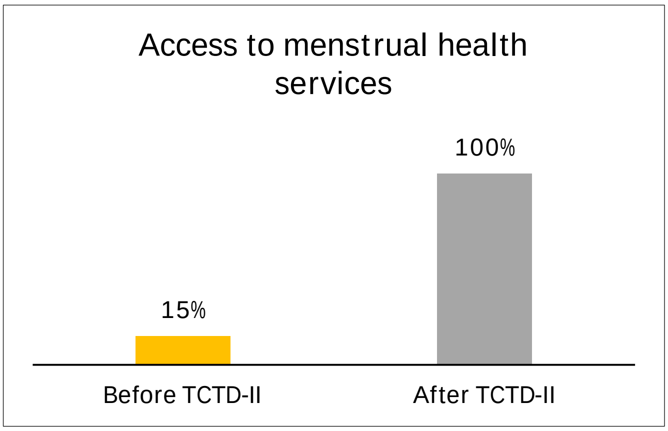






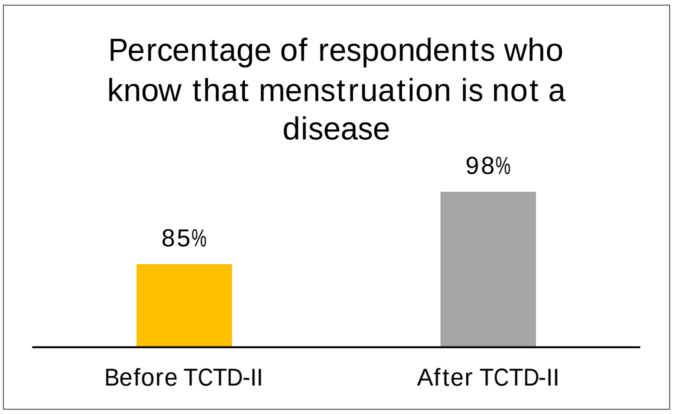
- 25 % of the respondents were aware regarding the concepts of menstrual hygiene and family planning before the TCTD-II Programme. Post TCTD-II, 100% of the respondents feel that they are more aware and conscious about menstrual health concepts and feel confident about managing their menstrual health.
- 43 % of the respondents were aware that IFA tablets prevent individual from Anaemia before TCTD-II programme. Post TCTD-II, 100% of the respondents were aware that IFA tablets prevent individual from Anaemia.

(ii) Access to services



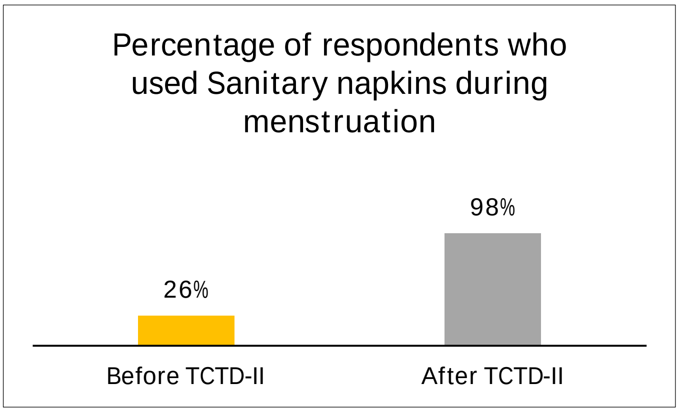
- 15 % of the respondents had access to menstrual health services such as counselling, trainings, access to sanitary products and disposal methods, before the implementation of TCTD-II Programme. Post TCTD-II, 100% Respondents had access to menstrual health services such as counselling, access to menstrual hygiene products and nutritional support.

(iii) Perception about Menstruation



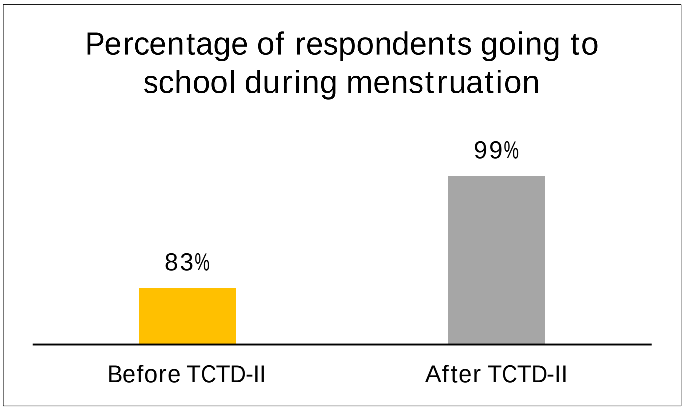
- Percentage of respondents who believed that menstruation is not a disease post TCTD-II has increased to 98%, which was 85% before implementation of TCTD-II programme in the region.

(iv) Usage of sanitary pads during menstruation



- 26 % of the respondents agreed using sanitary napkins during menstruation before the TCTD-II. Post TCTD-II, 98% of the respondents agreed using sanitary napkins during menstruation and were aware about advantages of using sanitary napkins over other less hygienic practices.

(v) Attending school during menstruation



- 83 % of the respondents used to attend school during their menstruation before the implementation of TCTD-II. Post TCTD-II, almost 99 % of the respondents now attend school even during menstruation without any difficulty

The TCTD-II Programme in Duma, West Bengal, was rated with an average of 4.25/5

Key Highlights of the Programme

Bandhan bank's Take care to dare (TCTD) programme, through its focus on adolescent women and girlchild menstrual health and hygiene, has helped to dispel several myths and taboos surrounding menstruation and has helped the participants of this programme to better address the challenges to maintaining good menstrual health and hygiene. This programme has supported the respondents through various activities such as counselling for the participants and the family members as well regarding menstruation and menstrual health practices, providing training on how to maintain good menstrual health, providing supporting educational materials, providing sanitary products and nutrient supplements, conducting health checkups, and creating a space to discuss and dispel myths about menstruation. Overall, this programme is helping adolescent girls and women to become more confident and open about the concept of menstruation and their bodies. This has not only created strong women for the future but also leaders from among them to guide others as well.

Achievements of the TCTD programme are mentioned below:

Support

- 100 % of respondents received support from TCTD-II in the form of Nutritional supplements for fulfilling their nutritional requirement

Counselling

- 100 % of respondents have received one on one counselling regarding their menstrual health and in some cases that counselling has been extended to the other family members as well

Learning material

- 100 % of the respondents had received printed learning materials with visuals to help them maintain their menstrual health

Improvement in health

- 100% of respondents have noticed an improvement in their menstrual health and increase in confidence post TCTD-II

Success Story: Nadini Banik, Taldi, South 24 Parganas, West Bengal

Nandini Banik, 18, respondent TCTD-II

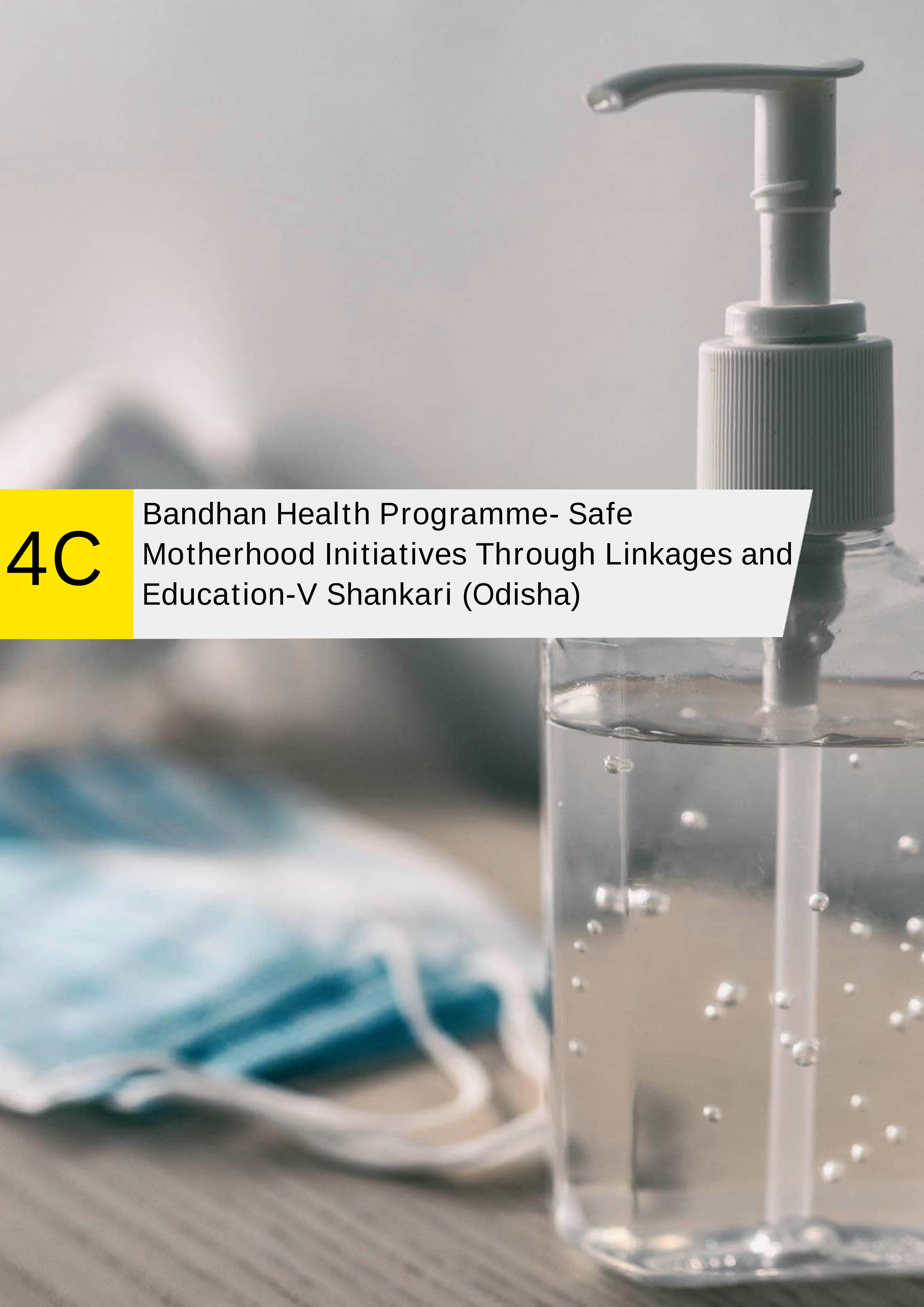
Nandini Banik, aged 18, belongs to Taldi and is currently pursuing her BA(Hons.) in Sanskrit literature. She was a part of TCTD-II Programme in the year 2020-21

When asked about her experience with the TCTD-II Programme, Nandini said that, initially her parents were hesitant and objected to her being a part of the Programme as menstruation was a taboo at her home. She had been able to discuss it only with her mother.

The TCTD-II Programme team, during their visits had counselled her parents and convinced them to allow Nandini to be a part of the Programme. Furthermore, from the check-ups conducted, the team found that her diet was nutrient deficient, as she consumed small portions.

With the support of the Programme team, Nandini had gained an awareness about the health and hygiene practices to be followed during menstruation, which included using sanitary pads and consuming a nutrient-rich diet which would help improve her immunity and health. The Programme also helped in fulfilling her nutritional requirement with the provision of seeds for the kitchen garden that provided her with fresh vegetables and herbs.

She mentioned – "In the beginning, the biggest challenge was my family's perspective around menstruation, this Programme helped me in convincing my parent to let me be a part of it, this not only gave me confidence but now I am able to lead and mobilise other girls to be a part of this Programme."

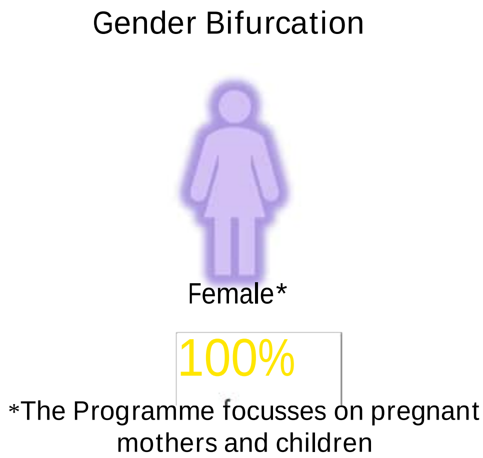


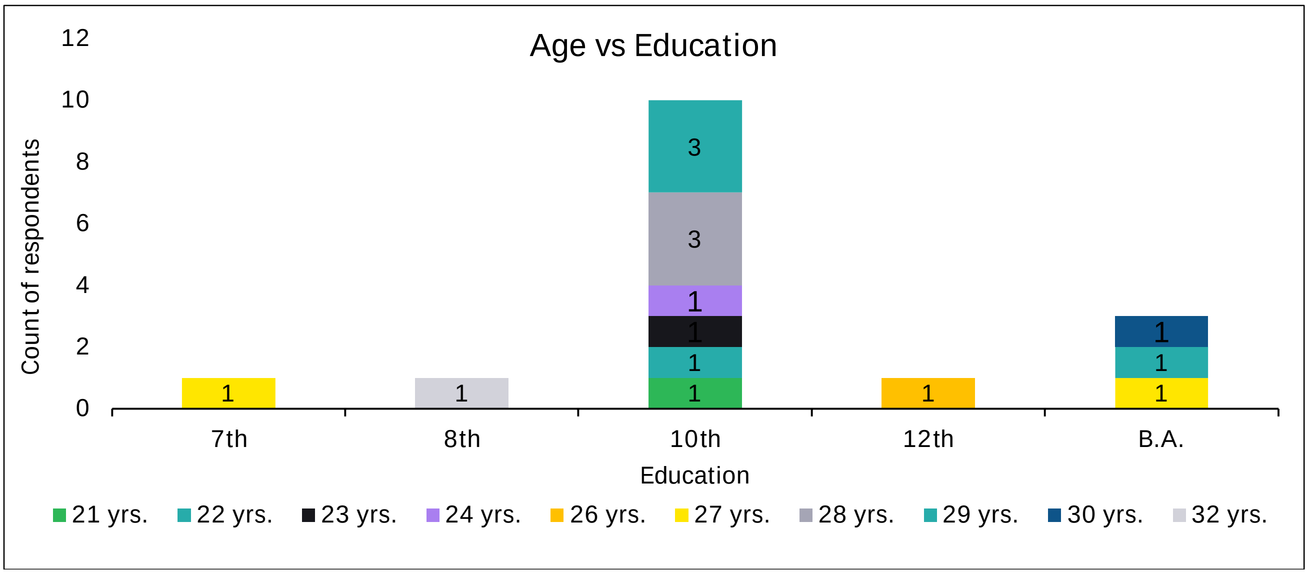
4C Bandhan Health Programme- Safe Motherhood Initiatives Through Linkages and Education-V Shankari (Odisha)

4C Bandhan Health Programme- Safe Motherhood Initiatives Through Linkages and Education-V Shankari (Odisha)

A total of 16 respondents were surveyed for Impact Assessment of the SMILE-V Programme at Balasore in Odisha.

Implementation Partner: Bandhan Konnagar





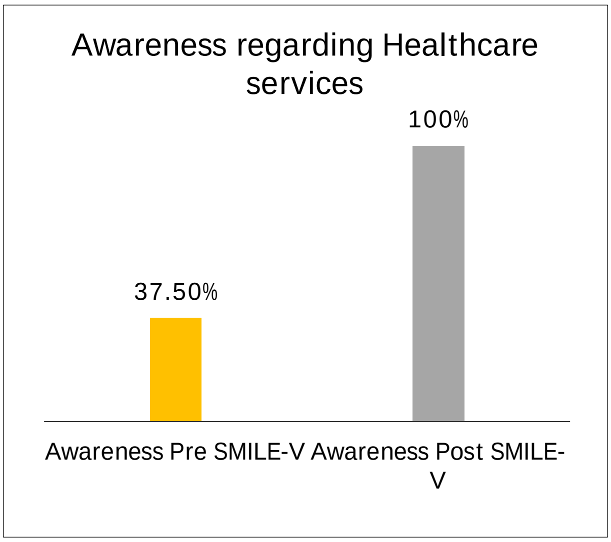
Demographic Analysis of SMILE-V Respondents

1. 63% of the respondents are in the age group of 25 to 30 years
2. 100% of the respondents have received healthcare services from the Swasthya Sahayikas* which included home based check ups

**Swasthya Sahayikas provide referrals and care to pregnant and lactating mothers*

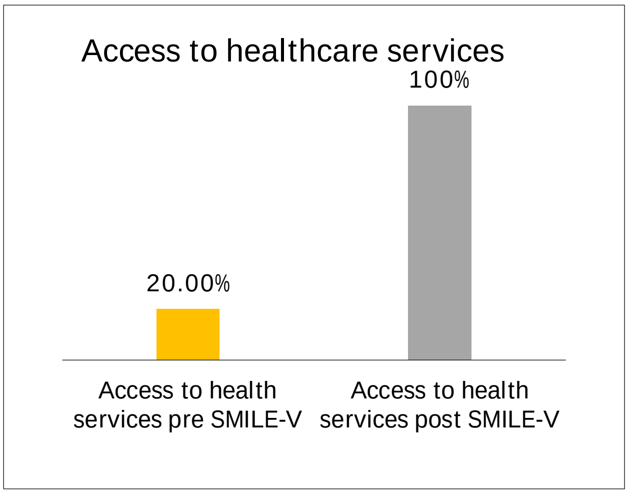
Findings from Bandhan's Baseline and Third-party party survey data

(i) Awareness about healthcare services



- 37.5% Respondents had limited awareness about medical services such as ANC Care and Immunisation, before the SMILE-V Programme
- 100% Respondents feel aware about medical services such as ANC Care, PNC Care, Immunisation, Nutrition, Family Planning, Maternal and Child Health Practices, after the SMILE-V Programme

(ii) Access to Healthcare Services



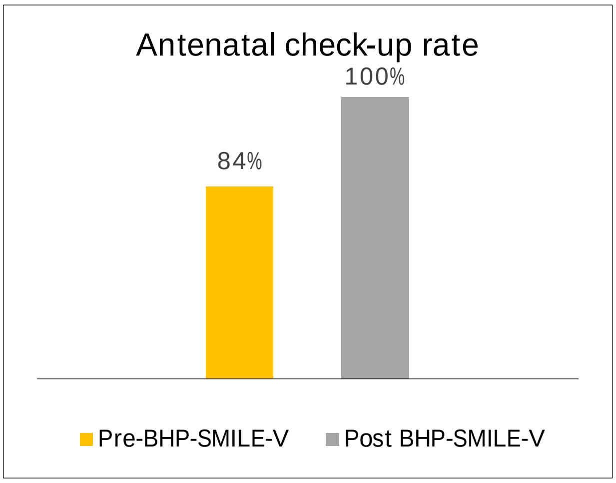
- <20% Respondents had access to health care facilities especially, pregnant women and children before the SMILE-V Programme
- 100% Respondents received access to services such as: ANC /PNC care, Home Visits, Timely Nutritional and Health Counselling, Immunisation support, Newborn Assessment, Education on newborn care, Awareness on family planning etc., after the SMILE-V Programme

**Ante Natal Checkup (ANC) - Antenatal care is the systemic supervision of women during pregnancy to monitor the progress of foetal growth and to ascertain the well-being of the mother and the foetus.*

**Institutional deliver - It means giving birth to a child in a medical institution under the overall supervision of trained and competent health personnel.*

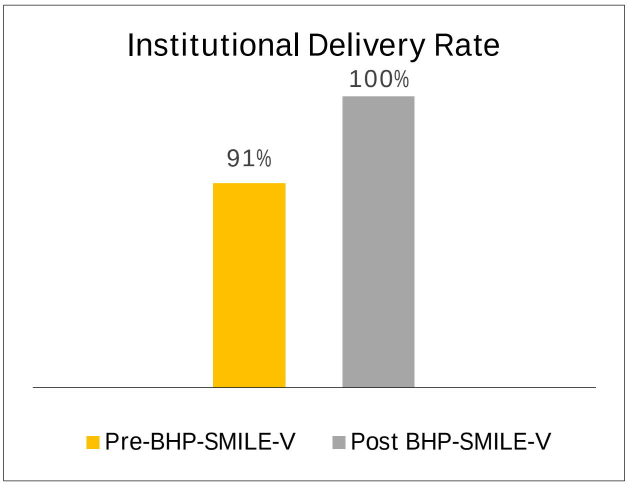
Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Ante Natal Checkup



Ante natal checkup rate has risen to 100% post implementation of SMILE- V Programme from 84% before the implementation of SMILE-V.

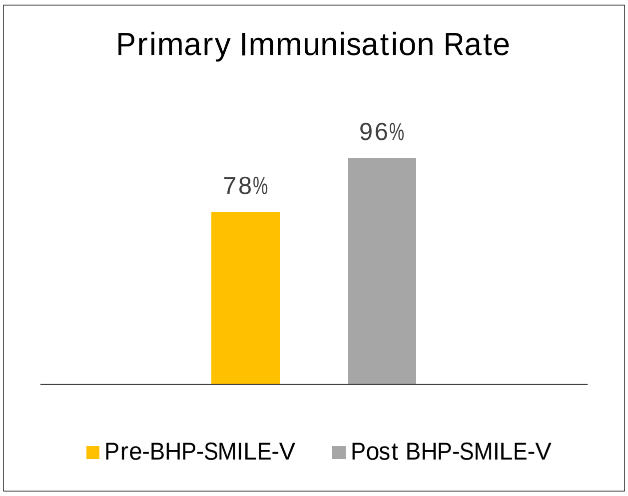
(ii) Institutional Delivery



The institutional delivery rate before the implementation of SMILE-V Programme in the region was 91%, which has subsequently risen to 100% post implementation of SMILE-V Programme.

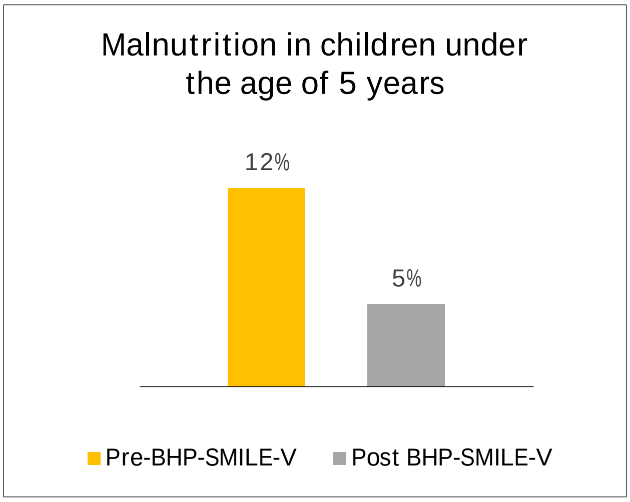
T*his data is representative of the respondent's group that was surveyed for the purpose of this report, only the number of livebirths is considered within the purview of institutional deliver.*

(iii) Primary Immunisation



The Primary immunisation rate for children up to the age of 5 years has risen from 78% to 96% after the implementation of SMILE-V Programme.

(iv) Malnutrition in Children



The level of malnutrition in children under the age of five years has decreased from 12% to 5 % after the implementation of SMILE-V Programme in the region.

Key Highlights of the Programme

The Safe Motherhood Initiatives Through Linkages and Education, SMILE programme has made efforts in promoting maternal health and well-being within underserved communities in India. Through this initiative, pregnant women and new mothers have gained access to essential healthcare services, including antenatal check-ups, immunisations, and postnatal care, leading to significant improvements in maternal health. Educational empowerment and training have played a pivotal role, empowering women with vital knowledge about maternal and child health, enabling them to make informed decisions. The programme has also fostered strong linkages with healthcare facilities, ensuring timely and high-quality care during pregnancy and childbirth. This programme created a supportive environment, reduced stigma around maternal health issues, and encouraged women to seek necessary care. Additionally, the programme addresses nutritional needs, promotes safe delivery practices, and advocates for maternal and child health rights. Its comprehensive approach, contributes not only to healthier pregnancies and safer deliveries but also to a broader shift in attitudes and practices related to maternal health, ultimately benefiting marginalised communities across India.

Key achievement of this programme is as mentioned below:

Support

- 100 % of respondents received support from the Swasthya Sahayikas under the SMILE V Programme in the form of counselling, referrals for checkups, nutritional support

Counselling

- 100 % of respondents have received one on one counselling regarding their health, health of their children, monitoring services for tracking the health of their infants and children along with training regarding childcare practices, under the SMILE V Programme

Nutritional Supplements

- 100 % of the respondents had received nutritional supplements in the form of seeds for their kitchen garden to the mothers and pregnant women to help fulfil their nutritional requirement, under the programme

Improvement in health

- 100% of respondents have noticed an improvement in their and their child's health post SMILE V

Referral Services

- 100% of the respondents received referral services for any healthcare service that they required along with the Swasthya Sahayikas escorting them to the healthcare facilities to facilitate proper healthcare services to the beneficiaries

Door to Door Healthcare Services

- The Programme facilitates door to door counselling services for women, mothers, and children along

Tracking of health indicators

- The programme facilitates tracking of the children health indicators such, MUAC (Mid Upper Arm Circumference), weight and diet

Success Story I: Barnalata Panda, Kantabaniya, Shankari, Odisha

Barnalata Panda, Swasthya Sahayika, Kantabaniya, Shankari block

Barnalata Panda, aged 27, belongs to Kantabanaiya village under Shankari block. She is currently a designated Swasthya Sahayika (SS) for the SMILE V Programme that was implemented in 2020. When asked about her experience with the SMILE V Programme, Barnalata mentioned that she has enjoyed her role as an SS, as she feels she has been able to connect with the mothers and children and has been able to make a positive impact on their lives. She feels immensely proud of this achievement and remarked that the women of her village lovingly call her “elder sister” as they can talk about their issues with her and she would always be there to help them.

She stated that previously people were not aware of several healthcare services that they can avail and some even went to the local quack to seek treatment. But post SMILE V everyone has access to healthcare services and all the infants born in the village have turned out healthy and happy.

Barnalata is the point of contact for all the village members in case of any health-related issue. She has pushed for changes among the people, such as focus on personal hygiene, nutrition, supplementing nutrition through kitchen gardening, focus on childcare, encouraging institutional delivery, providing ANC and PNC care and doorstep delivery of healthcare services.

She said,” ...in the beginning, the biggest challenge was the people’s mentality, that availing such healthcare services would be expensive” but post SMILE V people have opened and actively seek healthcare services as they can also be referred to the government healthcare services under this Programme

SMILE V has made Barnalata a strong and confident leader. It has helped to improve, the lives of those around her and has made a positive impact on her entire village.

Success Story II: Moumita Das, Kantabaniya, Shankari, Odisha

Moumita Das with her daughter, Kantabaniya, Shankari block

Moumita Das, aged 24, belongs to Kantabanaiya village under Shankari block. She is the mother of a 4-year-old girl and programme participant of the SMILE V Programme since 2021.

When asked about her experience with the SMILE V Programme, Moumita said that the people from the Programme have been extremely patient with all her queries and have cleared all her doubts about the Programme and the services that they provide. She said that under the Programme health check-up and tests were conducted for her daughter. This helped her understand that her child was undernourished. Furthermore, through counselling and awareness, the Programme helped her to understand the nutritional requirements of her child. It also equipped her through training to enable better childcare and hygiene practices. This led to an improvement in the overall health of her child.

The Swasthya Sahayikas were a big help for her as they escorted her anytime, she or her child had to visit a hospital for a health check-up or for any treatment. Their support helped her overcome some of the health challenges that had come in her way.

The Programme also helped her in securing immunisation for her child which included BCG vaccine, Hepatitis vaccine, and vitamin supplements for her child. Before the Programme, Moumita was not aware about the hygiene practices, childcare practices, or the medical treatments that she could avail at medical institutions, but due to the Programme's efforts she has become fully aware.

In fact, she has become even more expressive and confident after the Programme as she explained about the concepts of menstruation and menstrual challenges, with ease, not only among other women, but to the male members as well.

SMILE V has made Moumita a confident and aware individual, who is an inspiration not only to her children but to the entire community as well.

4D

Bandhan Health Programme- Safe Motherhood Initiatives Through Linkages and Education-VI

Birbhum (West Bengal)

4D Bandhan Health Programme- Safe Motherhood Initiatives Through Linkages and Education-VI – Birbhum (West Bengal)

Implementation Partner: Bandhan Konnagar

A total of 13 respondents were surveyed for Impact Assessment of the SMILE-VI Programme at Loba in Birbhum in West Bengal.

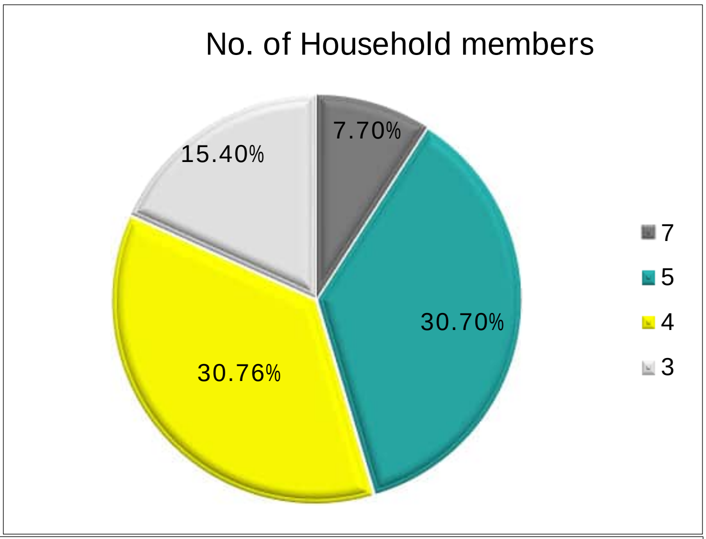
Demographic Snapshot of SMILE-VI Respondents

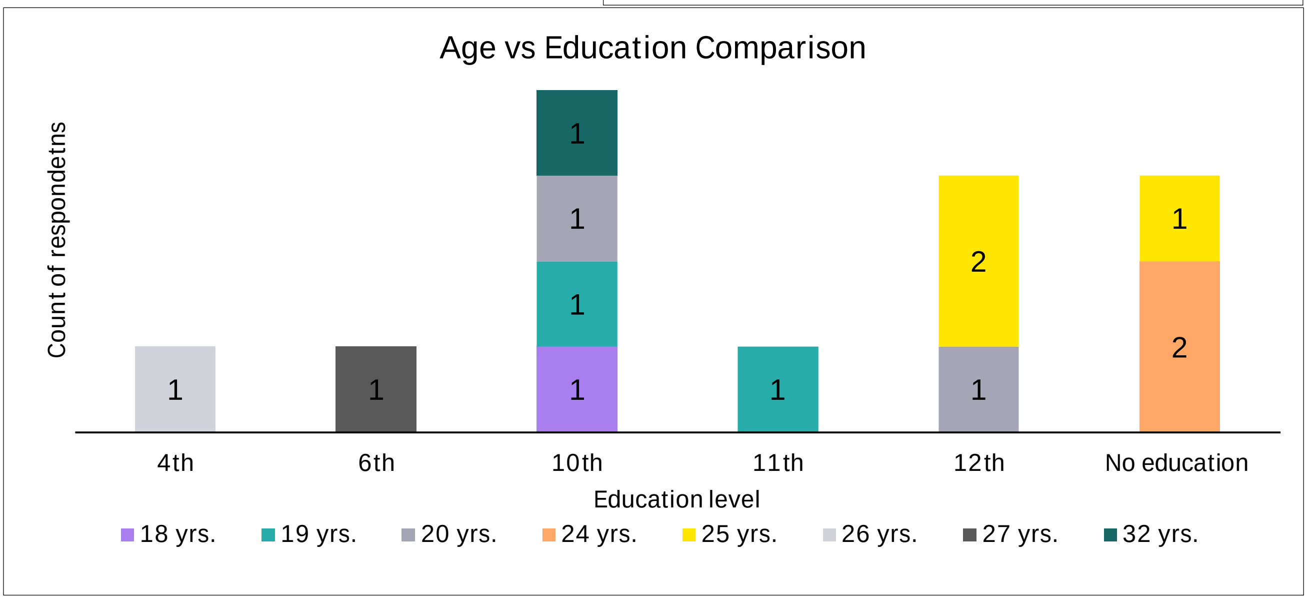
Gender Bifurcation

Female

100%

*The Programme focusses on pregnant women and their children



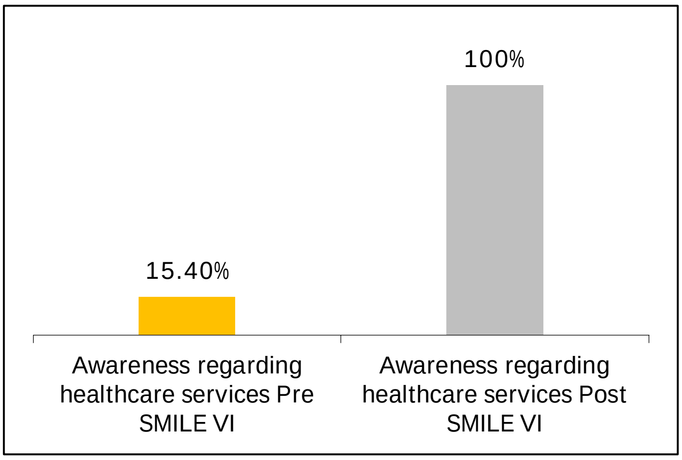


Demographic Analysis of SMILE-VI respondents

- 54% of the respondents are in the age group of 20-25 years
- 100% of the respondents have received healthcare services from the Swasthya Sahayikas which included home based check ups

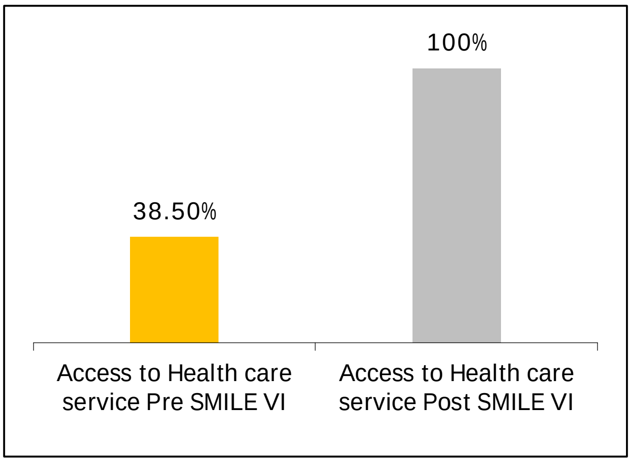
Findings from Bandhan's Baseline and Third-party party survey data

(i) Awareness about healthcare services



- 15.4% Respondents had limited awareness about medical services such as ANC Care and Immunisation, before the SMILE-VI Programme.
- 100% Respondents feel aware about medical services such as ANC Care, PNC Care, Immunisation, Nutrition, Family Planning, Maternal and Child Health Practices, after the SMILE-VI Programme.

(ii) Access to Healthcare Services



- < 40% Respondents had access to health care facilities especially, pregnant women and children before the SMILE-VI Programme.
- 100% Respondents received access to services such as: ANC /PNC care, Home Visits, Timely Nutritional and Health Counselling, Immunisation support, Newborn Assessment, Education on newborn care, Awareness on family planning etc., after the SMILE-VI Programme.

Services provided

- Respondents received support services from the Swasthya Sahayikas such as childcare, family planning, ANC and PNC care etc under SMILE VI.

The SMILE-VI Programme was rated with an average of 5/5

Key Highlights of the Programme

The Safe Motherhood Initiatives Through Linkages and Education, SMILE programme has made efforts in promoting maternal health and well-being within underserved communities in India. Through this initiative, pregnant women and new mothers have gained access to essential healthcare services, including antenatal check-ups, immunisations, and postnatal care, leading to significant improvements in maternal health. Educational empowerment and training have played a pivotal role, empowering women with vital knowledge about maternal and child health, enabling them to make informed decisions. The programme has also fostered strong linkages with healthcare facilities, ensuring timely and high-quality care during pregnancy and childbirth. This programme created a supportive environment, reduced stigma around maternal health issues, and encouraged women to seek necessary care. Additionally, the programme addresses nutritional needs, promotes safe delivery practices, and advocates for maternal and child health rights. Its comprehensive approach, contributes not only to healthier pregnancies and safer deliveries but also to a broader shift in attitudes and practices related to maternal health, ultimately benefiting marginalised communities across India.

Key achievement of this programme is as mentioned below:

Support

- 100 % of respondents received support from the Swasthya Sahayikas under the SMILE VI Programme in the form of counselling, referrals for checkups, nutritional support

Counselling

- 100 % of respondents have received one on one counselling regarding their health, health of their children, monitoring services for tracking the health of their infants and children along with training regarding childcare practices

Nutritional Supplements

- The respondents have been provided with nutritional supplements in the form of seeds for their kitchen garden to the mothers and pregnant women to help fulfil their nutritional requirement

Improvement in health

- 100% of respondents have noticed an improvement in their and their child's health post SMILE VI

Referral Services

- 100% of the respondents received referral services for any healthcare service that they required along with the Swasthya Sahayikas escorting them to the healthcare facilities to facilitate proper healthcare services to the beneficiaries

Door to Door Healthcare Services

- The Programme facilitates counselling services for women, mothers, and children Tracking of health indicators
- The programme facilitates tracking of the children health indicators such MUAC (Mid Upper Arm Circumference), weight and diet

Success Story: Kulsuma Khatun, Loba, Birbhum, West Bengal

Kulsuma Khatun and her daughter, Programme participant

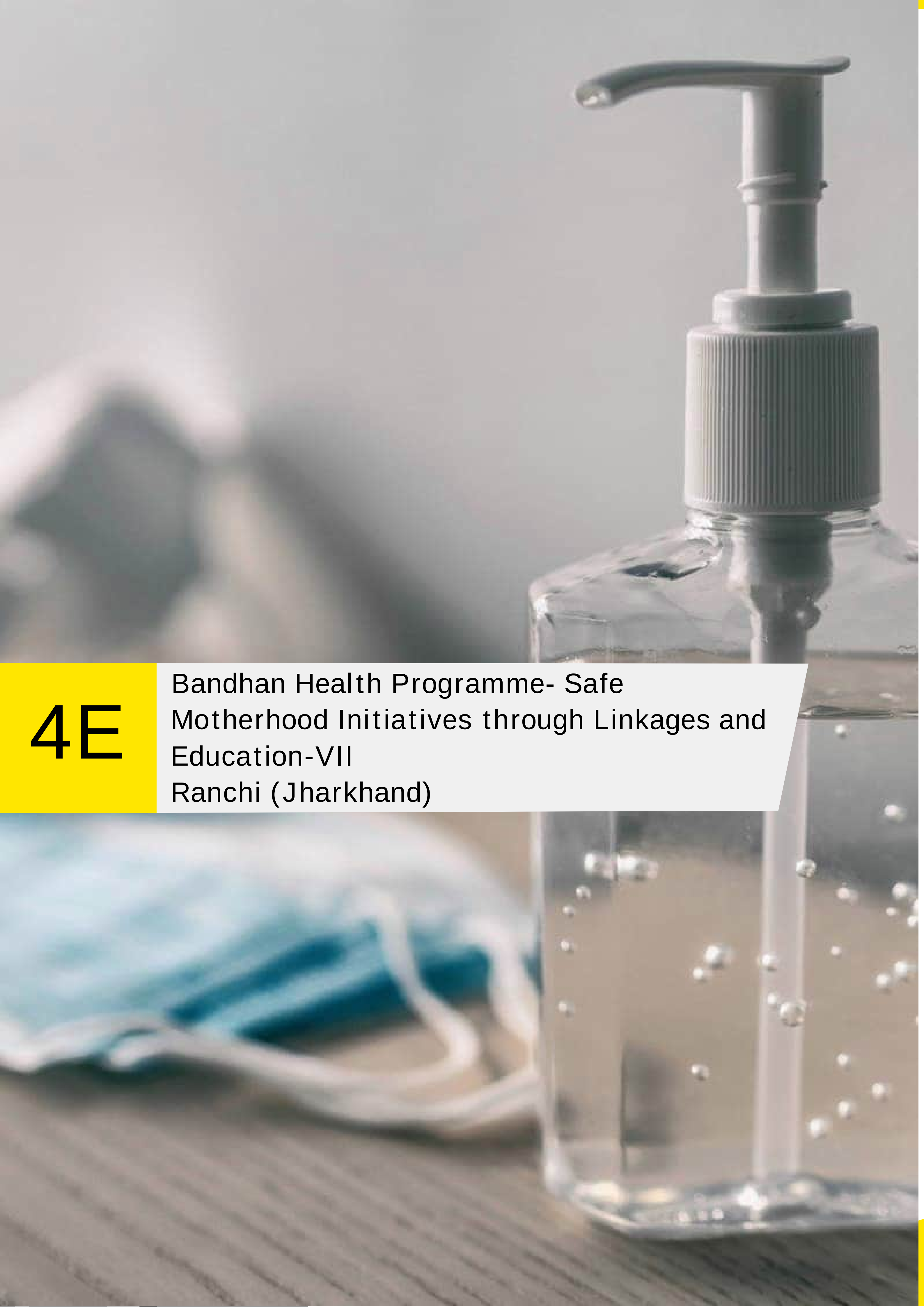
Kulsuma Khatun, aged 19, belongs to Loba village under Birbhum block. She is currently a mother of a girl, age three years. She is a participant of the SMILE VI Programme.

When asked about her experience with the SMILE VI Programme, Kulsuma stated that “she had connected with the Programme through a health check-up, that was being conducted in the region to assess the health of newborn children and young infants. Through this she got to know that her daughter’s MUAC level was at 11.7 and her height was just 72 cm. This was a sign that her daughter was malnourished and had there been no intervention she would have had stunted growth throughout her life.

The Bandhan Health Programme SMILE VI came as a ray of hope for her, as the Swasthya Sahayikas from the Programme supported her and counselled her about the nutritional requirement for her daughter and provided her with seeds of plants such as ladyfinger, bottle gourd, fenugreek, etc. These nutritious vegetables can be consumed by the mother and help in the development of the child to gain weight, strength, and height. This led to an overall improvement of her daughter’s health.

Post-intervention, her daughter’s vital improved. Her MUAC level increased to 13.3, her weight increased to 7.8 kgs and her height increased to 82 cms.

According to Kulsuma, “The Swasthya Sahayikas gave me renewed hope new hope, everyone used to say- she would not get better, but with their help for nutrition, doctor visits, and referrals, my daughter is able to have a healthy childhood.”



4E

Bandhan Health Programme- Safe Motherhood Initiatives through Linkages and Education-VII

Ranchi (Jharkhand)

Motherhood Initiatives through Linkages and Education-VII through Linkages and Education-VII – Ranchi (Jharkhand)

Implementation Partner: Bandhan Konnagar

A total of 15 respondents were surveyed for Impact Assessment of the SMILE-VII Programme at Chandwe in Ranchi in Jharkhand.

Snapshot of the Demographic of SMILE-VII Respondents

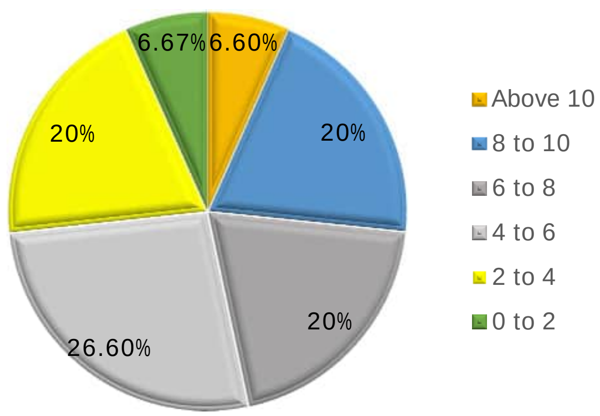
Gender Bifurcation

Female

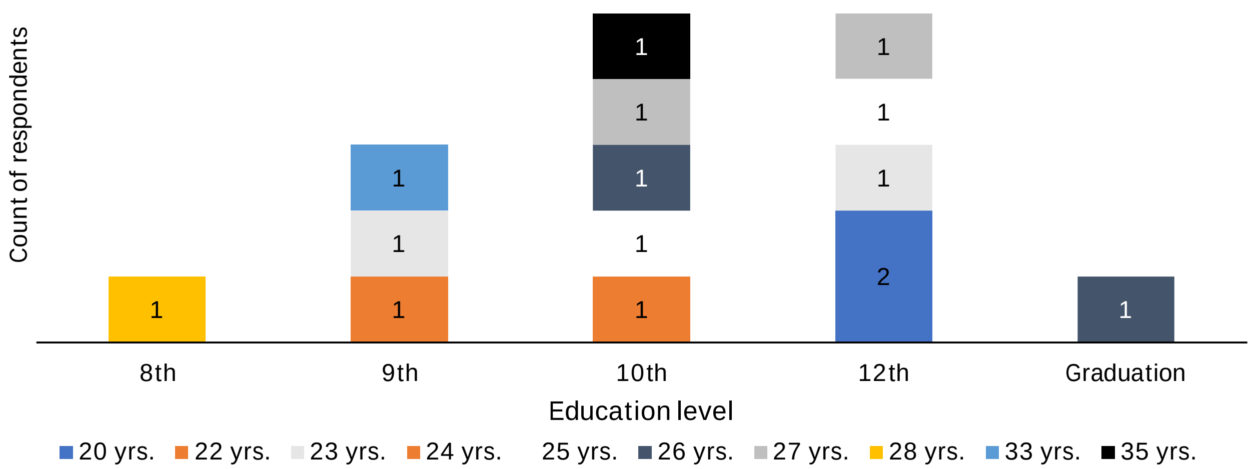
100%

*The Programme focusses on pregnant women and their children

No. of Household members



Age vs Education comparison

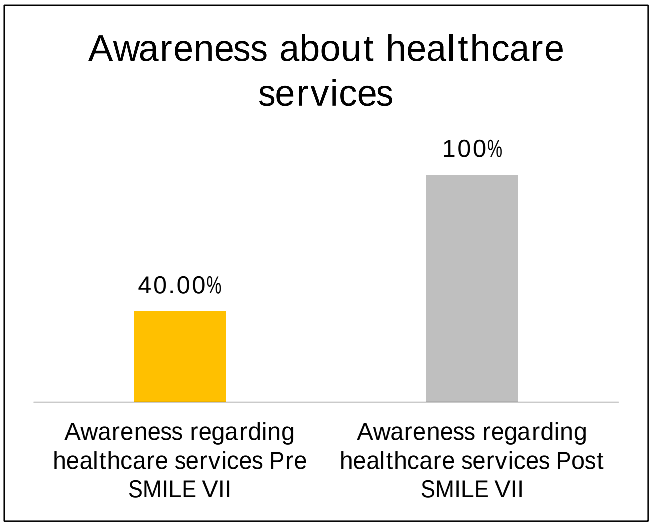


Demographic Analysis of SMILE-VII Respondents

1. 53.3% of the respondents are in the age group of 20-25 years
2. 66% of the respondents have passed higher secondary education
3. 100% of the respondents have received healthcare services from the Swasthya Sahayikas which included home based check ups

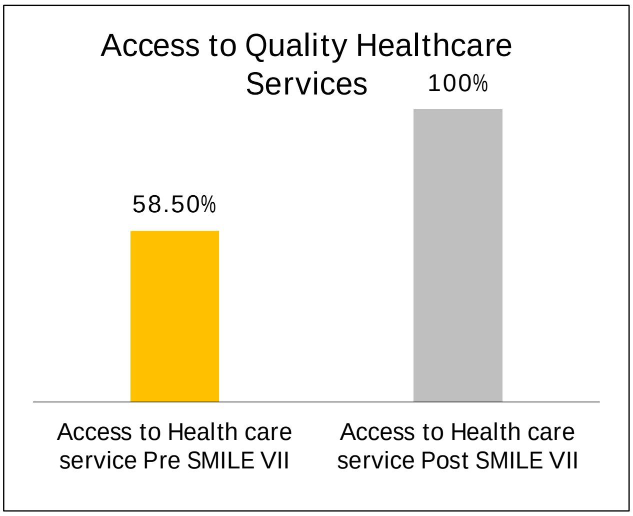
Findings from Bandhan's Baseline and Third-party party survey data

(i) Awareness about healthcare services



- 40% Respondents had limited awareness about medical services such as ANC Care and Immunisation, before the SMILE-VII Programme.
- 100% Respondents feel aware about medical services such as ANC Care, PNC Care, Immunisation, Nutrition, Family Planning, Maternal and Child Health Practices, after the SMILE-VII Programme.

(ii) Access to Quality Healthcare Services



- <60% Respondents had access to quality health care facilities especially, pregnant women and children before the SMILE-VII Programme.
- 100% Respondents received access to services such as: ANC /PNC care, Home Visits, Timely Nutritional and Health Counselling, Immunisation support, New-born Assessment, Education on new-born care, Awareness on family planning etc., after the SMILE-VII Programme.

The SMILE-VII Programme was rated with an average of 5/5

Key Highlights of the Programme

The Safe Motherhood Initiatives Through Linkages and Education, SMILE programme has made efforts in promoting maternal health and well-being within underserved communities in India. Through this initiative, pregnant women and new mothers have gained access to essential healthcare services, including antenatal check-ups, immunisations, and postnatal care, leading to significant improvements in maternal health. Educational empowerment and training have played a pivotal role, empowering women with vital knowledge about maternal and child health, enabling them to make informed decisions. The programme has also fostered strong linkages with healthcare facilities, ensuring timely and high-quality care during pregnancy and childbirth. This programme created a supportive environment, reduced stigma around maternal health issues, and encouraged women to seek necessary care. Additionally, the programme addresses nutritional needs, promotes safe delivery practices, and advocates for maternal and child health rights. Its comprehensive approach, contributes not only to healthier pregnancies and safer deliveries but also to a broader shift in attitudes and practices related to maternal health, ultimately benefiting marginalised communities across India.

Key achievement of this programme is as mentioned below:

Support

- 100 % of respondents received support from the Swasthya Sahayikas under the SMILE VII Programme in the form of counselling, referrals for checkups, nutritional support

Counselling

- 100 % of respondents have received one on one counselling regarding their health, health of their children, monitoring services for tracking the health of their infants and children along with training regarding childcare practices, under the SMILE VII Programme

Nutritional Supplements

- The respondents have been provided with nutritional supplements in the form of seeds for their kitchen garden to the mothers and pregnant women to help fulfil their nutritional requirement, under the SMILE VII Programme

Improvement in health

- 100% of respondents have noticed an improvement in their and their child's health post SMILE VII

Referral Services

- 100% of the respondents received referral services for any healthcare service that they required along with the Swasthya Sahayikas escorting them to the healthcare facilities to facilitate proper healthcare services to the beneficiaries

Door to Door Healthcare Services

- The Programme facilitates counselling for women, mothers, and children

Tracking of health indicators

- The programme facilitates tracking of the children health indicators such MUAC (Mid Upper Arm Circumference), weight and diet

Success Story: Poonam Devi, Chandwe, Ranchi, Jharkhand

Poonam Devi with her son

Poonam Devi, aged 28, is a mother of a child, who is two years old. She is a resident of Chandwe, Ranchi, Jharkhand, and a participant of SMILE VII.

When the Programme team visited the house of Poonam devi, they found that the vitals of her child were not up to the mark, when asked in detail about the issue her child faced daily, she said that his food intake was minimal, and he used to get sick every 15-20 days.

The Programme team checked his vital, which involved MUAC (mid upper arm circumference) measurement (team used a tape and wrapped it around the left upper arm of the child. If the level of MUAC is between 11.5 and 12.5, the child is in the red category and comes into malnourished level.) The MUAC level of her child was below 11.5.

The team counselled Poonam regarding the nutrients she should incorporate into her infant's diet to improve his overall health and wellbeing. This included a component of multigrain sattu, daliya, porridge and deworming medicines for her son's gut health. Apart from this, the Programme team had facilitated doctor's visits and check-ups to ensure that a follow up was maintained on the infant's health and he could be on the right path to a healthy childhood.

Poonam stated – "I am really thankful to the SMILE team for helping my child improve his health and lead a healthy and happy life."

4F

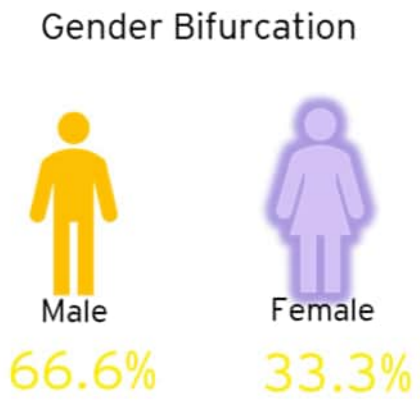
Bandhan Health Programme-
Safe Water-07
Bally (Howrah)

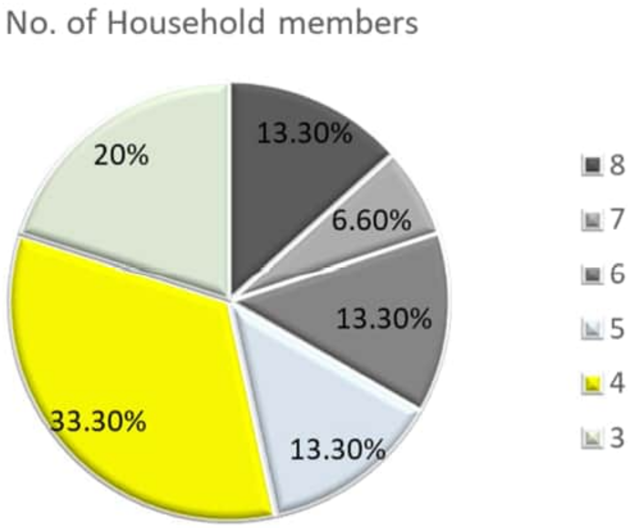
4F Bandhan Health Programme- Safe Water-07 – Bally (Howrah)

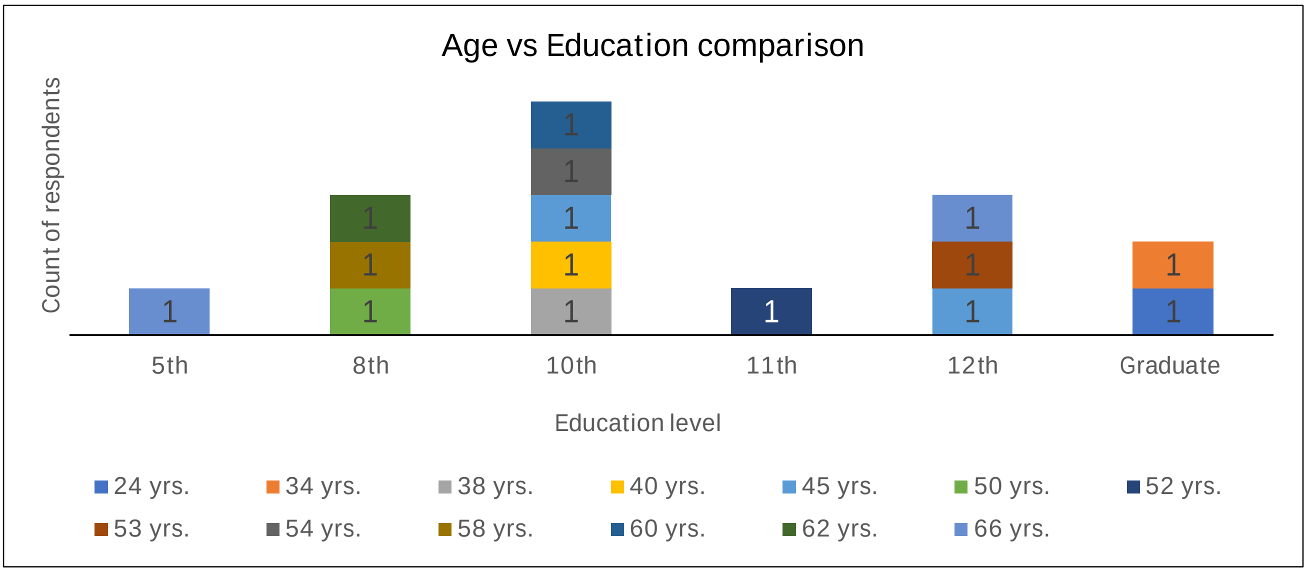
Implementation Partner: Bandhan Konnagar

A total of 15 respondents were surveyed for Impact Assessment of Safe Water-07 at Bally in Howrah, in West Bengal.

Demographic Snapshot of Safe Water 07 Respondents





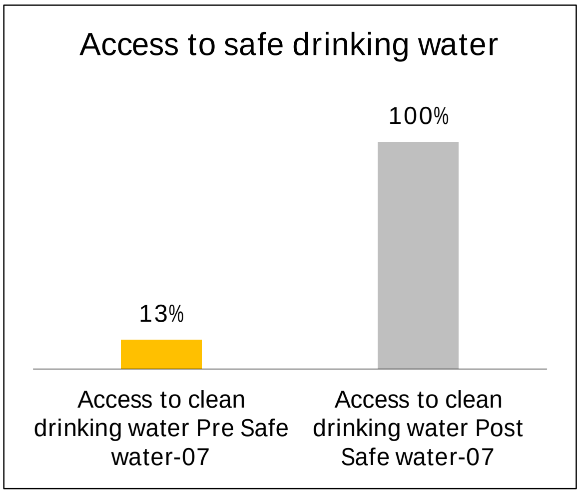


Demographic Analysis of Safe Water 07 Respondents

1. 40% of the respondents are above the age group of 30 years
2. 33.3% of the respondents have completed their Higher secondary education.
3. 100% of the respondents have access to clean drinking water from the water treatment plant installed under the Programme

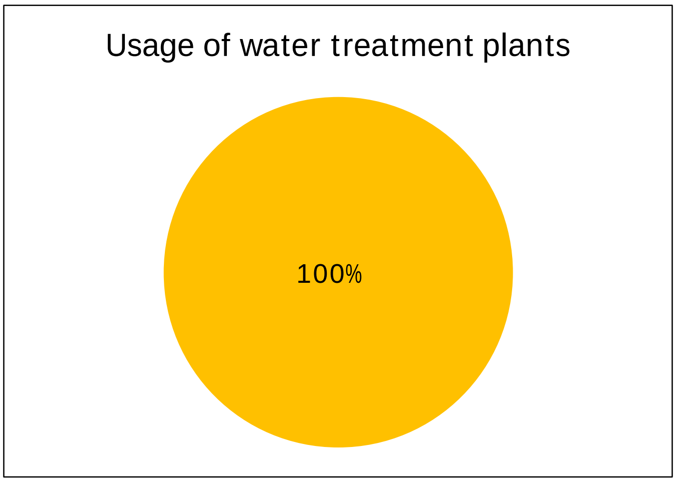
Findings from Bandhan's Baseline and Third-party party survey data

(i) Access to safe drinking water



- 13% Respondents had access to safe drinking water before the Safe Water 07 Programme.
- 100% Respondents have access to safe drinking water from the water treatment plants post Safe Water 07 Programme.

(ii) Utilisation of service



- 100% Respondents utilised the water treatment plant to collect water for their daily needs under the Safe Water 07 Programme.

The Safe Water 07 Programme was rated with an average of 5/5

Key Highlights of the Programme

The Safe Water Programme addresses the critical issue of clean and safe water access in communities across India. Through this initiative, countless lives have been positively impacted as safe drinking water has become more readily available. This includes the installation of numerous water purification and filtration systems, ensuring access to clean water sources for underserved areas. The Safe Water has helped in enhancing the quality of life for countless individuals by providing them with a basic necessity essential for their health and well-being.

Key achievement of this programme is as mentioned below:

Supply of safe drinking water

- The programme provides safe purified drinking water to 100% of the respondents at a nominal cost which helps them maintain good health and prevent water borne diseases, which can occur from the consumption of untreated water

Improvement in health

- this programme has facilitated an improvement in health for 100 % of the beneficiary through the consumption of safe drinking water as previously they had limited access to safe water hence creating a risk of falling ill and requiring medical intervention

Success Story: Kanai Dhar, Bally, Howrah, West Bengal.

Kanai Dhar

Programme participant of Safe Water Programme

In the East Shantinagar region of Howrah, Kolkata, residents like Kanai Dhar struggled daily for accessing clean drinking water. The water available to them was contaminated with high iron content, leading to severe stomach problems and health issues.

Kanai Dhar's health suffered as he had no choice but to consume the contaminated water, exacerbating his stomach problems and overall well-being. Bandhan's Safe Water Programme recognised the dire need for safe drinking water and launched the Safe Water Programme in the vicinity. They established a water RO plant, providing the community with a reliable source of clean and safe drinking water.

With the installation of the RO filtration treatment plant, Kanai's life has become easier. He now collects water from the plant at an affordable rate of 50 Paisa per litre. The safe drinking water has improved his health significantly, and he is now leading a healthier and more productive life. Witnessing the immense impact of the Safe Water Programme, Kanai Dhar became an advocate for the Programme in his community.

He enthusiastically recommends for more such water treatment plants to be installed in nearby locations, facing similar water challenges. Kanai expresses his gratitude for overcoming the daily struggles in accessing a clean drinking water supply.

05 Bandhan Education Programme (BEP)

5. Introduction: Bandhan Education Programme

5.1 About the Programme

Bandhan Education Programme (BEP) aims to provide a quality education through targeted intervention leading to good reading, writing, and numerical abilities, age-appropriate knowledge along with sports and culture and finally linking students to formal schools.

Goals of the Programme

Goal 1: The programme's primary objective is to facilitate the holistic development of students, equipping them with the necessary skills and competencies to thrive in the future.

Goal 2: A key focus of the programme is to minimise drop-out rates and ensure the successful integration of children into mainstream education, providing them with age-appropriate knowledge and educational opportunities

BEP programme has two verticals: Bandhan Education Centre and Bandhan Academy.

Bandhan Education Centre (BEC):

- Targets first-generation learners within the age group of 4–6+ years, in remote and rural areas to improve learning outcomes
- Unique, low-cost, innovative model to ensure that children of deprived families can receive a quality education
- Presently BEC contributes to five States- West Bengal, Bihar, Jharkhand, Assam, and Tripura

Activities in Bandhan Education Centre

- Area Selection- Identify locations using data and donor preferences, engaging local stakeholders.
- Programme participant and Teacher Survey- Survey children and teachers, verifying information with documents or parental declaration
- Branch Setup- Select a central location and arrange accommodation with required rooms for branch operation
- Staff Recruitment- Advertise jobs, interview candidates, provide orientation training, and maintain records
- Teacher Selection- Interview eligible candidates, conduct training and gain Programme Head approval
- Centre Setup and Inauguration- Set up classrooms, sign agreements, and inaugurate centres with local dignitaries
- Learning Material Distribution- Provide age-specific materials developed by BEP's material team
- Daily Class Conduct- Conduct classes 6 days a week, follow lesson plans and routines
- Guardian Meetings- Monthly meetings, record agendas, decisions, and guardians' signatures
- Personal Contact- Visit students' homes every 3 months, focusing on irregular students

- Monthly Teacher Refreshers- Prepare modules, conduct refreshers, pay honorariums, and cover travel expenses
- Examination- Conduct monthly, half-yearly, and annual evaluations in BECs
- Socio-cultural Activities- Organise annual celebrations, events, and sports Programmes with approval.
- Staff and Teacher Training- Conduct training sessions for teachers and staff, covering Programme goals and roles
- MIS and Reporting- Prepare weekly action plans, PTM reports, progress reports, and observation reports

Implementation Process in Bandhan Education Centre

- Geographical Location Selection- Choose BEC locations based on data and local engagement, involving the community in the Centre establishment
- Household and Student Survey- EOs conduct surveys and gather student data validated via documents or oral declarations, approved by AC/ACI
- Teacher Recruitment- Select teachers through interviews, offer training with yearly refreshers, deviations requiring Programme Head approval
- Programme participant Selection- Select primary students, hold parent meetings, manage continuous selection and replacements, guided by Programme Head
- Formation of Education Centres- Establish school rooms in central village locations, meeting size criteria, adhering to rent agreements
- Learning Material Preparation- Develop age-specific learning materials in regional languages, aligned with curricula, providing materials to BEC students
- Ensuring Live Classes- Inaugurate BECs, encourage interactive group learning, assess students regularly, and showcase their work
- MIS and Reporting- Collect monthly progress reports from branches, analyse data, and share insights with management

*EO-Education organiser

*TL-Team Leader

Bandhan Academy (BA):

- Targets are children within the age group of 3–9+ years in rural and semi-rural communities
- Low-cost formal schools, that provide holistic development for children, which include academics and extra-curricular activities
- Nominal fee for children in low-income communities
- 10 Bandhan Academies are located in North and South 24 Parganas, Nadia, and Howrah Districts of West Bengal

Activities in Bandhan Academy

- Readiness of Academy Building- Establish academies in well-communicated rural areas, fulfilling criteria like open space, minimum rooms, water, and electricity supply
- Selection of Teachers- Select qualified women teachers through interviews, based on criteria including academic qualifications and teaching aptitude
- Material Distribution- Provide study and dress materials aligned with State Board Curriculum, ensuring access to teaching-learning tools
- Formation of PTM- Organise parents' and teachers' meetings to share challenges and outcomes and receive feedback for improvement
- Classes and Co-curricular Activities- Conduct classes 5 days a week, follow lesson plans, and ensure co-curricular activities as scheduled
- Teachers Meeting- Hold monthly meetings with assistant teachers, chaired by HM, to discuss challenges, strategies, and curriculum
- Socio-Cultural Activities- Organise day celebrations and annual sports/cultural events with children's participation, requiring Programme Head approval
- MIS and Records- Conduct impact assessment, monitor processes and impact, prepare case studies, and maintain Monthly Progress Reports

Implementation Process in Bandhan Academy

- Mobilisation- Enrol children (3-9 years) through surveys, promotional activities, and a planned rollout overseen by the operations team
- Children Enrolment- Admit students aged 3-9 years from November to March, collecting admission forms and specified documents, adhering to age criteria
- School Operating Process- Follow school timings, attendance, grooming, and uniform guidelines, along with maintaining discipline and rules for school operations
- Guidelines for Children- Maintain daily diary, bring specified materials, tiffin, and water bottles, and adhere to uniform and grooming standards
- Attendance- Ensure 100% attendance with prior notice for absences, track attendance percentages for scoring, and handle leave application processes
- Examination- Conduct three terminal exams, adhere to attendance and fee payment criteria, and ensure proper conduct and timing of exams
- Parents Involvement- Attend meetings for progress report collection, check students' answer sheets with class teacher, and participate in grading discussions
- Gradation- Rank students based on academic performance and provide detailed report cards outlining individual subject performance
- Leave Process- Manage administrative roles, oversee teaching hours, approve leave requests, and ensure adherence to leave policies for staff

Total Programme Participants

Total Programme Participant (2017-23)

5,11,390

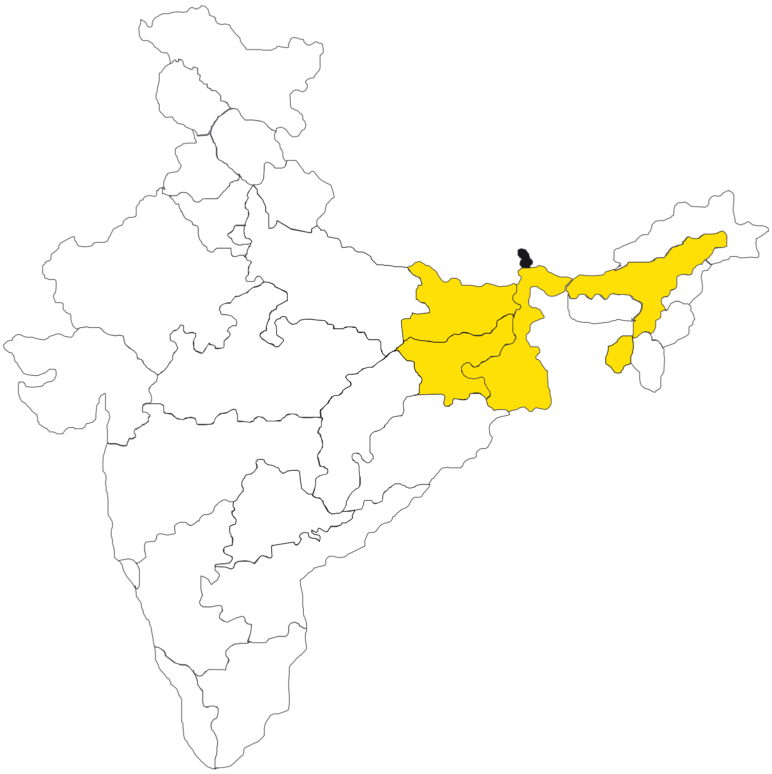
Program Participants

(2022-23):

1,13,753

- Total programme participants for Bandhan Education Programme – 1: 4,387
- Total programme participants for Bandhan Education Programme – 2: 55,287
- Total programme participants for Bandhan Education Programme – Bandhan Academy: 2,909

Geographical outreach of the Programme



States
Bihar
West Bengal
Tripura
Assam
Jharkhand

5.2 Overall Insights of the Programme

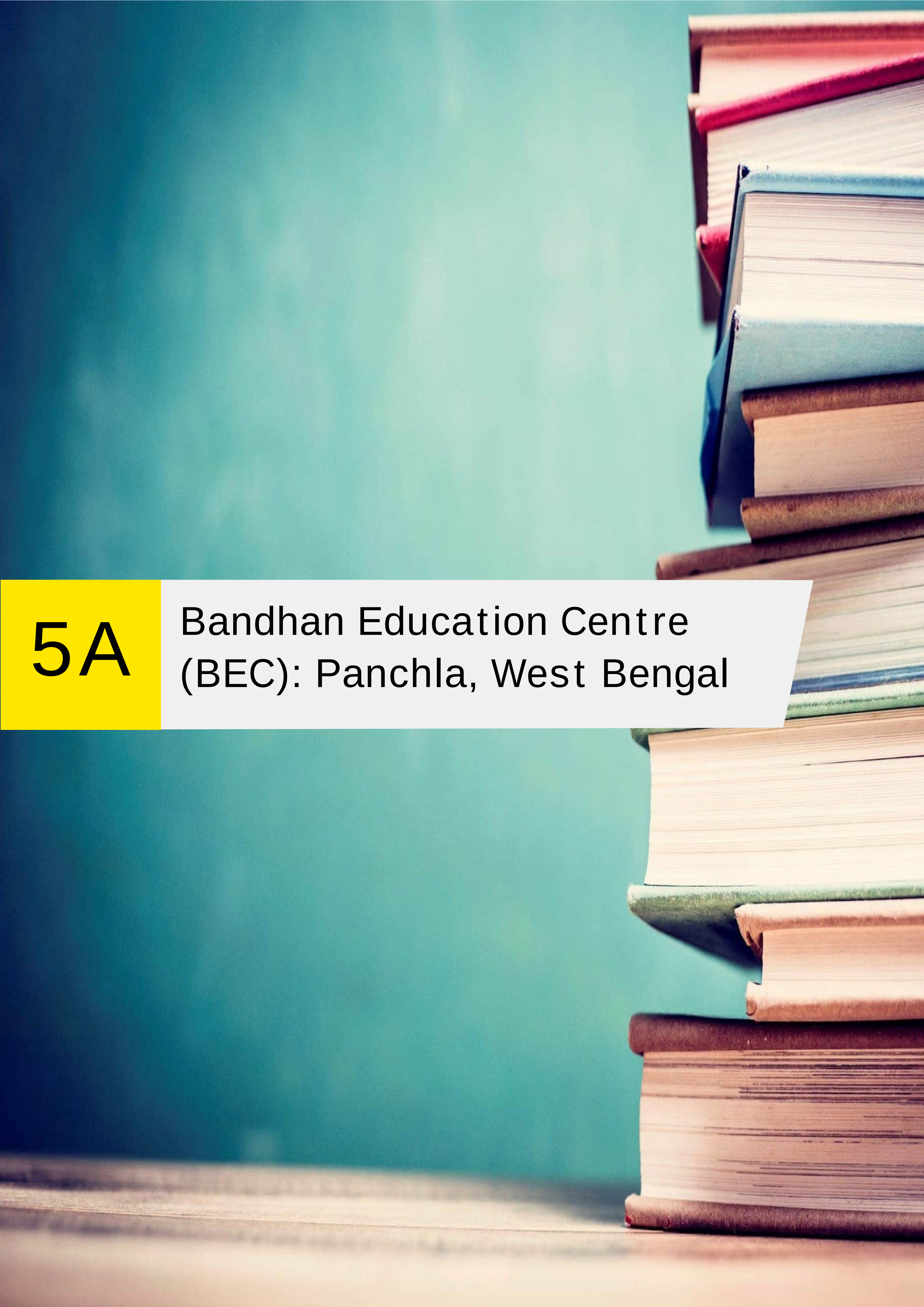
Impact assessment was carried for the Bandhan Education Programme for which 45 parent and their children were surveyed at three locations, these locations were as follows –

1. Bandhan Education Centre, Amdanga
2. Bandhan Education Centre, Panchla
3. Bandhan Academy, Ghatakpukur

Following were the key insights found during the impact assessment:

- 100% of students in Bandhan Education Centre (BEC) received free books, promoting access to educational resources
- Bandhan Academy (BA) ensured that 100% of students had books available at nominal cost/free of cost, facilitating their learning process
- 100% of BEC students successfully completed Class 3rd and are mainstreamed in the available government or private schools
- 100% of BA students successfully completed Class 4th and are mainstreamed in the available government or private school
- 98% of parents agreed that their child regularly attends school post-BEP
- 100% of the students who completed Class 3rd were able to identify numbers, and alphabets, can read texts, and perform basic calculations to meet the goals of Foundational Literacy and Numeracy (FLN) **

***Foundational Literacy and Numeracy: The ability to identify letters and read them fluently with meaning, being able to identify numbers and solve basic maths problems like addition and subtraction. This observation is based on the verbal account of parents and children, and in some cases a small exercise was done with the students to confirm the same. The exercise was not a scientific test/exam.*



5A Bandhan Education Centre (BEC): Panchla, West Bengal

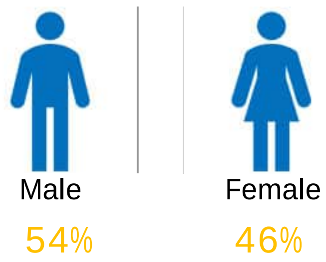
5A Bandhan Education Centre (BEC): Panchla, West Bengal

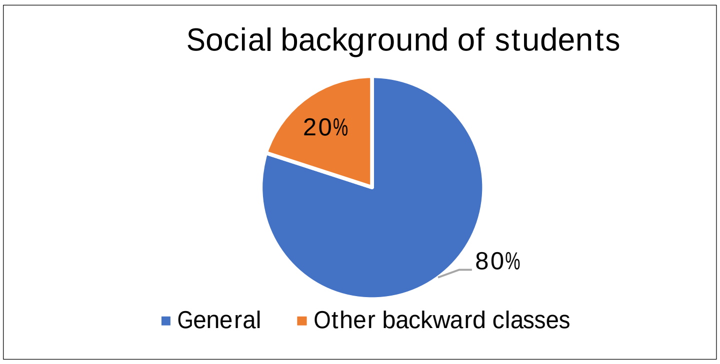
Implementation Partner: Bandhan Konnagar

Demographic Snapshots from the Programme

A total of 15 students/parents participated in the surveyed conducted at Panchla, West Bengal.

Gender Bifurcation of Students



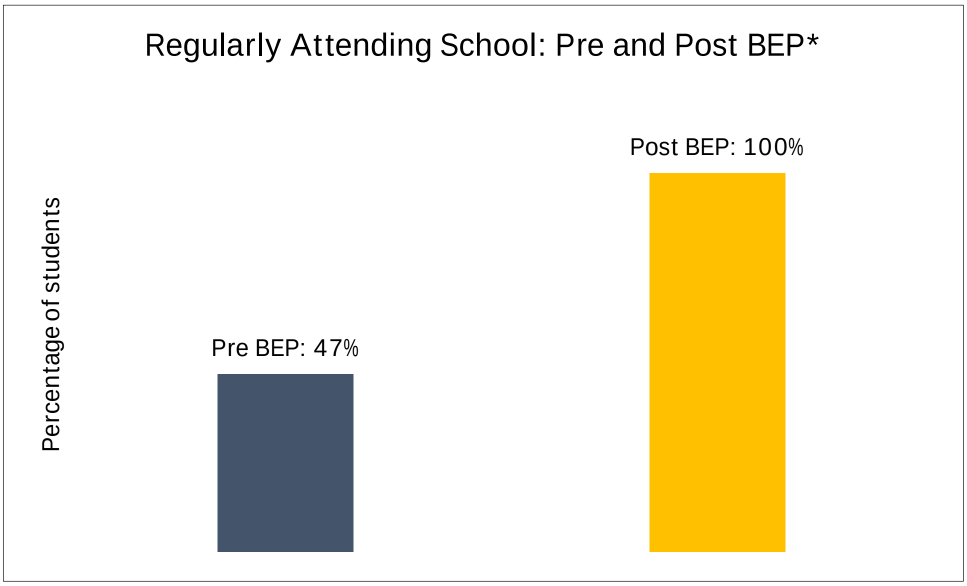


Demographic Analysis of BEP respondents

1. 80% of the students were belonging from General category and 20% of remaining students were from Other backward classes

Findings from the Third-party survey

Below are the following observations made from the Third-party survey in the Bandhan Education Centre



**Data is based on responses from interviews of parents of students belonging to age group of 4 years and above. According to the National Education Policy, a child above 3 years of age is entitled to formal education. For kids of 3 to 6 years, accessibility to free, safe, high-quality ECCE (Early Childhood Care Education) to be granted at Preschool/Anganwadi/Balvatika.*

Attending School Regularly Pre and Post BEP-BEC-01

- 100%* Parent respondents reported that their child is now regularly attending (and not missing) school post BEP 01: Bandhan Education Centre (BEC) intervention

Experience of the parents post BEP-BEC-01

- 100% of the Parents agreed that their child will pursue further education after completing their education at BEP-BEC-01

Students rated their experience at the Education centre 5/5

Note: The survey captures responses from both parents and their children, providing insights from multiple perspectives.

Key highlights of the programme

1. Enhanced Educational Access: The programme has provided students with increased access to educational resources and opportunities. For instance, 100% of students in Bandhan Education Centre (BEC) were provided books free of cost, ensuring they have the necessary materials to support their learning.

2. Successful Mainstreaming: The programme has successfully mainstreamed children into formal education systems. All children who completed Class 3rd were mainstreamed into available government or private schools, ensuring their continued educational progress beyond the Bandhan Education Programme.

3. Holistic Development: The Bandhan Education Programme focuses on the holistic development of children, preparing them for the future. Through the programme, students have developed a range of skills and competencies that contribute to their overall growth, including cognitive, social, emotional, and physical development.

4. Increased Confidence and Self-Esteem: Participation in the programme has also positively impacted students' confidence and self-esteem. As they acquire new knowledge and skills, students gain a sense of accomplishment and belief in their abilities, which can have long-term effects on their motivation and success in education.

Overall, the Bandhan Education Programme has made a significant impact on children by providing them with educational access, improving their learning outcomes, facilitating their mainstreaming into formal schools, supporting their holistic development, and fostering confidence and self-esteem. These impacts contribute to the overall well-being and educational success of the participating children.

- 100% of the students are regularly attending school post BEP
- 100% of the students were able to read write and perform basic calculations
- 100% of the students participated in the extracurricular activities
- 100% of the students found the subjects taught in the class interesting and engaging which motivated them to come to school
- 100% of the programme participants agreed that regular visits by school staff helped in resolving issues faced by their children
- 100% of the students had received books free of costs

Success Stories: Story of Marium Kayal and her son Arman Kayal, Panchla

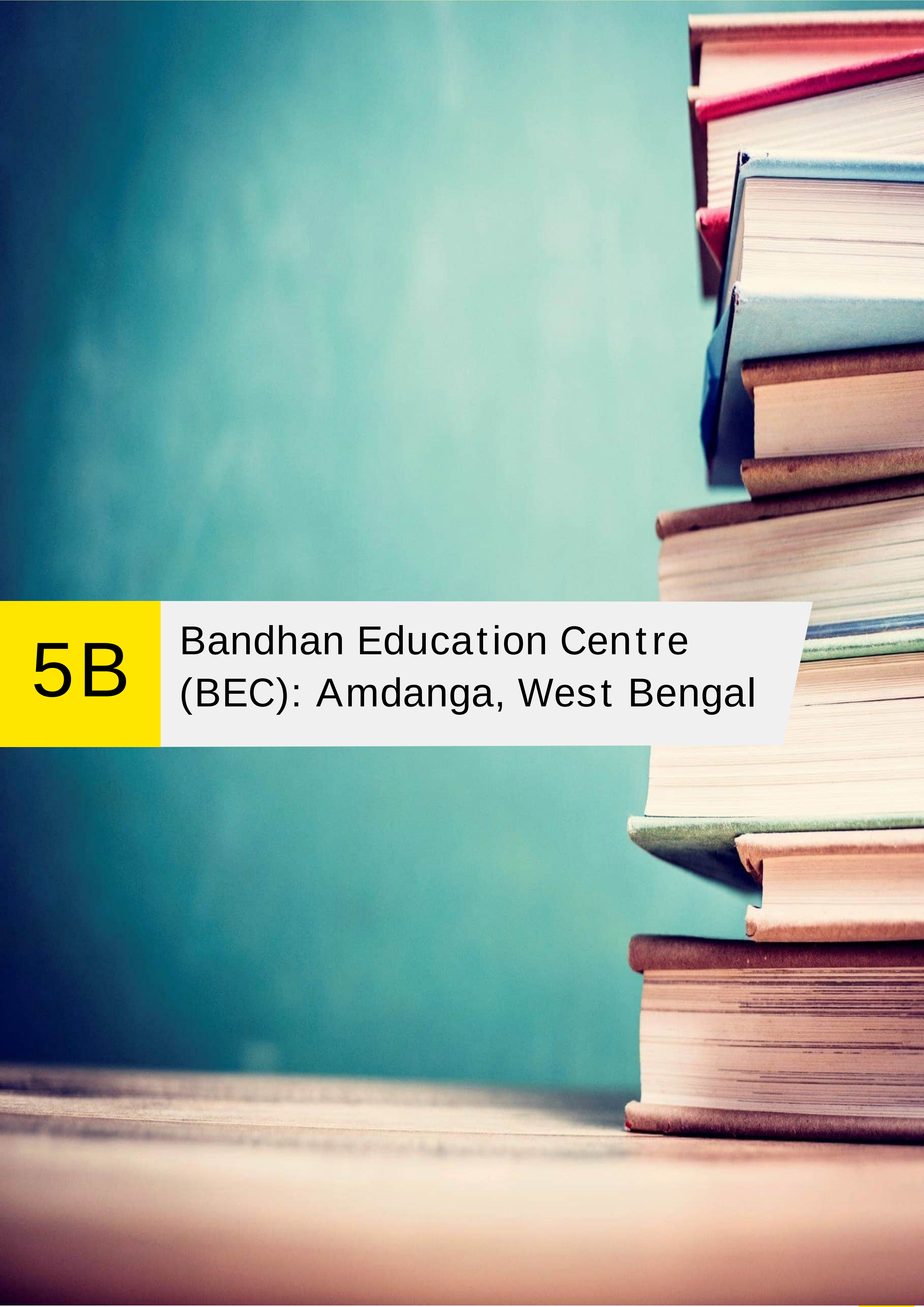
Marium Kayal dreamt of a better future for her son, Arman Kayal, despite facing numerous challenges, as a widow and sole income earner. Although she herself had not been fortunate enough to receive a formal education, she knew the importance of education and wanted her child to have a brighter future.

Arman Kayal (R), a former student of Bandhan Education Centre, with his mother

With financial constraints and limited opportunities, Marium's dream for her son seemed out of reach due to the unavailability of a good school in the vicinity. One of her relatives told her about Bandhan Education Centre which was near to their home. On enquiring, they came to know that the fee charged in the centre was nominal, and books were provided free of cost. Marium decided to enrol Arman in the centre for the betterment of his future.

Under the Bandhan Education Centre (BEC) Armaan excelled in his studies and his learning level improved in subjects such as Bengali and Maths. Arman and regularly attends the Education centre due to an equal emphasis on studies and extracurricular activities. He also developed his interest in pursuing football and idolises Ronaldo and dreams of following in his footsteps. He wishes to continue his studies at Bandhan Education Centre for higher grades and yearns for an opportunity to pursue football.

Bandhan Education Programme is a beacon of hope not just for Armaan but also for other children in similar circumstances in the region. His mother fervently wishes for this Programme to extend beyond the 3rd grade, enabling children to continue their education and explore their interests.



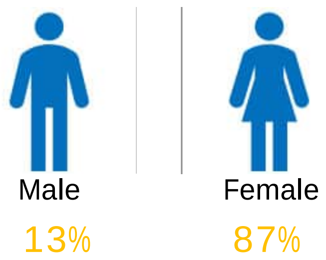
5B Bandhan Education Centre (BEC): Amdanga, West Bengal

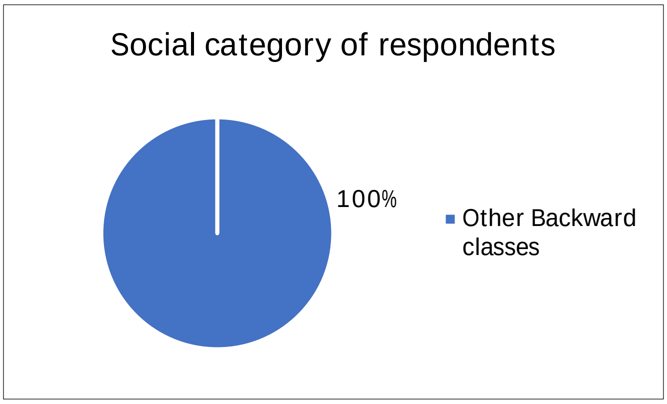
5B Bandhan Education Centre (BEC): Amdanga, West Bengal

Implementation Partner: Bandhan Konnagar

A total of 15 students/parents participated in the surveyed conducted at Amdanga, West Bengal.

Gender Bifurcation of Students



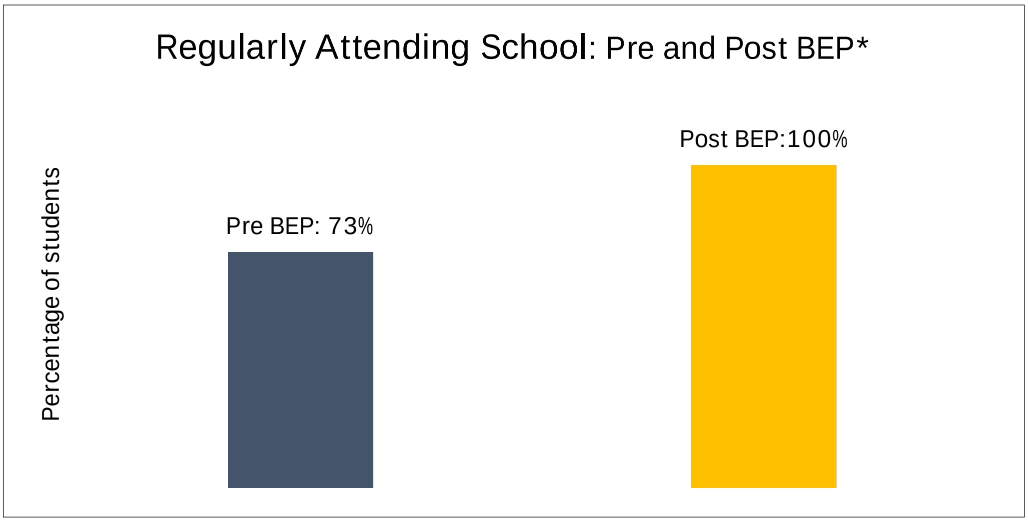


Demographic Analysis of BEP-02 Respondents

1. 87% of the students were female
2. 100% of the students were from Other Backward classes

Findings from Third-party survey

Below are the following observations made from the Third-party survey in the Bandhan Education Centre



** Data has been inferred from interviews of parents of students belonging to age group of 4 years and above. According to the National Education Policy, a child above 3 years of age is entitled to formal education. For kids of 3 to 6 years, accessibility to free, safe, high-quality ECCE (Early Childhood Care Education) to be granted at Preschool/Anganwadi/Balvatika.*

Attending School Pre and Post BEP-BEC-02

- 100%* Parent respondents reported that their child is now regularly attending (and not missing) school post BEP 02: Bandhan Education Centre (BEC) intervention

Experience of the parents post BEP-BEC-02

- 100% of the Parents agreed that their child will pursue further education after completing their education at BEP-BEC-02

Note: The survey captures responses from both parents and their children, providing insights from multiple perspectives

Key highlights of the programme

1. Enhanced Educational Access: The programme has provided students with increased access to educational resources and opportunities. For instance, 100% of students in Bandhan Education Centre (BEC) were provided books free of cost, ensuring they have the necessary materials to support their learning.

2. Successful Mainstreaming: The programme has successfully mainstreamed children into formal education systems. All children who completed Class 3rd were mainstreamed into available government or private schools, ensuring their continued educational progress beyond the Bandhan Education Programme.

3. Holistic Development: The Bandhan Education Programme focuses on the holistic development of children, preparing them for the future. Through the programme, students have developed a range of skills and competencies that contribute to their overall growth, including cognitive, social, emotional, and physical development.

4. Increased Confidence and Self-Esteem: Participation in the programme has also positively impacted students' confidence and self-esteem. As they acquire new knowledge and skills, students gain a sense of accomplishment and belief in their abilities, which can have long-term effects on their motivation and success in education.

Overall, the Bandhan Education Programme has made a significant impact on children by providing them with educational access, improving their learning outcomes, facilitating their mainstreaming into formal schools, supporting their holistic development, and fostering confidence and self-esteem. These impacts contribute to the overall well-being and educational success of the participating children.

- 100% of the students were able to read write and perform basic calculations
- 100% of students found the subjects taught in the school interesting and engaging
- 100% of the respondent's agreed that their child participates in activities such as drama, sports, singing etc.
- 100% of the respondents of the girl child want their girl to continue schooling post BEP

Success Stories: Sarju Khatoon, Amdanga

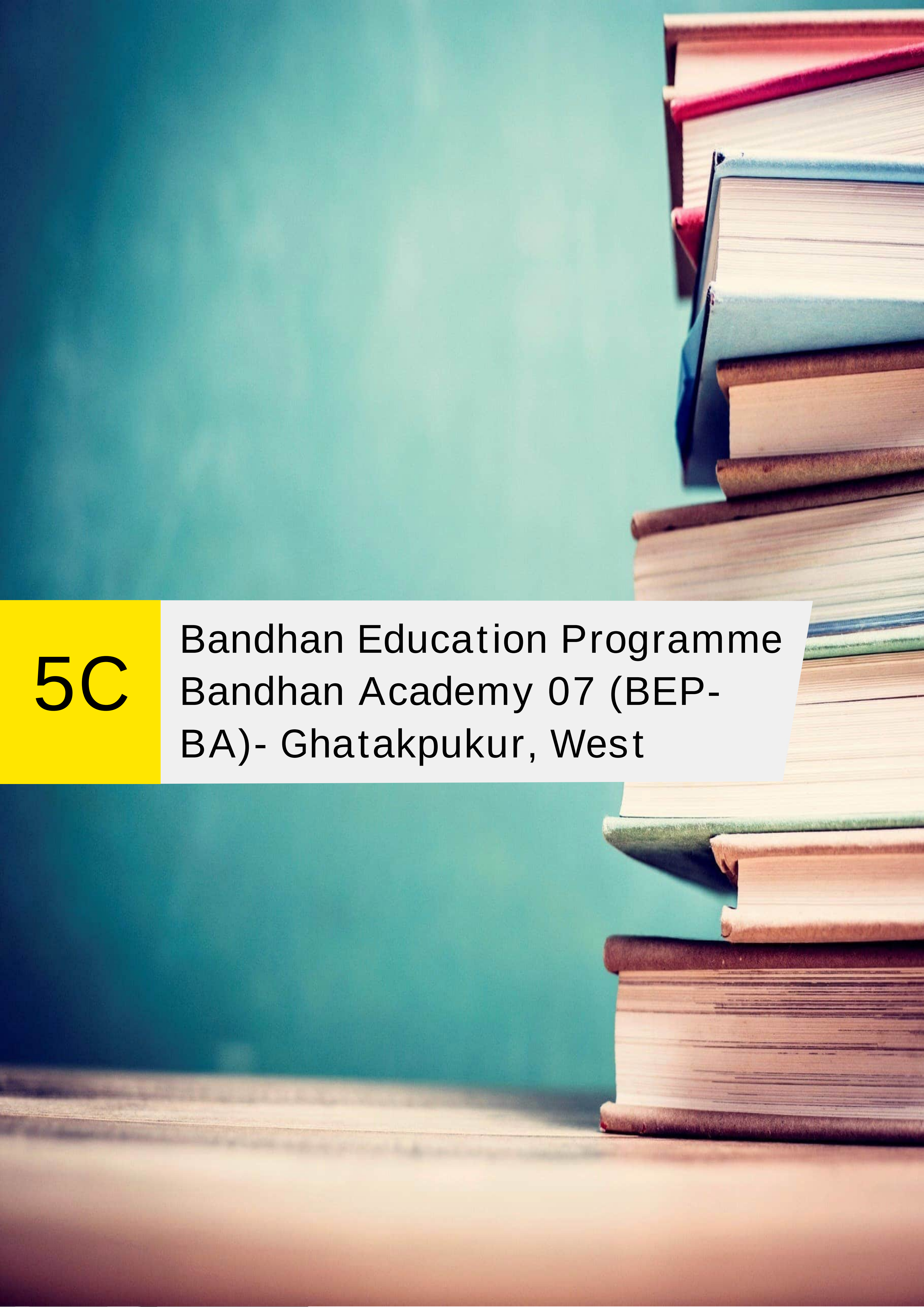
Md. Sarju Khatoon (R), a former student of Bandhan Education Centre, with her mother

Sarju Khatoon is currently in 5th standard and joined Bandhan Education Centre (BEC) in Kindergarten (LKG). Sarju's mother made every effort in ensuring that she gets a quality education. There were times when she was told by the family that there was no need for her daughter to attend school to get an education.

The BEP team visited their region and created a lot of awareness about the Bandhan Education Centre that was being set up. Sarju's mother wanted to make the most out of the opportunity and immediately decided to enrol her daughter in the Education centre.

According to teachers and school staff, Sarju was an all-rounder and maintained a balance between studies and extracurricular activities. She enjoyed dancing and poetry recitation and also won accolades in academics as well as in extracurricular activities.

Sarju is now enrolled in the 5th grade at the government school. Sarju aspires to become a doctor and fulfil her mother's dream. She is excelling in both, her studies, and extracurricular activities even in the school where she is currently enrolled in. Sarju's mother is thankful to the Bandhan team who have contributed significantly, in providing quality education to her daughter and transforming her life.



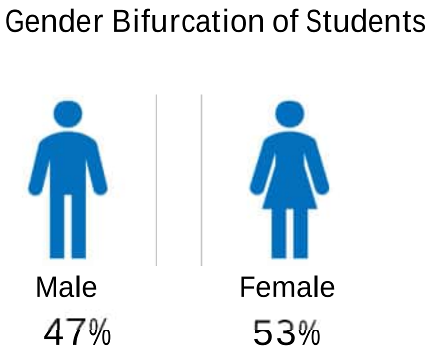
5C

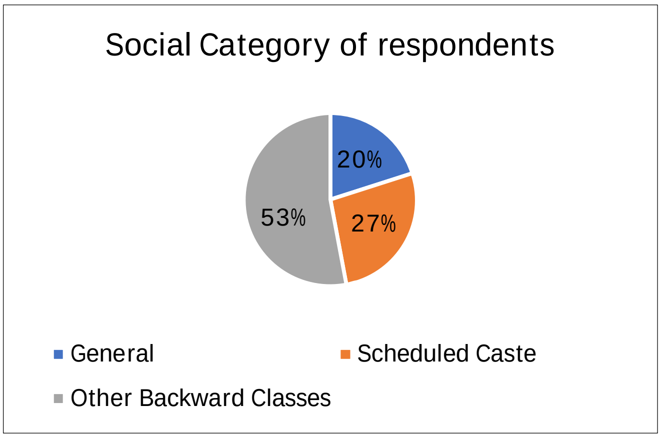
Bandhan Education Programme Bandhan Academy 07 (BEP-BA)- Ghatakpukur, West

5C Bandhan Education Programme Bandhan Academy 07 (BEP-BA)- Ghatakpukur, West

Demographic Snapshots from the Programme

A total of 15 students/parents participated in the survey conducted at Ghatakpukur, West Bengal. Below are some of the insights captured from the field survey.



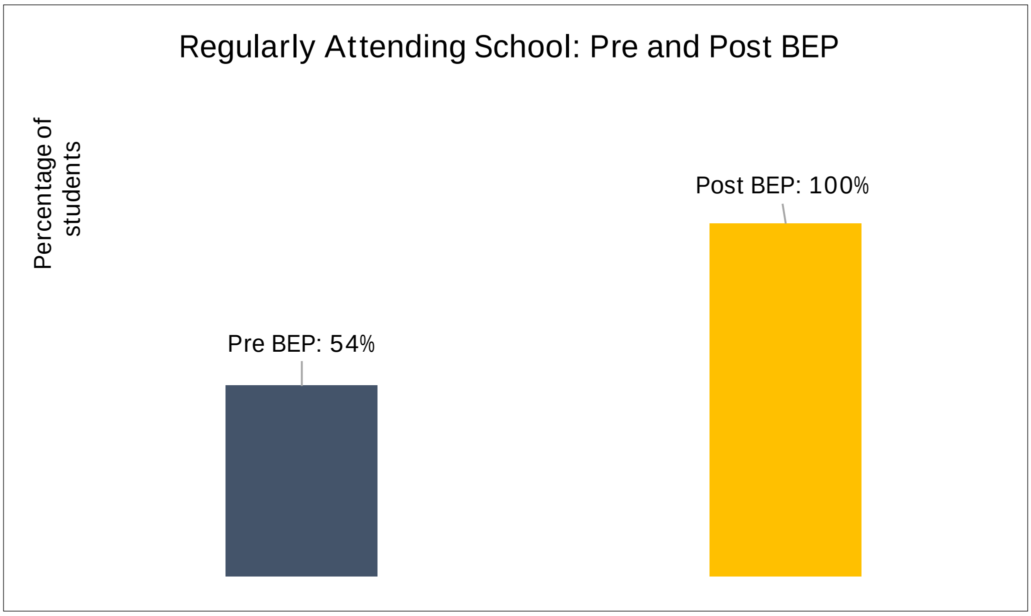


Demographic Analysis of BEP respondents

1. 53% of the students were Male
2. 53% of the students were from Other Backward classes (OBC) and 27% of the students were from Scheduled caste (SC) category

Findings from Third-party survey

Below are the following observations made from the Third-party survey for the Bandhan Academy at Ghatakpukur:



Attending school Pre-Post BEP-BA-07

- 100% Parent respondents reported that their child is now regularly attending (and not missing) school post-BEP 07: Bandhan Academy intervention

Experience of the parents post BEP-BEC-07

- 100% Parents respondents agreed that their child will pursue further education after completing their education at BEP-BA-07

Children rated their experience at the Bandhan Academy 4.93/5

Note: The survey captures responses from both parents and their children, providing insights from multiple perspectives

Key highlights of the programme

1. Enhanced Educational Access: The programme has provided students with increased access to educational resources and opportunities. For instance, 100% of students in Bandhan Academy (BA) were provided books at subsidised rates, ensuring they have the necessary materials to support their learning.

2. Successful Mainstreaming: The programme has successfully mainstreamed children into formal education systems. All children who completed Class 4th were mainstreamed into available government or private schools, ensuring their continued educational progress beyond the Bandhan Education Programme.

3. Holistic Development: The Bandhan Education Programme focuses on the holistic development of children, preparing them for the future. Through the programme, students have developed a range of skills and competencies that contribute to their overall growth, including cognitive, social, emotional, and physical development.

4. Increased Confidence and Self-Esteem: Participation in the programme has also positively impacted students' confidence and self-esteem. As they acquire new knowledge and skills, students gain a sense of accomplishment and belief in their abilities, which can have long-term effects on their motivation and success in education.

Overall, the Bandhan Education Programme has made a significant impact on children by providing them with educational access, improving their learning outcomes, facilitating their mainstreaming into formal schools, supporting their holistic development, and fostering confidence and self-esteem. These impacts contribute to the overall well-being and educational success of the participating children.

- 100% of the students expressed satisfaction and a liking towards the BEP-BA-07 programme
- 100% of the respondents' children can read write and perform basic calculations
- 100% of the respondents' children are attending school regularly post BEP-BA-07
- 100% of the students agreed that subjects taught in the class were engaging

Success Stories: Story of Suraiya Khatoon, Ghatakpukur

Suraiya Khatoon is currently enrolled in 8th grade. She was enrolled in Bandhan Academy in the 1st grade. Her father worked as a mason and earned INR 5,000 a month but faced a lot of financial hardships to run a family of 6.

Suraiya's mother Mrs. Roshonara Bibi wanted her daughter to study as she felt that education helps in building character and paves the way for the development of the individual. Despite facing financial hurdles and a lack of financial support, she (Suraiya's mother) decided to take help from her parents, for educating her daughter. This was not appreciated by her in-laws.

Suraiya Khatoon (R), a former student of Bandhan Academy, with her mother

Suraiya's mother came to know about the BEP from the people in her region and started gathering information about the enrolment process but was sceptical if she may enrol her daughter considering their financial condition. As per Suraiya's mother, "the school staff was very supportive and ensured that her child is not deprived of education on financial grounds."

Suraiya used to excel in her studies and secured top positions in academics as well as in extracurricular activities like dancing and sports, conducted in Bandhan Academy.

Suraiya aspires to become a doctor and feels that Bandhan Academy has transformed her life and motivated her to work in the direction of her aspiration.

6 Employing the Unemployed (EUP)

6. Introduction: Employing the Unemployed Programme (EUP)

6.1 About the Programme

Employing the Unemployed (EUP) Programme has been aiding unemployed youth since 2009. Th initiative equips underprivileged youth with industry-relevant skills through classroom and on-the-job training, fostering a skilled workforce.

Experienced trainers facilitate courses, provide placement support, and progress monitoring after the placements in the domains such as Banking and Finance, Sales, Warehouses, Computer accounting, and Hospitality.

Key Goals of the programme

Goal 1 - Develop a skilled workforce

Goal 2 – Generate awareness amongst unemployed youth about job prospects as per the industry requirement

Goal 3 - Connect the eligible candidates with employers for job opportunities and career growth

Activities of the programme

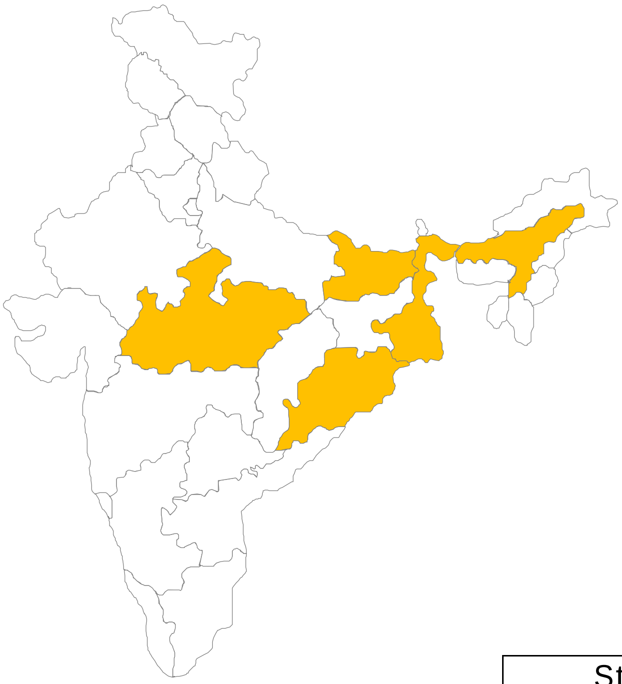
- Baseline and BSDC Setup- Establish center post-baseline survey for location feasibility
- Promotion and Enrolment- Mobilise via SHG, college visits, and create awareness through campaigns
- Awareness and Trainee Mobilisation- Mass campaign, leaflets, posters, and clubs for skill enhancement awareness
- Counselling and Enrolment- Counsel by faculty, emphasise academics, interest, and enrolment
- Module Development and Updates- Industry-vetted modules developed in-house, updated for market alignment
- Training Delivery- Modules aligned with NSQF, guided by industry experts, provided to trainees

Implementation Process of the programme

- BSDC* Selection- The area chosen considering donor criteria, participant catchment, and connectivity
- BSDC Setup- Premises with required space, staff, and facilities
- Promotion and Enrolment- Promotions through visits, campaigns, counselling, and enrolment
- Training and Modules- Industry-aligned training, module development, and updates
- Course Management- Exams, mock interviews, tracking placed students
- Documentation and MIS- Maintaining registers, and digital MIS for performance analysis

*BSDC-Bandhan Skill Development Centre

Geographical Outreach of the programme



Total Programme Participants

(2017-23)

42,576

Programme Participants Impacted

(2022-23)

13,707

States
Odisha
Madhya Pradesh
Bihar
West Bengal
Assam

6.2 Overall Insights from the Programme

Impact assessment was carried about for programme under the Employing the Unemployed Programme for which 14 respondents were surveyed across Behala in West Bengal.

- 85% of the respondents, secured their first job after completing the Employing the Unemployed programme. EUP provided participants with job readiness training, career counselling, job placement assistance, and other resources to enhance their employability

- The survey findings indicate that 57% of the respondents' primary motivation for joining the programme was to secure employment, 29% of the respondents' motivation was to upskill themselves and secure employment, whereas, 14% of the respondents' motivation was secure employment and increase their income. The data highlights the importance of addressing unemployment challenges and providing avenues for job creation or placement within the target population

- 71% of the respondents received a salary increment after a 6-month period. The salary increment suggests that the programme has effectively enhanced the employability and earning potential of the participants

- 100% of the respondents agreed that BSDC (Bandhan Skill Development Centre) provided industry-relevant course material. The positive perception of industry relevance suggests that BSDC is effectively designing and delivering courses that equip participants with practical skills and knowledge applicable to the professional field

- The survey findings indicate that a significant majority of the respondents, specifically 90%, were aware of the skill demand in the market. This demonstrates a high level of awareness among the participants regarding the skills that are sought after by employers or in-demand within the job market

- 100% of the respondents, received placement support after joining the programme. This outcome highlights the programme's commitment to providing comprehensive assistance to participants in securing employment opportunities

6A

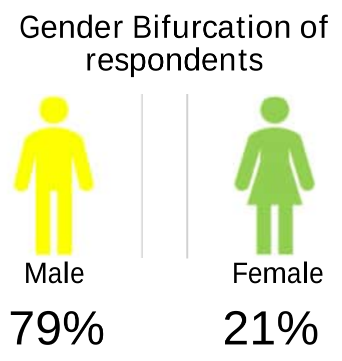
Employing the Unemployed (EUP)-Behala, West Bengal

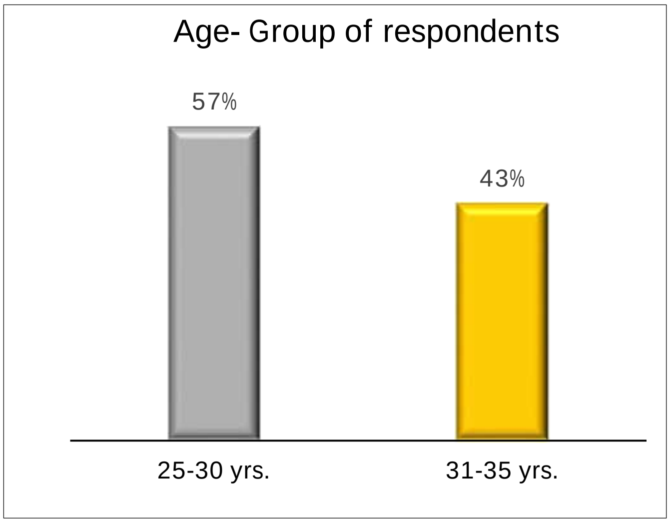
6A Employing the Unemployed (EUP)-Behala, West Bengal

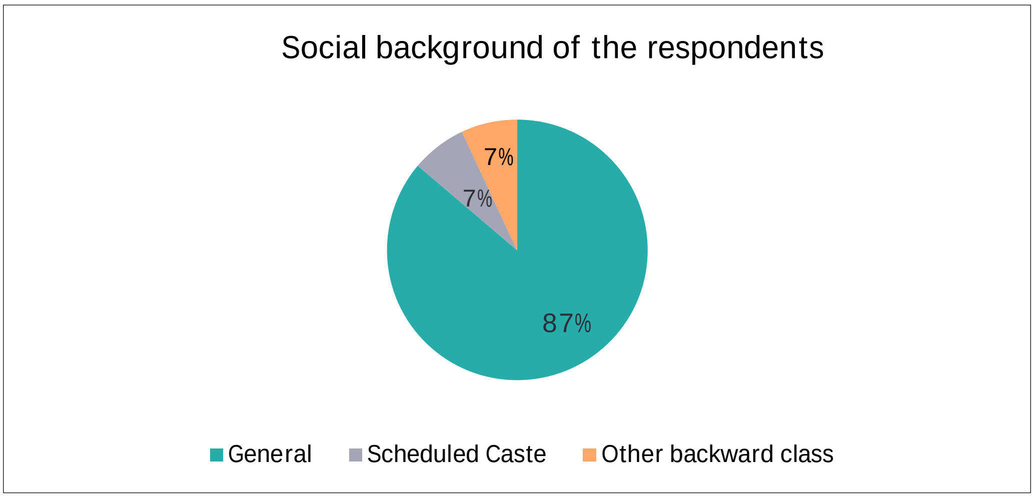
Implementation Partner: Bandhan Konnagar

A total of 14 respondents were surveyed for Impact Assessment of the EUP Programme at Behala in West Bengal.

Demographic Snapshot of Respondents





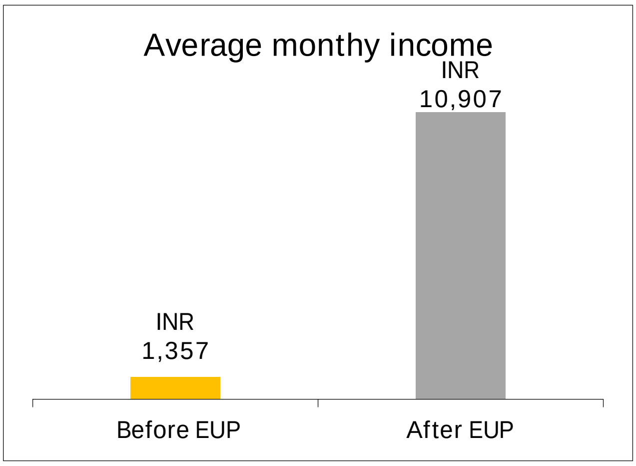


Demographic Analysis of EUP respondents

- Over 57% of the respondents were in the age group of 25- 30 years
- 33% of the women respondents were from the Schedule Caste (SC) category
- 21% of respondents were women and in the age group of 20-30 years

Findings from Third-party survey data

(i) Income levels



The average income of respondents prior to the implementation of the EUP was INR 1,357. However, after EUP, the average income of the respondents increased to INR 10,907 representing a 703% increase in income.

Note: Out of 14 respondents, 2 of them were already earning before the EUP

(ii) Certification

More than 95 % of the respondents had received certification after completing their training. The provision of certificates provides them with the opportunity to explore options across job market and improves their chances of employment in different companies.

(iii) Placements

75% of the respondents successfully got placed after the completion of EUP programme. The placement rates signify the increased capability of the respondents during the training that allowed them to get placed.

(iv) Contribution to Household income

100% of the respondents were able to contribute to the household income and support their family. The average contribution to the household income was INR 6,121

Note: Absolute analysis has been made based on the Third-party survey data

Key highlights of the programme

1. Employment Opportunities: The programme provides unemployed individuals with employment opportunities, thereby addressing their primary need for a sustainable source of income. By offering job placement or training for skill development in various domains such as Computer hardware and networking, BFSI, Sales etc. The programme helps individuals secure employment, which improves their financial well-being and overall quality of life.

2. Economic Stability: Through employment, respondents experience increased economic stability. They can meet their basic needs, support their families, and have a more secure financial future. The programme's impact includes reducing poverty levels and improving economic conditions for the individuals and their households.

3. Skill Development and Training: The programme includes skill development and training components, enhancing the employability of the participants. By equipping them with market-relevant skills, the programme increases their chances of finding employment and progressing in their careers. Skill development also promotes long-term self-sufficiency and the ability to adapt to changing job market requirements.

4. Improved Confidence and Self-Esteem: Securing employment through the programme significantly boosts the confidence and self-esteem of participants. Being gainfully employed provides a sense of purpose, accomplishment, and pride, leading to improved mental well-being and self-perception.

5. Personal and Professional Growth: The programme's impact extends beyond immediate employment by providing individuals with opportunities for personal and professional growth. Through on-the-job experiences and training, participants can develop new skills, acquire knowledge, and gain valuable work experience, enhancing their long-term career prospects.

- 79% of the respondents had no source of income and were unemployed before EUP
- 50% of respondents were able to save more than INR 5,000 per month post-EUP which is approximately more than 40 percent of their income. Remaining 50% of the respondents have an average saving of INR 3,900 per month
- Average monthly income of top 20% earners post EUP was approx. INR 15,300 per month.

The respondents rated EUP with an average of 5/5

Success Story: Taheru Islam, Bandhan Skill Development Centre, Kolkata

Taheru Islam, an underprivileged youth, had dreams of becoming a footballer, but his family's financial situation compelled him to seek employment to support them. He faced the harsh reality of not being able to pursue his passion and instead looked for job opportunities to make ends meet.

Taheru, working in a Turkish restaurant in Bangalore

The struggle was real, and the family faced tough times in Kolkata. A friend suggested enrolling in the Employing the Underprivileged Youth Programme (EUP) by Bandhan Bank, which offered a three-month course in Hospitality Management. Recognising the potential of this opportunity, Taheru decided to enrol in the Programme.

The Programme proved to be life changing for Taheru. He excelled in the Hospitality Management course and secured his first placement in a multi-cuisine restaurant. With dedication and hard work, he soon found himself working at a Turkish restaurant in Bengaluru, where his monthly income increased to INR 50,000, along with additional incentives.

The officials of the Programme provided unwavering support to Taheru throughout his journey. They continuously followed up with him and were readily approachable whenever he required assistance or guidance. This support system played a crucial role in Taheru's success.

Taheru is grateful for the Programme that gave him the opportunity to transform his life and provided him with a thriving career in the hospitality industry.

Success Story: Dinabandhu, Bandhan Skill Development Centre, Kolkata

During the challenging times of the lockdown, Dinabandhu, an underprivileged youth from a small village, faced immense difficulty finding a job due to his commerce background. The tech sector was in high demand for tech-savvy individuals, and Dinabandhu struggled to secure a job in this field.

The family's financial situation worsened as they lost their income sources and were unable to repay loans during the Covid-19 lockdown.

In his quest for better opportunities, Dinabandhu learned about the "Employing the Underprivileged Youth Programme" offered by Bandhan Bank and decided to pursue certification in this field from the Bandhan Skill Development Centre.

His decision to enrol in the certification Programme proved to be a turning point in his life. Equipped with new skills, he secured a job in a tech company soon after completing his certification in hardware and networking.

His dream of being employed in the tech sector had become a reality, thanks to the Programme. The first salary Dinabandhu earned held a special significance for him. With his consistent earnings, he started supporting household expenses, further improving their living standard.

Dinabandhu, working in a Tech based company

His job stability and increased income allowed him to save more than 5000 rupees every month. This financial security provided him with the opportunity to plan for his future and pursue additional certifications. He aspires to take up a certification in SEO, knowing that it would open up new avenues and potentially lead to a hike in his tech career.

7 Bandhan Financial Literacy Programme

7. Introduction: Bandhan Financial Literacy Programme

7.1 About the Programme

This Programme is aimed at deepening financial literacy and financial inclusion in rural communities. Financial literacy and inclusion are the key tools to ensuring the holistic development of people and communities and assist them in moving from sustenance lifestyle to a sustainable growth path.

Accordingly, the Programme encourages participants to become financially aware and gain financial confidence.

Goals of the Programme

Goal 1- Promote financial literacy by empowering women, especially those from poor household income, savings, and investment capacity

Goal 2- Capacity to create assets, generate resources for investments, and meet emergency expenses

Activities of the Programme

- Conducting Baseline Survey- Conducting a baseline survey using Google Forms to evaluate knowledge and practices related to financial management
- Training- Providing training for both staff members and community resource persons
- Conducting Regular forums- Arranging financial literacy forums every two weeks
- Conducting Household Visits- Conducting home visits every two weeks for counselling, handholding support (financial planning, digital transactions, etc.), and follow-up
- Enhancing Financial Access- Establishing connections with financial institutions to ensure convenient access to all products
- Conducting Assessment Surveys- Conducting assessment surveys to measure outcomes/impact at the end of the 3rd month and after 6 months of each round

Implementation Process of the Programme

- Area Selection- BFLP chooses programme areas with existing financial institutions. The team engages local stakeholders to explain Programme goals and seeks their support. A baseline survey follows for batch formation and training
- Baseline Survey- Baseline Survey is conducted to Identify Target Groups and Assess Opportunities and Feasibility
- Brach Office Set-up- Branch offices are selected at key business centres with strong connectivity. They serve as operational hubs for up to 3 years
- Communicate with local administration- Effective communication and rapport building are crucial for Programme implementation. Collaboration with local stakeholders is vital. Officers will visit these stakeholders to inform and explain upcoming activities

- Educator Selection- Over the 3-year Programme period, each branch will choose 20 female educators from allocated villages. One educator is chosen per village, more for larger populations or nearby villages if necessary
- Educators' basic training- Chosen educators receive a 6-day basic training at the branch office. Training covers Bandhan orientation, BFLP objectives, Programme strategy, and roles
- Organising meetings with local communities- A comprehensive discussion about Programme activities is held with villagers and respected figures. This session addresses educator selection and seeks their assistance, making coordination smoother
- Conducting Baseline surveys to form batches- In a new branch, educators conduct a baseline survey. AC/branch head analyses data to form 20-participant batches
- Imparting Financial Literacy on selected batches- Money Management, Financial Planning, Digital Transaction Process, and other related topics will be taught to the selected batches
- Conducting Impact Assessment Surveys- To measure the primary changes/outcomes an assessment survey shall be conducted. The Head Office team shall analyse all data

Geographical Outreach of the programme

Total Programme Participants

(2019-23)

4,04,869 women

Total Programme Participants

(2022-23)

92,154 women

- Total Programme Participants for Bandhan Finance Literacy Programme (BFLP) – 1: 6,982
- Total Programme Participants for Bandhan Finance Literacy Programme (BFLP) – 2: 85,172

7.2 Overall Insights of the Programme

Impact assessment was conducted for two programmes under the Bandhan Financial Literacy Programme for which 37 women respondents were surveyed across Kuripar and Dhubri, Assam.

Following were the key insights found during impact assessment:

- 100% of respondents have basic financial knowledge* after the Programme.
- 100% of respondents have active bank accounts after the Programme.
- 100% of respondents are under insurance coverage (PMJJBY and PMSBY) ** after the Programme
- 41% of respondents use digital transactions on a weekly basis, 41% of them do it on a monthly basis and 18% of them use digital transaction on a daily basis after the Programme.
- 100% of respondents can understand and manage their finances better after the Programme.
- 100% of respondents feel confident when using digital financial services.

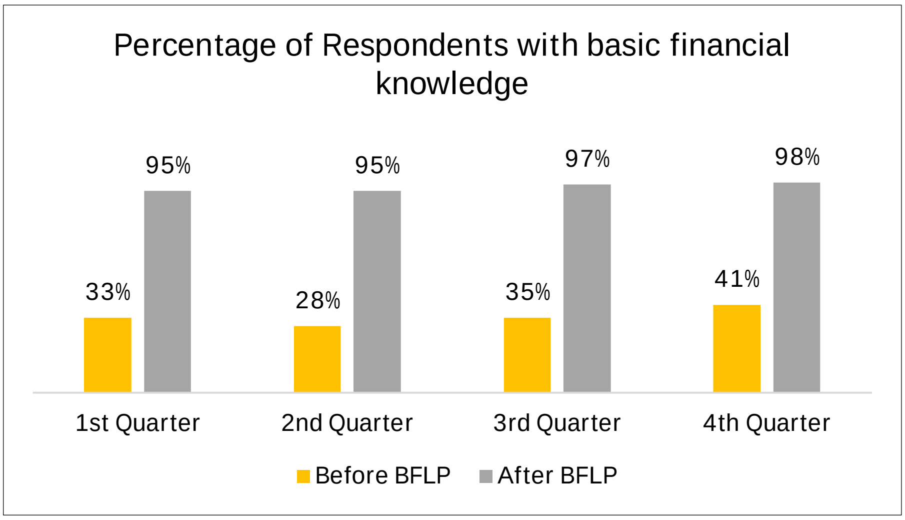
** PMJJBY- Pradhan Mantri Jeevan Jyoti Bima Yojana, PMSB- Pradhan Mantri Suraksha Bima Yojana

*Note: The component of financial knowledge includes:

1. Money Management, Financial Planning
2. Savings, Bank account and its services
3. Know how about digital transaction.
4. Digital transactions process

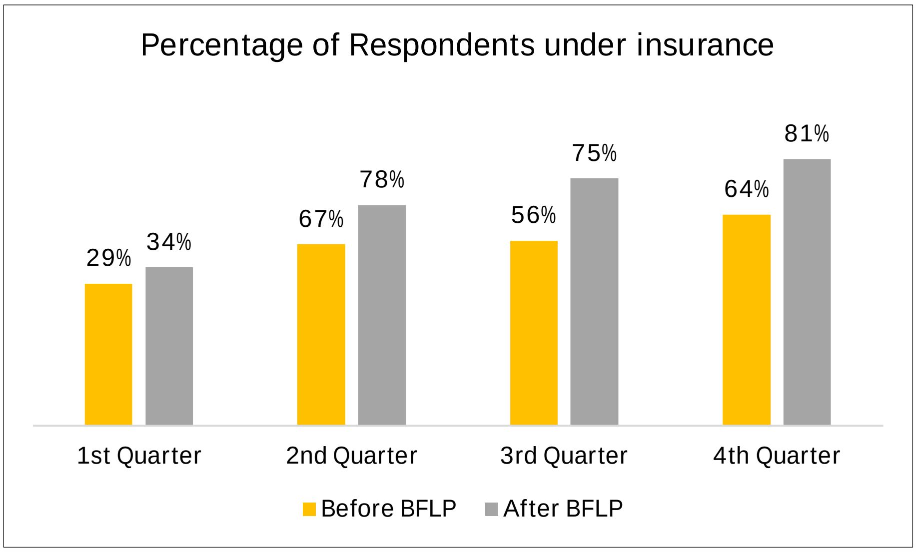
Findings from Bandhan's Baseline data and Endline data for the state of Assam*

(i) Percentage of Respondents with basic financial knowledge



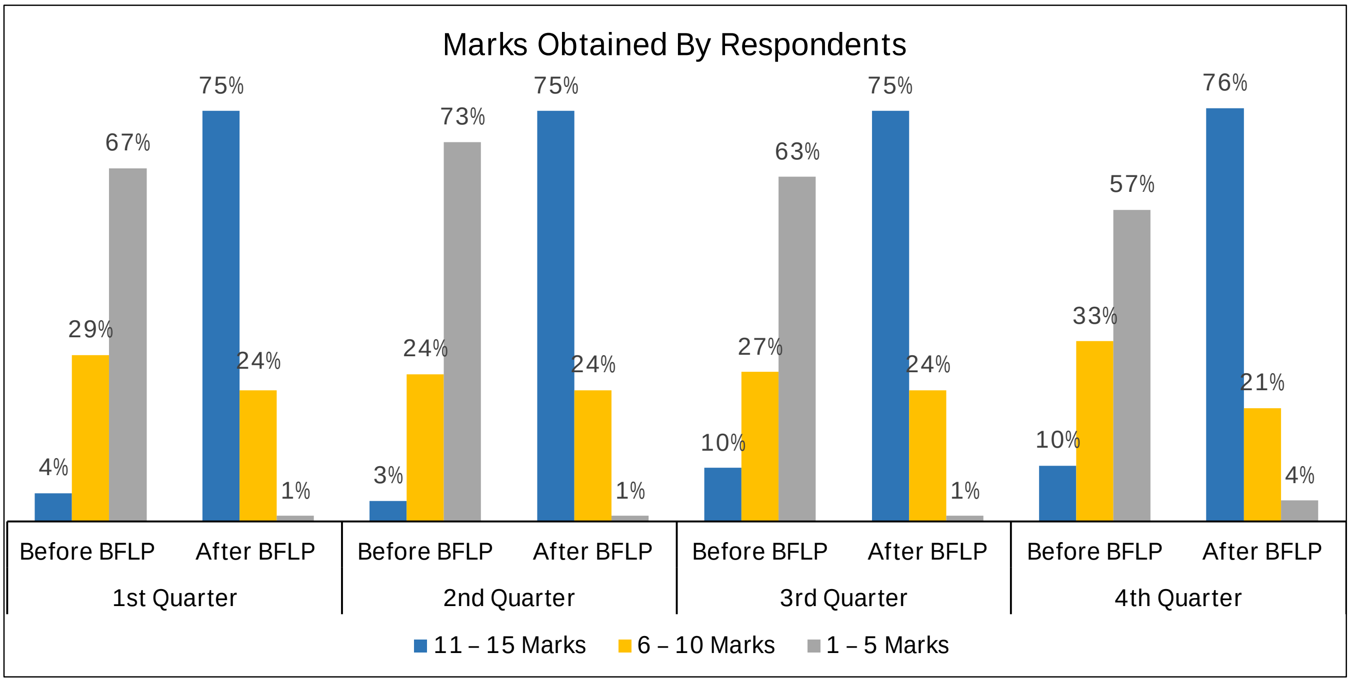
Before BFLP, only 34 % (average of 4 quarters) of the respondents had basic financial knowledge(Money Management, Financial Planning, Savings/Bank account and its services, Digital transactions and its processes). However, after participating in the programme, 96% (average of 4 quarters) of the respondents demonstrated a clear understanding of basic financial concepts. This outcome highlights the effectiveness of BFLP in enhancing the financial literacy skills of the respondents and equipping them with essential knowledge to make informed financial decisions.

(ii) Percentage of Respondents under Insurance



Before BFLP, 54% (average of four quarters) of the respondents reported having insurance coverage. However, after participating in the programme, the percentage of respondents with insurance coverage rose to 68% (average of four quarters). This indicates the positive impact of BFLP in promoting financial security and encouraging individuals to safeguard their assets and well-being through appropriate insurance measures.

(iii) Marks obtained by Respondents



Percentage of respondents who had scored in the range of 11-15 marks (across four quarter) has risen to at least 75% and above after the implementation of BFLP, which was under 10% before the implementation of the BFLP.

Percentage of respondents who had scored in the range of 1-5 marks (across four quarter) has reduced to 4% after the implementation of BFLP, which was under 69% before the implementation of the BFLP.

Note: No location-specific data was available for BFLP 1 and BFLP 2. Hence overall data is presented for state of Assam

7A Bandhan Financial Literacy Programme 1: Kuripar, Assam

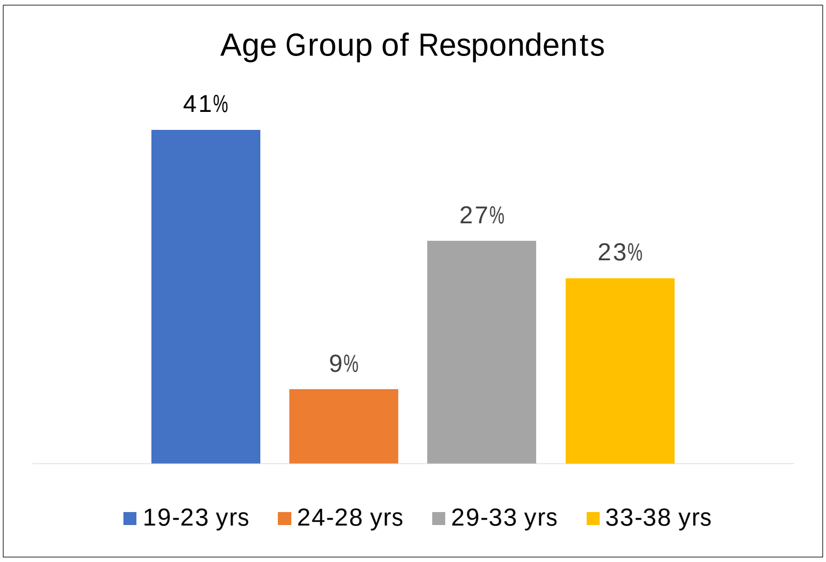
7A Bandhan Financial Literacy Programme 1: Kuripar, Assam

Implementation Partner: Bandhan Konnagar

A total of 22 female respondents were surveyed for impact assessment of the BFLP 1 Programme in the region of Kuripar village near Gauripur in Assam.

Demographic Snapshots of Respondents

Gender Bifurcation of the respondents

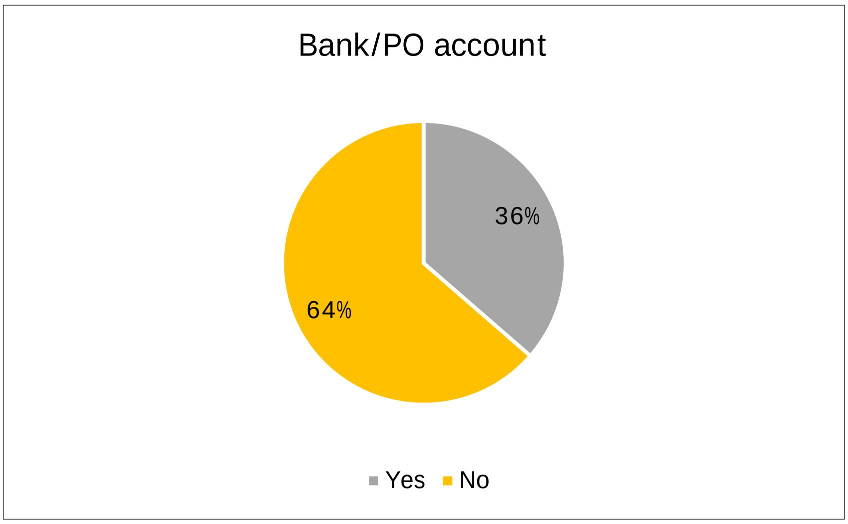


Demographic Analysis of BFLP 1 respondents

1. 100% of the respondents were female
2. 41% of the respondents were between the age range of 19-23 years, whereas 9% of the respondents were between age range of 24-28 years

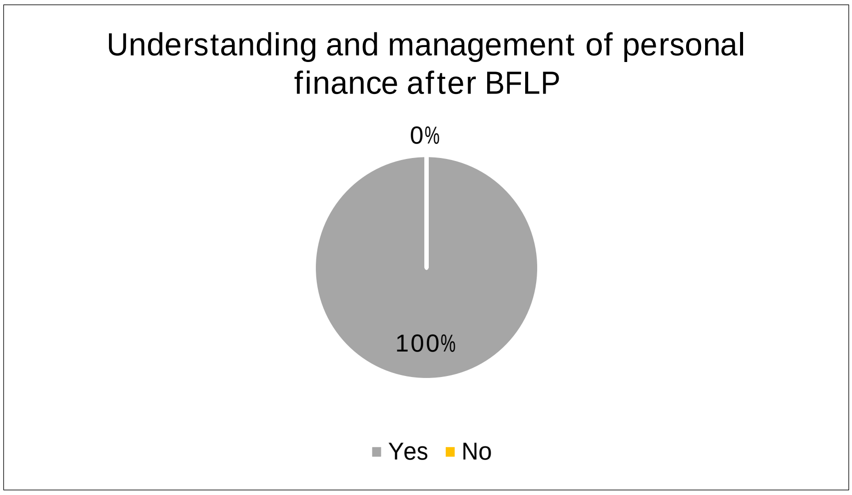
Findings from Third-Party Survey data

(i) Bank/PO Account after BFLP



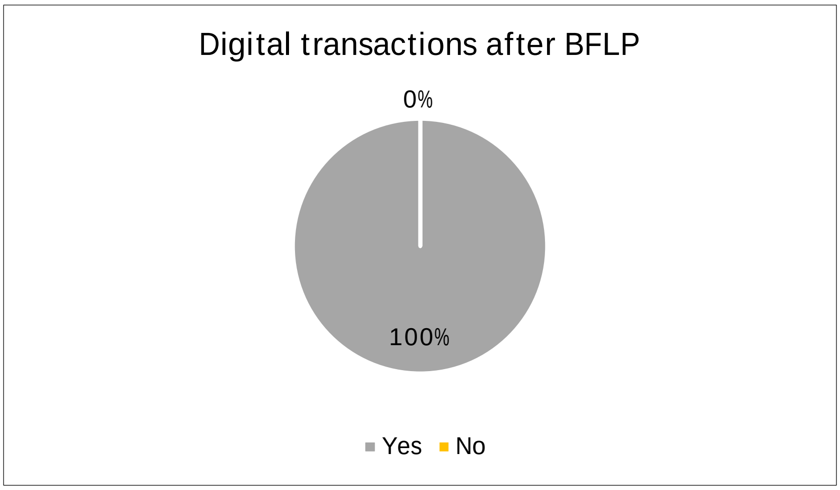
As per Third-Party survey, after implementation of BFLP 36 % of the respondents reported having a bank account/Post office account. This demonstrates the positive impact of BFLP in promoting financial inclusion and empowering individuals to access formal banking and post office services.

(ii) Understanding and management of personal finance after BFLP



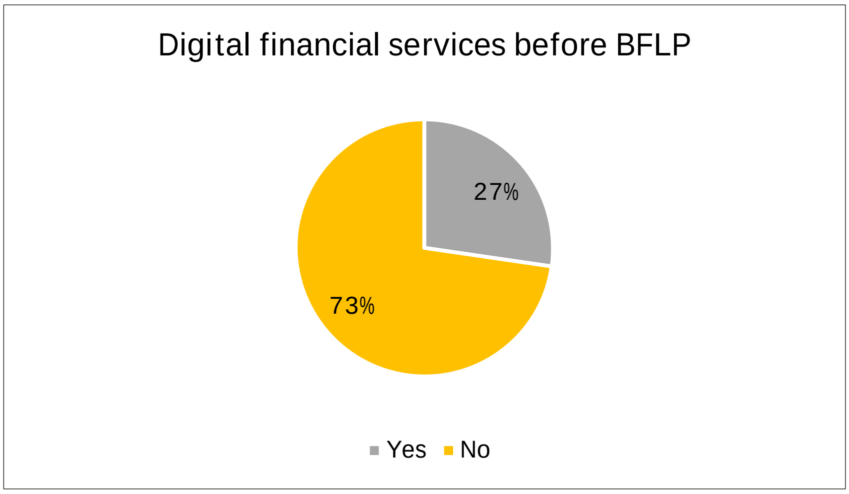
As per Third-Party survey, after the implementation of BFLP, 100 % of the respondents demonstrated a higher level of comprehension and proficiency in managing their personal finances. This outcome highlights the effectiveness of BFLP in equipping individuals with the necessary knowledge and skills to make informed financial decisions, budget effectively, and achieve greater financial stability and well-being.

(iii) Digital transactions after BFLP



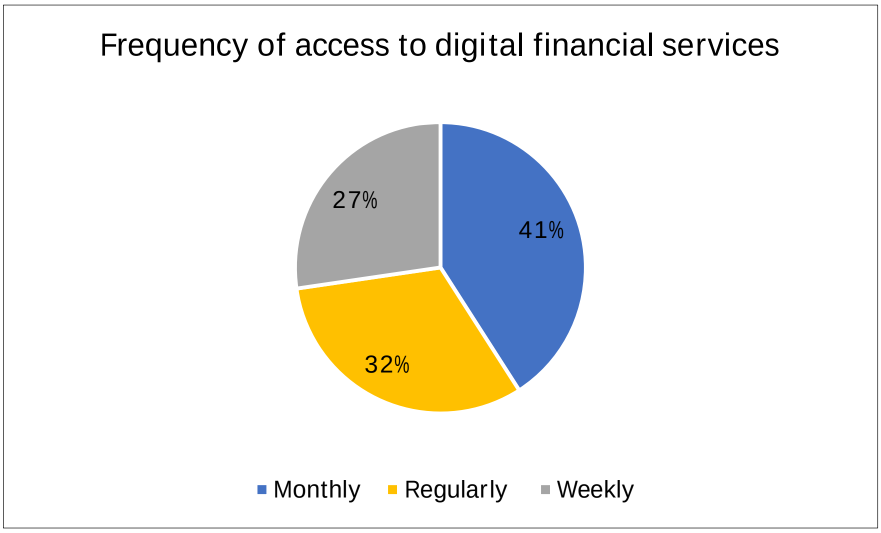
As per Third-Party survey, after the implementation of BFLP, 100% of the respondents reported being able to conduct digital transactions. This highlights the effectiveness of BFLP in enhancing the digital literacy skills of the participants and enabling them to leverage digital platforms for financial transactions.

(iv) Digital financial services before BFLP



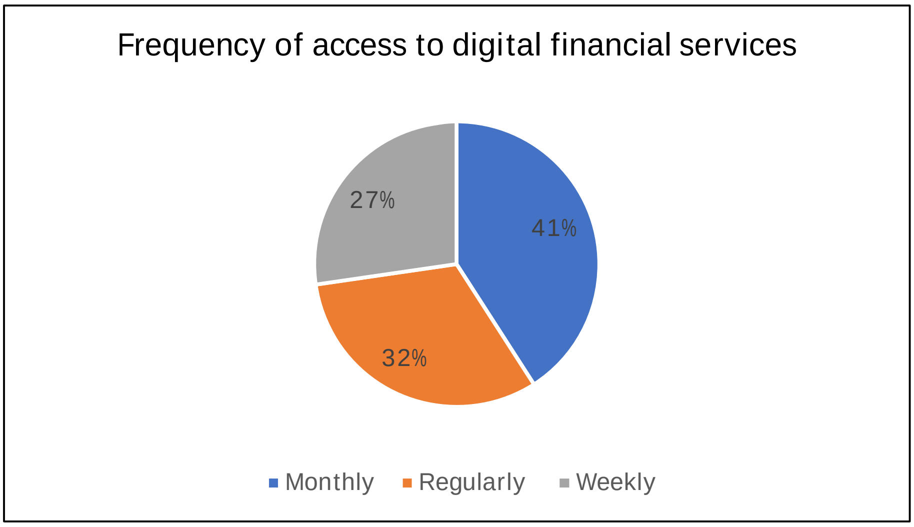
As per Third-Party survey, 73% of the respondents did not use any kind of digital financial services before implementation of BFLP, indicating a lack of awareness about financial services.

(v) Frequency of access to digital financial services post BFLP



As per Third-Party survey, after the implementation of BFLP, 32% of the respondents reported using digital financial services (banking transactions, UPI transactions etc.) on a daily basis. Additionally, 27% of the respondents reported utilising these services on a weekly basis, while 41% reported using them on a monthly basis. This indicates a substantial adoption of digital financial services among the respondents, with a significant population utilising them regularly. These results highlight the growing reliance on digital platforms for conducting financial transactions and managing personal finances.

(vi) Frequency of access to digital financial services post BFLP



According to the Third-Party survey, after the implementation of BFLP, 41% of the respondents reported using digital financial services (banking transactions, UPI transactions etc.) on a weekly basis. Additionally, 32% of the respondents reported utilising these services on a monthly basis. And 27% of the respondents reported utilising these services on a regular basis. This indicates the gradual adoption of digital financial services among the respondents, with a significant population utilising them on a weekly basis.

(Consolidated data is provided for BFLP programme for the state of Assam, hence absolute analysis is done and Third-Party survey data was taken into account for analysis)

Key highlights of the programme

1. Empowerment through Financial Knowledge: The programme has empowered women by providing them with essential financial literacy knowledge and skills. Participants have gained an understanding of concepts such as Money Management, Financial Planning, Savings, Bank account and its services, Digital transaction process and other topics, enabling them to make informed financial decisions and manage their finances effectively

2. Improved Financial Management: By equipping women with financial literacy skills, the programme has helped them improve their financial management practices. Participants have learned how to create and follow budgets, track expenses, and save for future needs. This has led to increased financial stability, reduced financial stress, and a greater sense of control over their financial lives

3. Access to Financial Services: The programme has facilitated access to formal financial services for women from backward areas. Participants have gained knowledge about different financial products and services, such as savings accounts, loans, and insurance. This knowledge has empowered them to engage confidently with banks and other financial institutions, opening up opportunities for accessing credit, saving money, and protecting their assets

4. Increased Confidence and Decision-Making Abilities: The programme has boosted the confidence and decision-making abilities of women participants. Through financial literacy training, they have gained the knowledge and skills necessary to make sound financial decisions for themselves and their families. This increased confidence has extended beyond financial matters, empowering women to take charge of their lives and participate actively in decision-making processes at home and in their communities

- The programme has successfully been able to help the respondent manage their personal finances better, and has helped make them feel more confident when using digital financial services
- Prior to the programme, just 27% of the respondent used digital financial services
- 100% of the respondent now have health/accident insurance coverage

Success Story: Deepali Ray, Kuripar, Assam

Deepali Ray lives in Kuripar village, Assam, India. She is a homemaker, with two children and her husband, who is a daily wage labourer.

Before participating in the Bandhan Financial Literacy Programme, Deepali did not have prior knowledge of financial management and would often overspend. Furthermore, she did not have enough money left to cover her basic expenses. Before awareness about digital payments, she was forced to travel to the nearest town to pay her bills. This was time-consuming and expensive.

Deepali Ray

A respondent of Bandhan Financial Literacy Programme

The Bandhan Financial Literacy Programme imparted Deepali with knowledge on budgeting, tracking her spending, and savings. She also learned about different financial products and services, which has helped her to improve her financial management skills. As a part of BFLP, Deepali learned about the importance of digital payments. This has saved her a lot of time and money and she can now pay her bills using her smartphone.

The Bandhan Financial Literacy Programme has had a positive impact on Deepali's life as she is now able to manage her finances and save money. She is also more confident using digital payments. The Programme has helped her to improve her financial literacy and her quality of life.

7B Bandhan Financial Literacy Programme 2: Dhubri, Assam

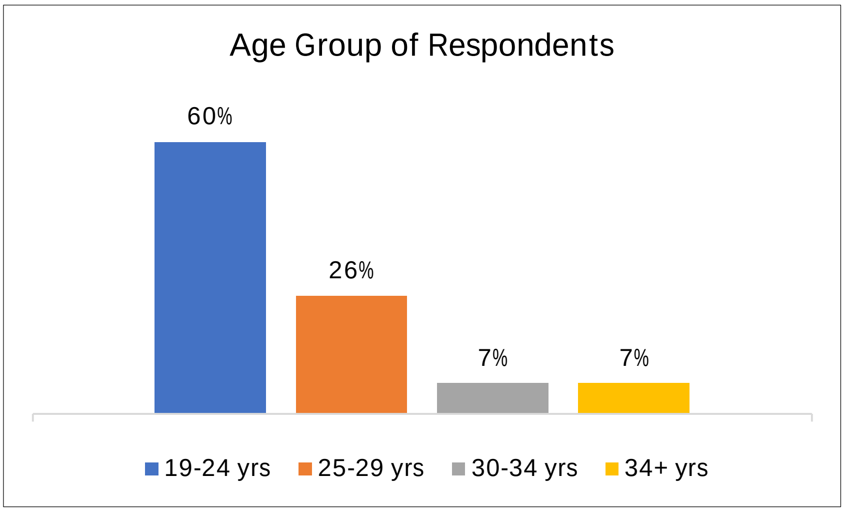
7B Bandhan Financial Literacy Programme 2: Dhubri, Assam

Implementation Partner: Bandhan Konnagar

A total of 15 female respondents were surveyed for impact assessment of the BFLP 2 Programme in the region of Dumardaha near Gauripur, Assam.

Demographic Snapshots of Respondents

Gender Bifurcation of the respondents



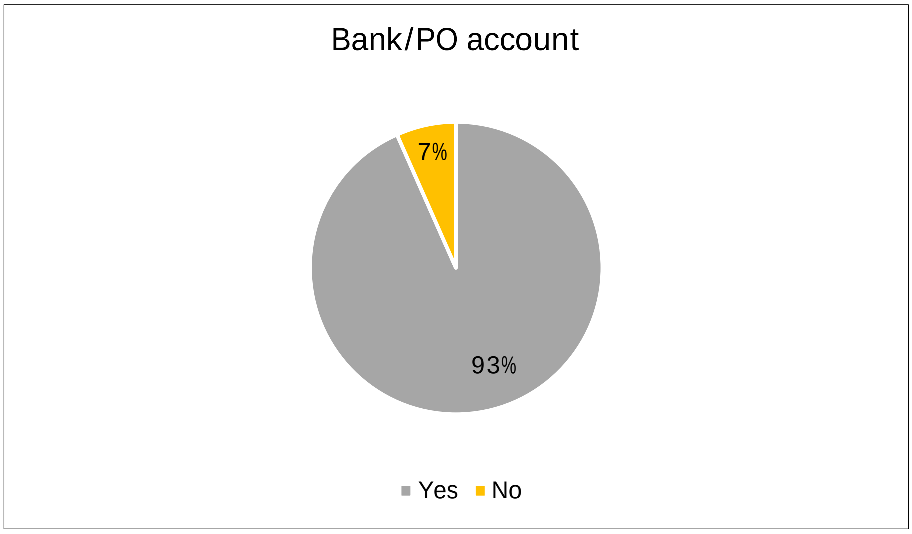
Demographic Analysis of BFLP

1. 100% of the respondents were females

2. 60% of the respondents were between the age range of 19-24 years, whereas 26% of the respondents were between age range of 25-29 years

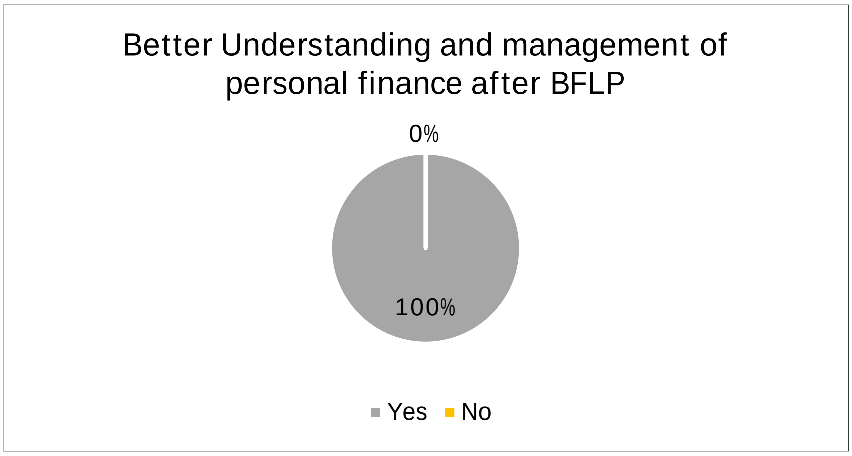
Findings from Third-Party Survey data

(i) Bank/PO Account after BFLP



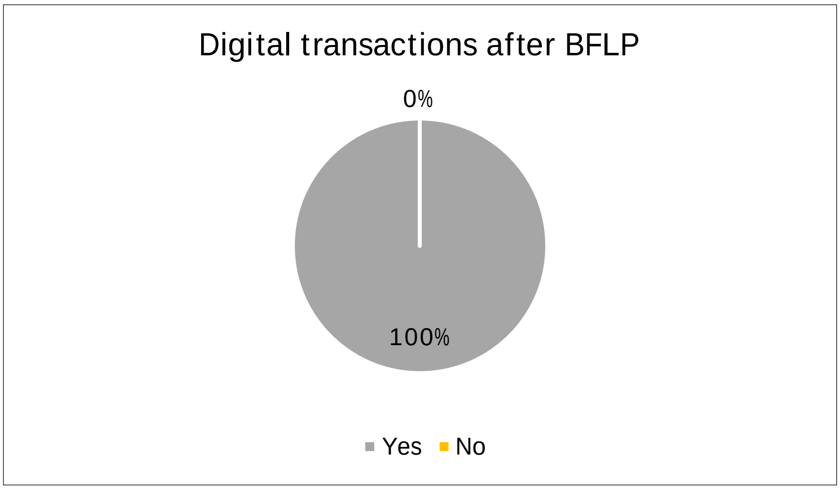
As per Third-Party survey, after the implementation of BFLP, 93 % of the respondents reported having a bank account/Post office account. This demonstrates the positive impact of BFLP in promoting financial inclusion and empowering individuals to access formal banking and post office services.

(ii) Understanding and management of personal finance after BFLP



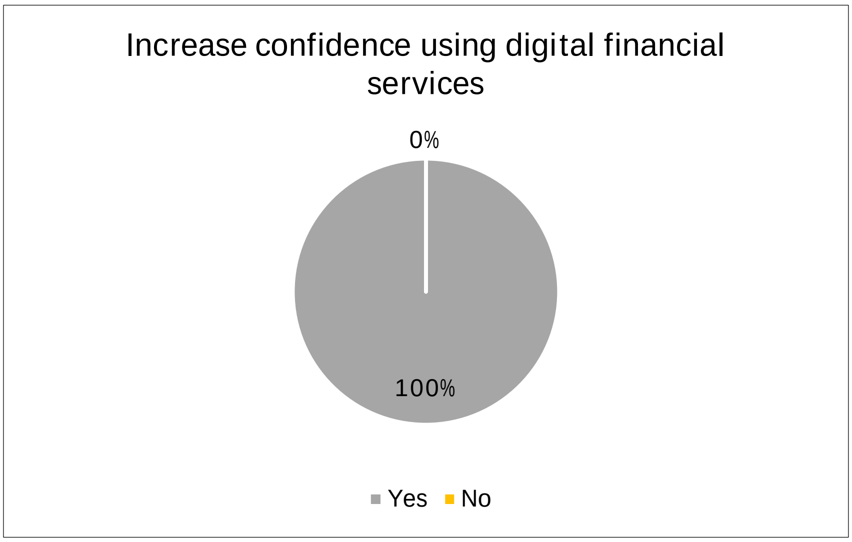
As per Third-Party survey, after the implementation of BFLP, 100 % of the respondents demonstrated a higher level of comprehension and proficiency in managing their personal finances. This outcome highlights the effectiveness of BFLP in equipping individuals with the necessary knowledge and skills to make informed financial decisions, budget effectively, and achieve greater financial stability and well-being.

(iii) Digital transactions after BFLP



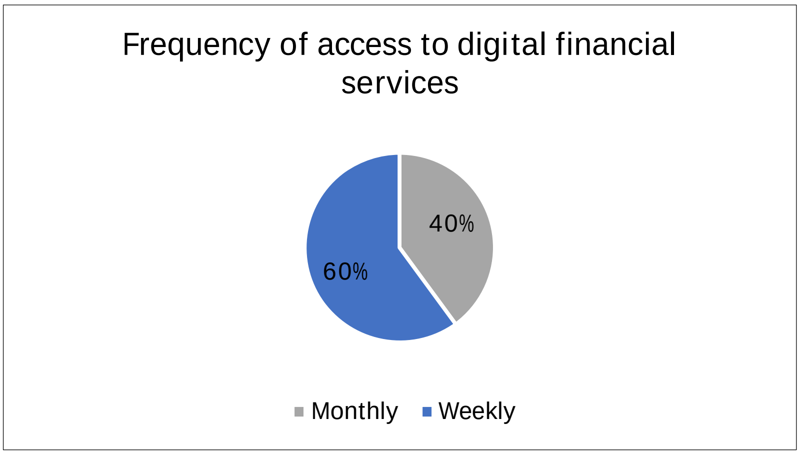
As per Third-Party survey, after the implementation of BFLP, 100% of the respondents reported being able to conduct digital transactions. This highlights the effectiveness of BFLP in enhancing the digital literacy skills of the participants and enabling them to leverage digital platforms for financial transactions.

(iv) Increased confidence while using digital financial services



As per Third-Party survey, after the implementation of BFLP, 100 % of the respondents reported a heightened sense of confidence when utilising digital financial services. This indicates the positive impact of the intervention in enhancing the respondents' comfort level and trust in conducting financial transactions through digital platforms.

(v) Frequency of access to digital financial services post BFLP



According to Third-Party survey, after the implementation of BFLP, 60% of the respondents reported using digital financial services (banking transactions, UPI transactions etc.) on a weekly basis. Additionally, 40% of the respondents reported utilising these services on a monthly basis. This indicates gradual adoption of digital financial services among the respondents, with a significant population utilising them on a weekly basis.

(Consolidated data is provided for BFLP programme for the state of Assam, hence absolute analysis is done and Third-Party survey data was taken into account for analysis)

Key highlights of the programme

1. Empowerment through Financial Knowledge: The programme has empowered women by providing them with essential financial literacy knowledge and skills. Participants have gained an understanding of concepts such as Money Management, Financial Planning, Savings, Bank account and its services, Digital transaction process and other topics, enabling them to make informed financial decisions and manage their finances effectively

2. Improved Financial Management: By equipping women with financial literacy skills, the programme has helped them improve their financial management practices. Participants have learned how to create and follow budgets, track expenses, and save for future needs. This has led to increased financial stability, reduced financial stress, and a greater sense of control over their financial lives

3. Access to Financial Services: The programme has facilitated access to formal financial services for women from backward areas. Participants have gained knowledge about different financial products and services, such as savings accounts, loans, and insurance. This knowledge has empowered them to engage confidently with banks and other financial institutions, opening up opportunities for accessing credit, saving money, and protecting their assets

4. Increased Confidence and Decision-Making Abilities: The programme has boosted the confidence and decision-making abilities of women participants. Through financial literacy training, they have gained the knowledge and skills necessary to make sound financial decisions for themselves and their families. This increased confidence has extended beyond financial matters, empowering women to

take charge of their lives and participate actively in decision-making processes at home and in their communities

- The programme has successfully been able to help the respondents manage their personal finances better, and has helped make them feel more confident when using digital financial services
- Prior to the programme, none of the respondents used digital financial services. Now, 100% of the respondents are using digital services
- 100% of the respondent now have health/accident insurance coverage

Success Story: Arifa Khatun, Dumardaha, Dhubri, Assam

Arifa Khaitun is a 19-year-old respondent from Dumardaha Part 4, Dhubri District, Assam. Arifa has always been a bright student, but she had never been taught about financial management. She did not have any knowledge of savings, budgeting or investing.

Arifa Khaitun

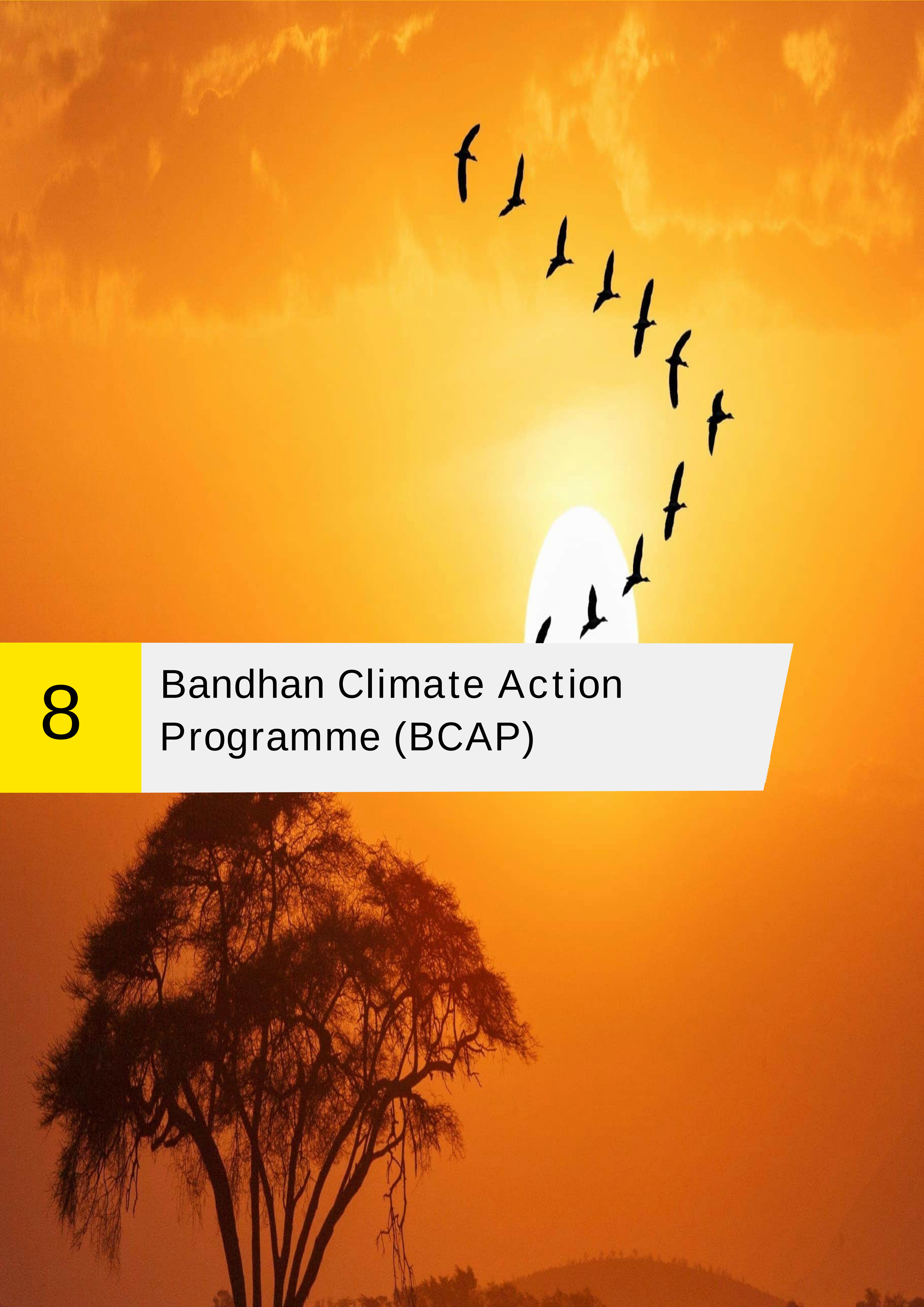
A respondent of Bandhan Financial Literacy Programme

Through the Bandhan Financial Literacy Programme (BFLP), Arifa has now learned about financial management practices which include the importance of saving money, budgeting, and investment techniques. This Programme has also imparted her with the knowledge of digital payments and their usage in making her financial transactions more efficient.

The acquired knowledge through this Programme has provided her with a sense of empowerment. She no longer feels financially dependent on her parents and is able to take charge of her own finances to make informed financial decisions.

Arifa's financial journey is inspiring, and her community's youth have seen her financially transform. This also motivated other to enrol in the Programme. It is also helping to promote the overall socio-economic development of the community.

Arifa's grateful to the Programme as it has transformed her life by empowering her aspirations and instilling in her the confidence to keep learning and evolving with the acquired knowledge.



8 Bandhan Climate Action Programme (BCAP)

8. Introduction: Bandhan Climate Action Programme (BCAP)

8.1 About the Programme

Bandhan Climate Action Programme (BCAP) seeks to create an economically viable as well as sustainable farming eco-system system that would ensure sustainable livelihood while reducing climate risk and less use of chemical inputs in agriculture.

Goals of the programme

Goal 1- To facilitate climate resilient sustainable agricultural practices

Goal 2- To support access to best practices in multi-cropping systems for enhanced income

Goal 3 -To promote forestry & preserve biodiversity for impact

The programme is divided into BCAP-01 and BCAP-02:

- BCAP-01 NKDA, Kolkata- Observations on Dragon fruit plantation
- BCAP-02
  - Sandeshkhali, North 24 Parganas- Observations on Mangrove plantation
  - Kashipur, Adra, Purulia, Climate smart village

Activities for BCAP- 01- Climate Smart Agriculture-Farmer Field School

- Analyse drastic weather events, crop loss, water scarcity and cropping practices
- Project set up
- Staff recruitment
- Meeting with local stakeholders (administrative, rural, forest and agricultural)
- Finalisation of operation areas

Implementation Process for BCAP- 02- Climate Smart Agriculture- Farmer Field School

- Meeting with Stakeholders
  (a) Meet with BDO, ADA, SAVAPATI, GP Staffs, Forest Department, Irrigation Dept., Horticulture Dept., Fishery Dept, KVK, Other NGO/CSO etc
- Participatory Planning

  (a) Participatory Rural Appraisal (PRA) exercise would be conducted at the village level by involving the FFS members. The participatory approaches and tools are used to gather information through survey, documentation of existing agricultural practices of that particular area, i.e., Cropping pattern, cost of cultivation, irrigation management, crop production technologies, use of fertiliser, pesticide, fungicide etc by involving the farmers

  (b) PRA maps, namely Village Spatial Map, Village Resource Map and Seasonal Calendar are to be prepared

(c) Daily basis contact with the leaders to collect the field level technical problems of the farmers and try to fix those

- Formation of 30 Farmer Field School (FFS).

(a.) Each FFS consists of 15-20 farmers and their land should be in addressable vicinity
(b.) Farmers should be marginal and small landholders
(c.) Arrange initial meetings with farmers for inform them about our project details and farmer input related to program, farmer welfare activity also
(d.) Promotion of CSA concept with conscious understanding of FFS and FFS leaders participating in diverse climate resilient agriculture practices
(e.) Creation of awareness about benefits of CSA based farming
(f.) Identification of leader from each FFS
(g.) Leader, Key resource person should be progressive farmer but not a political leader

- Farmers Meeting

(a) Meeting with each FFS once in a fortnight to create awareness about soil fertility, soil health and spread knowledge about vegetative mulching, crop rotation, mixed cropping, inter cropping, demonstrating Green Manure, Compost, Organic Fertiliser, Organic Pesticides etc which may reduce the cost of cultivation
(b) SWOT (Strength, Weakness, Opportunity, and Threat) analysis is one of the essential tools for planning and interventions
(c) Farmers in the group meeting are asked to illustrate about some points or activities or some of the resources which are found only in this village. Same way, they are asked what kind of weakness farmers appreciate and that they wish to overcome for the overall development
(d) Refer the PRA maps, SWOT report and survey report for preparation of village level plan. Discuss with the FFS members again displaying the maps and identify the potential activities and locations
(e) Preparation of budget and action plans. Activity wise budgets, activity scheduling and action plans are prepared

- Farmers Training

(a.) Conduct training to motivate the farmers to adopt the new technologies
(b.) Preparation of training materials and handouts through brainstorming

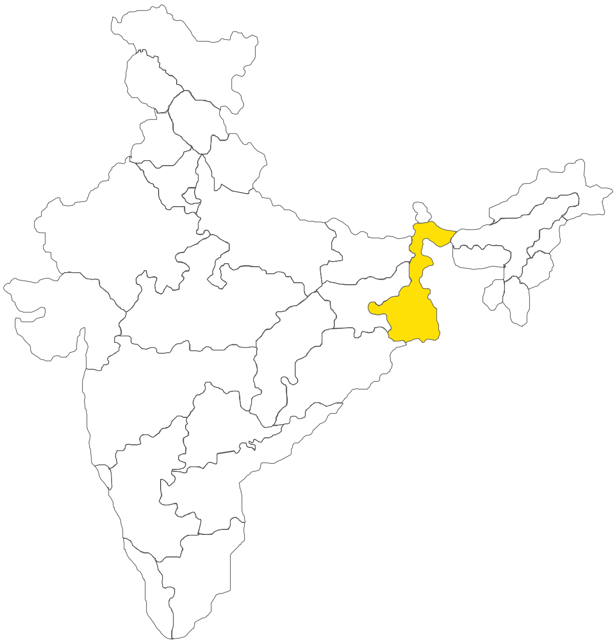
- Workshop and Skill based Trainings

(a.) Rigorous and repeated trainings and workshops are organised to improve the need based skills of the farmers who are ready to adopt new technologies
(b.) Training manuals are prepared on technology specific step by step process, tools and implements to be used, input materials needed, precautions to be taken during the growth period of the crop etc
(c.) In future the trained farmers can facilitate the transfer of technology process

- Establishment of Demonstration Plots /Trial plots

(a.) Make demonstration plot and control plot in the same area within each FFS so that all the members of that FFS can see the differences
(b.) The demonstration will be conducted in farmers field and the technical service will be provided by the organisation
(c.) Demonstration of seasonal crops are planned prior to the commencement of the season and the demonstrations are done accordingly

Geographical Outreach of the programme



- West Bengal

Total Programme participants Impacted

610

BCAP-01

- No. SHG's involved in dragon fruit plantation -10

BCAP-02

- Total no. of farmers impacted – 600
- Community involvement in mangrove plantation

8.2 Overall Insights from the Programme

Below are some of the insights captured from the field survey:

- 100% of farmers have their source of income coming from farming activities
- 100% of the farmers had their own agricultural land
- 100% of the farmers agreed that they had received training under FFS BCAP
- 100% of farmers feel motivated to adopt and continue the Climate Smart Agriculture practices

Insights from Sandeshkhali- Mangrove Plantation

- Most people in the community did not have any agricultural land
- Most farmers in the community were dependent on fishing or pisciculture for their livelihood

Insights from NKDA, Kolkata- Dragon Fruit Plantation

- NKDA appreciated green belt's impactful transformation and recognised the project's positive climate impact

8A Bandhan Climate Action Programme (BCAP)-01 and Sandeshkhali Mangrove Plantation (BCAP)-02

8A Background on Mangrove Plantation-Sandeshkhali (North 24 Parganas)

Programme overview-Mangrove Plantation

- The plantation Started in December 2022
- Constant cyclones and incessant rains have led to the flooding of low-lying regions
- The communities residing there are under constant pressure and must continuously shift to higher regions
- The mangroves help in breaking up the impact of the waves and prevent soil erosion
- Mangroves act as natural breeding grounds for prawns and crabs proving to be a viable source of livelihood for the community nearby
- The saplings that have been planted have the official name ‘Avisia Officialinis’
- The species is an independently growing plant
- It takes only 7 months to grow up to a height of 3 feet within the water and in 3 years it can grow up to beyond 10 feet
- The roots of this plant interlock with the soil which supports in preventing flooding and in mitigation of the impact of cyclones

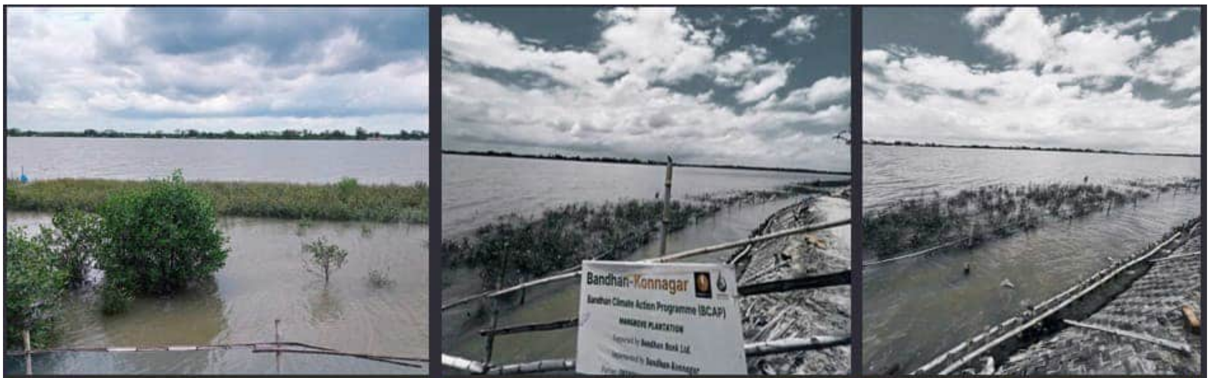
Activities Conducted in the Mangrove Plantation

- Sapling plantation, Replantation
- Building of natural barriers to prevent the washing away of the saplings,
- Spraying pesticides to remove pests,
- Identification of viable locations for plantations
- Training of the local community
- Identification of viable mangrove plants

Challenges faced by the Programme (As gathered through interactions with villagers)

- Tackling the negative outlook and mindset of the community, dealing with the trauma from repeated flooding
- A Migrating labour force
- Timing of the tides
- Domestic animals grazing on the surface
- Attacks by pests on the mangroves

Photographs from field visits-Sandeshkhali-Mangrove Plantation



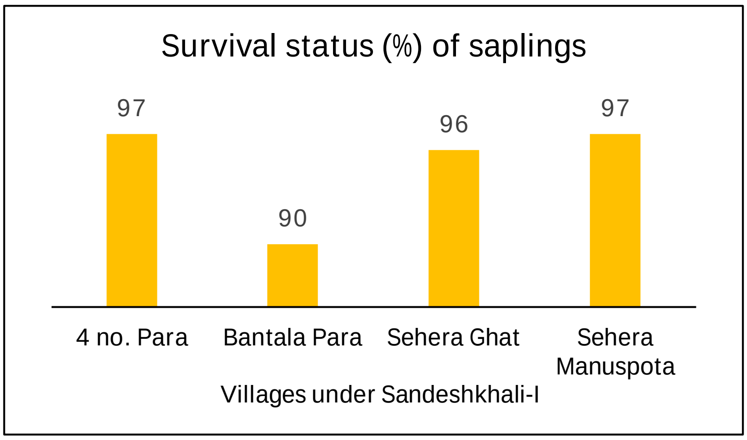
Site 1:Mangrove plantation-New site | Site 2:Mangrove plantation-Oldest site | Site 2:Embankments

Total area for sapling plantation (2022-23): 12.5 acres

Total number of mangrove saplings planted: 1,00,000

Findings from Bandhan's Baseline data and Bandhan's Midline data*

(i) Survival status of planted saplings



- A total of 1,00,000 mangrove saplings were planted across 4 villages under Sandeshkhali-I of North 24 Parganas district, West Bengal
- Average survival rate of the mangrove plantation across 4 villages under Sandeshkhali-I of North 24 Parganas is 95%

Key highlights of the programme

This Programme is a Bandhan's commitment to environmental conservation and community well-being. The Bandhan Climate Action Programme for mangrove plantation has focus on environmental stewardship and community engagement. This initiative has helped in the preservation of coastal ecosystems and the promotion of sustainable livelihoods. This programme includes the successful planting and nurturing of mangrove saplings along vulnerable areas, which had been washed away due to recurring cyclones. This plantation has helped in bolstering natural defences against land erosion and storm surges. The program has not only restored critical habitats but also actively involved local communities, creating awareness about the importance of mangroves in mitigating climate change impacts and supporting marine biodiversity.

*Note: Since midline data is provided and not endline, the numbers can be expected to change in the future and then conclusion can be drawn on the basis of endline data.

Key achievements of the programme are as mentioned below:

Plantation

- 1,00,000 number of mangrove saplings were planted in 12.5 acres of erstwhile mangrove forest areas nearby to the communities that were washed away due to cyclones, to enable soil retention and conservation of the ecosystem

Formation of maintenance and preservation groups

- The nearby tribal communities were organised into groups that would periodically manage and look after the saplings that were planted in and ensure high survival rate of the plants

Supplement to the source of income for the community

- The mangroves added to the source of income for the community residing nearby as it acts as a breeding ground for marine life which can be fished and sold in the market

8A.1 Background on Dragonfruit Plantation-NKDA, Kolkata

Programme Overview

- The Bandhan Climate Action Programme, in collaboration with the New Town Kolkata Development Authority (NKDA), in July 2021, embarked on a transformative journey to create a green oasis in the heart of Kolkata
- By utilising a small patch of barren land designated as a green belt, Bandhan officials sought to beautify the area while also capturing climate essentials. The initiative focused on growing organic dragon fruit, pulses (Urad Dal), Jamun tree, and lemon tree, with plans to diversify crops in the future
- The inclusion of Self-Help Group (SHG) members in the project showcased the Programme's commitment to community involvement and empowerment. This flourishing agricultural oasis utilises climate-friendly practices

Activities conducted during the programme

- ► Transforming the Land

  Organic cultivation practices for the production of high-quality, sustainable crops that contribute positively to the local environment

- ► Sustainable Agriculture Training

  Comprehensive training to SHG members on sustainable agriculture practices, empowering them to maintain and cultivate crops effectively

- ► Community Engagement and SHG Empowerment

  The involvement of SHG members, providing them with training and knowledge on agricultural practices, crop management, and sustainable farming techniques

Photographs from field visits-NKDA, Kolkata

Dragon fruit plantation at a park in NKDA

SHGs involvement in the Dragon fruit plantation

Key Highlights of the Programme

The Bandhan Climate Action Programme for dragon fruit plantation has a focus on environmental stewardship and community engagement and well-being. This initiative has helped in providing income to the underserved communities in the nearby areas and the promotion of sustainable livelihoods. This programme includes the successful planting and nurturing of dragon fruit plants and the involvement of Self-Help Groups (SHGs) in suitable areas, for sale by the local community. This plantation supports the underserved communities through additional sources of income. The program has not only generated needed income for the people but also actively involved local communities, creating awareness about the advantages of growing such variety of fruits and vegetables. As a next step, the programme has the potential to be expanded to further regions and communities to generate economic opportunities for the communities nearby.

Key achievements of the programme are as listed below

Plantation

- Large numbers of Dragon fruit plants were planted, and their fruit were harvested on the land provided by NKDA

Formation of maintenance and preservation groups

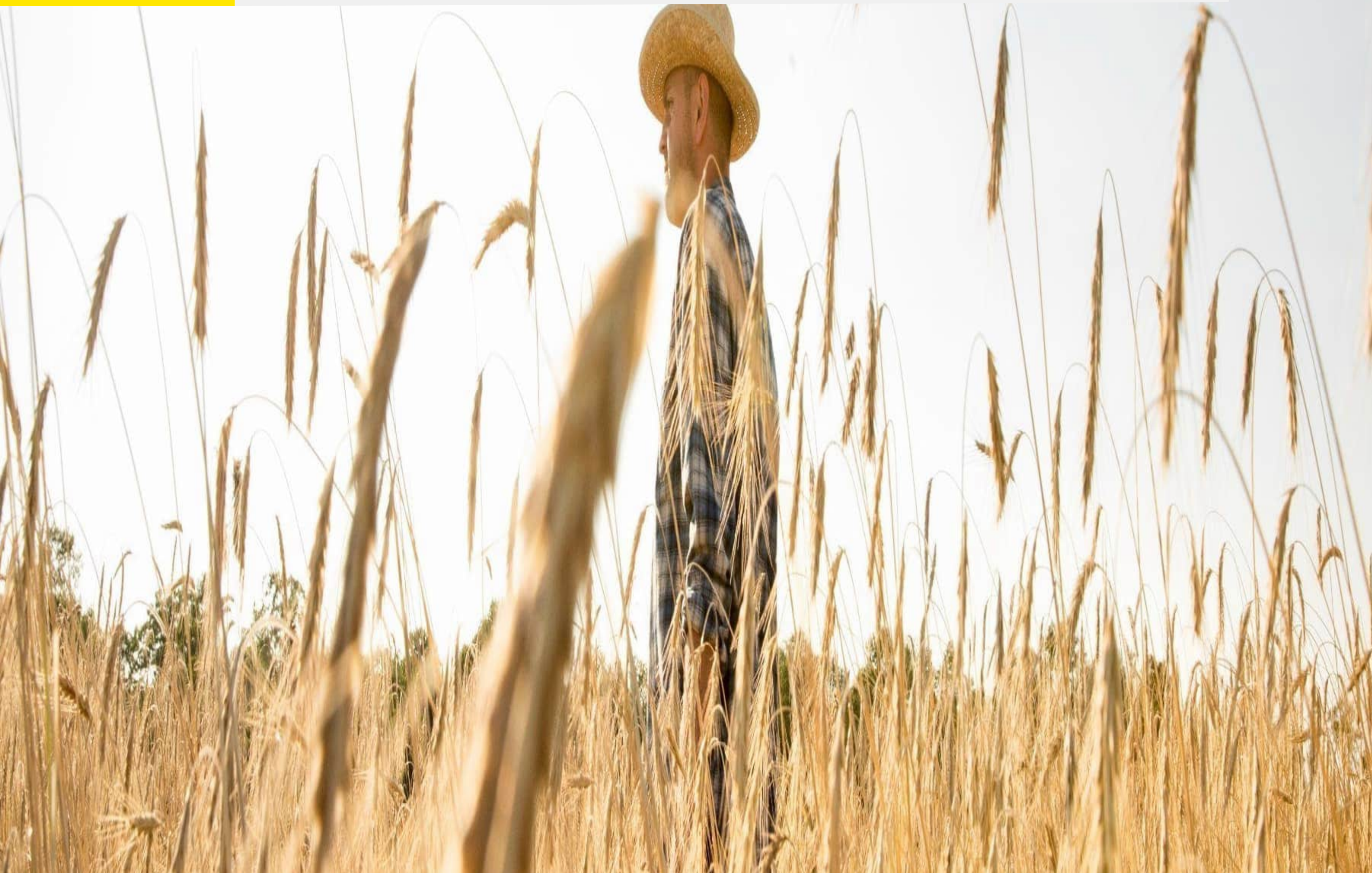
- Bandhan gave the responsibility for management and maintenance of the plantation to SHGs who took care of the plantation

Supplement to the source of income for the community

- The dragon fruit harvested was sold at the local market through vendors and that added to the income for the SHG women

8B

Bandhan Climate Action Programme -Climate Smart Agricultural Practices-02

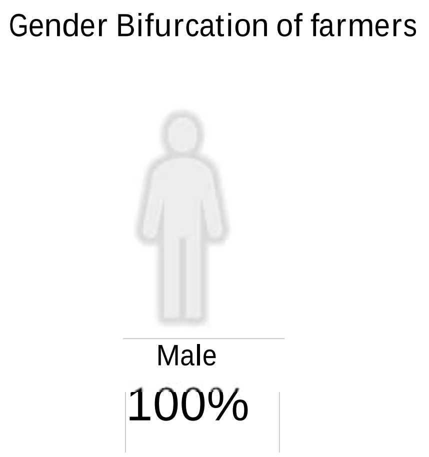


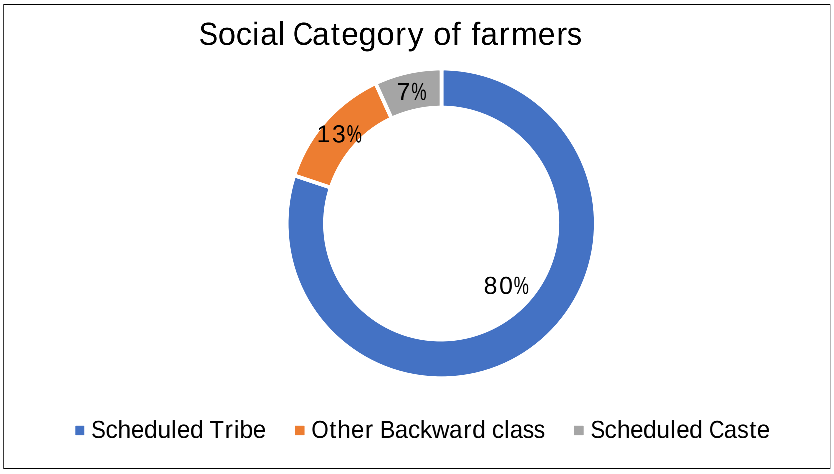
8B Bandhan Climate Action Programme -Climate Smart Agricultural Practices-02

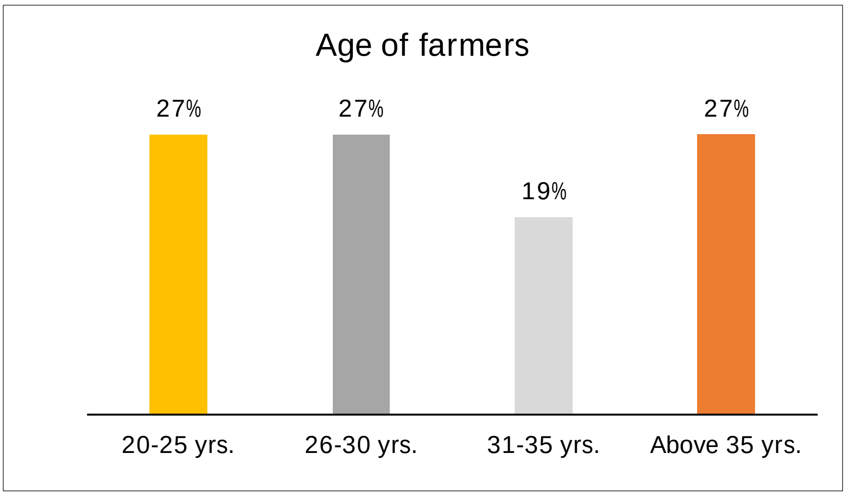
Demographic Snapshots of BCAP-Climate Sustainable Agricultural Practices

A total of 15 farmers were interviewed for the BCAP-CSAP programme. Below is the snapshot of the response gathered from farmers:

Demographic Snapshot of Respondents





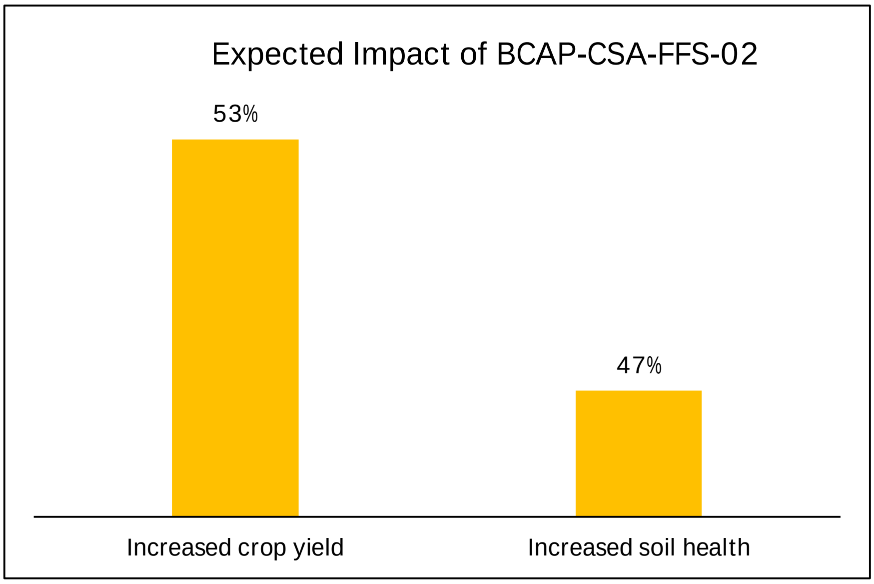


Demographic analysis of BCAP-Climate Sustainable Agricultural (CSA) Practices

- 80% of the farmers belonged to Scheduled Tribe and owned an agricultural land – include OBC and SC

Findings from Bandhan's Baseline and Third-party survey data

(i) Perspective of farmers regarding expected impact of BCAP



- 100% of the farmers believe that the soil health of their farmland has improved after the implementation of CSA
- 100% Increase in the adoption of climate-resilient agricultural techniques and technologies was observed amongst the farmers
- 100% of the farmers believe that CSA will enhance their farm income

(ii) Expected impact of BCAP-CSA-FFS-02

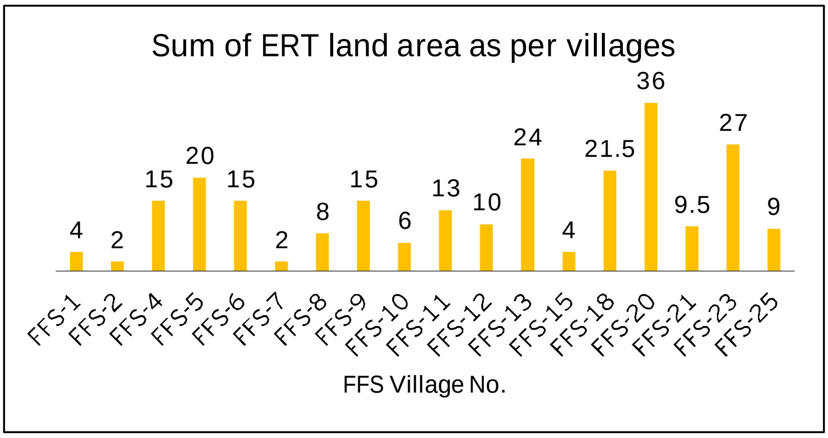
- 53% of the farmers believe that their crop yield will improve post-CSA
- 100% of the farmers believe that CSA will enhance their farm income

(iii) Experience of the farmers post BCAP CSA-FFS-02

- 100% of the farmers feel motivated to continue CSA
- 100% farmers agreed that they had received post-intervention support from BCAP officials for CSA

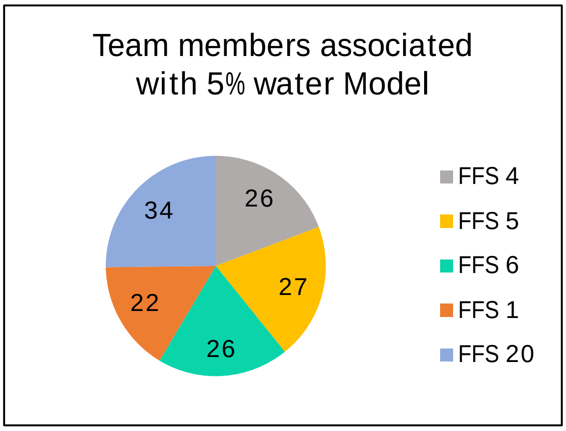
Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Land utilisation for ERT



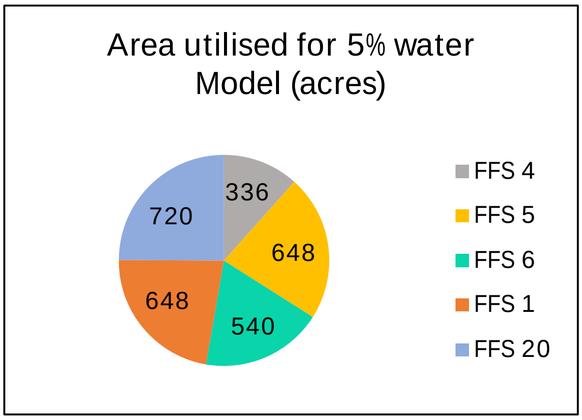
- A total of 241 *bigha* of land was utilised for ERT (E-lab regenerative technique)

(ii) Participants of 5% Water model



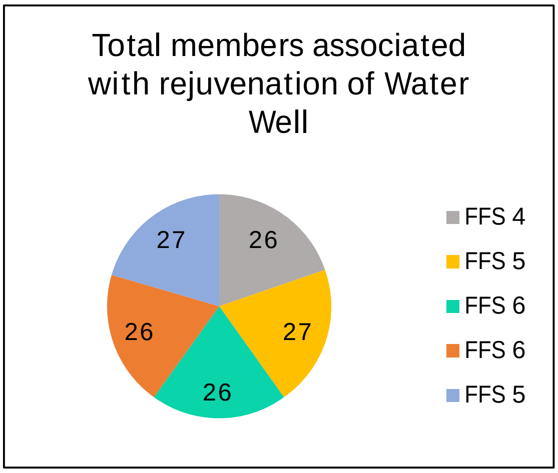
- A total of 132 members were associated with 5% water model across FFS-1,4,5,6,20

(iii) Area utilisation for 5% water Model



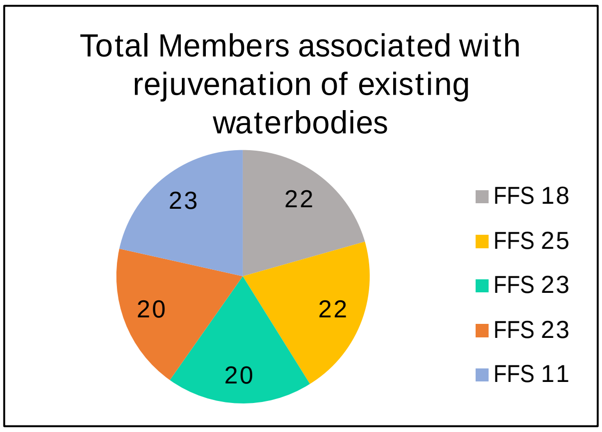
- A total of 2892 acres of land was utilised for 5% water model across FFS-1,4,5,6,20

(iv) Participants of rejuvenation of water well



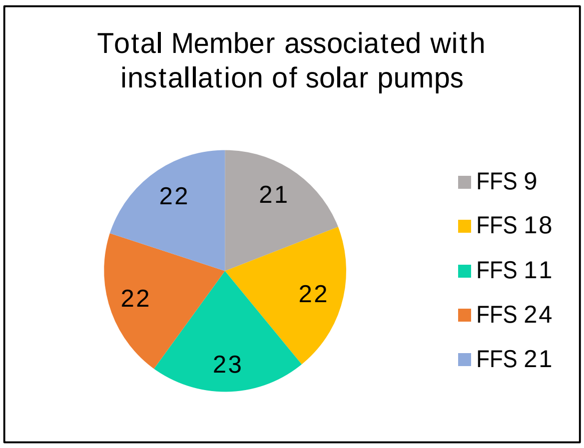
- A total of 132 farmers are a part of the Rejuvenation of Water Wells across FFS – 4,5& 6

(v) Participants of rejuvenation of existing water bodies



- A total of 107 members were associated with rejuvenation of water bodies across FFS- 11,18,23,25

(vi) Participants for the installation of solar pumps



- A total of 110 members were associated with installation of solar pumps across FFS- 9,8,11,21,24

Key Highlights of the programme

The Climate Smart Agriculture Programme (CSAP), under Bandhan Climate Action Programme is a long-term intervention which is currently ongoing and has its focus on addressing the challenges posed by climate change in the agricultural sector. The program has introduced innovative agricultural practices that enhance resilience to climate variability, such as drought-resistant crop varieties and efficient irrigation methods. Farmers participating in the program have expectations for increased crop yields and reduced vulnerability to extreme weather events, ultimately improving their livelihoods. Moreover, the promotion of organic farming practices and sustainable land management techniques will contribute to environmental conservation and help in reducing the carbon footprint of agriculture in the regions under this programme. By prioritising climate-smart agriculture, this programme has not only bolstered food security but has also demonstrated sustainable farming practices that could benefit both farmers and the environment in the long run.

Key achievement of the programme is mentioned below:

Prevention of soil erosion

- The programme utilises techniques such as intercropping and tree wall to prevent soil erosion and protect the top fertile layer

Training farmers on Climate smart Agriculture

- The programme imparted training to the farmers on climate smart agriculture to tackle the ever-changing environmental scenario

Enhancing farmer income

- The programme aims to enhance the farmers income through the use of climate smart agriculture and techniques that will reduce the dependence on chemical fertilisers and focus on organic farming

Farmers on an average rated BCA-CSAP-FFS-02

4.2/5

9 Bandhan Sustainable Livelihood Programme

9. Introduction: Bandhan Sustainable Livelihood Programme

9.1 About the Programme

The Bandhan Sustainable Livelihood Programme (BSLP) is an initiative that addresses unemployment by empowering individuals and promoting innovative and sustainable livelihoods. It helps overcome barriers like skills gaps and lack of resources and transforms entrepreneurial ideas into successful micro and small-scale businesses through structured training. BSLP imparts essential business skills and guides participants in starting and sustaining their enterprises effectively.

Goals of the Programme

Goal 1-To motivate a person or cluster to choose entrepreneurship

Goal 2-To prepare individuals to utilise the market opportunities for their own business effectively

Goal 3-To eliminate unemployment by developing a job-generating enterprise

Goal 4-To boost the economic growth of individuals, society, and positive effect on GDP

Activities of the Programme

- Establishing Partnerships- Establishing Effective Collaborative Partnerships by Engaging with National Urban Livelihoods Mission (NULM), District Livelihood Officers (DLO), Employment Exchanges, as well as Municipalities and Panchayats
- Engaging Educational Institutions for Collaborative Partnerships- Establishing Collaborative Partnerships with ITI Colleges, Government Polytechnic Colleges, Skill Development Centers, and Universities
- Extensive Promotional Activities and Awareness Camps- Leveraging Digital Presence, Collaborating with Municipalities, Clubs, Local Communities, and Conducting Campaigns
- Conducting Pre-Admission Interview Procedure- Trainees will be admitted through a written test and viva voice/ interview to test motivation, idea, economic base, intent, and skills with innovation. Pre-selection criteria will be to shortlist candidates who have either conceived a business idea or in the early stage of a business or have a traditional business and seek to expand or shift
- Final Selection of Candidates- The final candidates will be selected based on diverse criteria including the interest area, family background, experience, financial and educational background

Implementation Process of the Programme

- Identification of Interest Area of Entrepreneur- The entrepreneur's interest area is identified, aligning the programme with their expertise and passion
- Feasibility Study by Market Survey/Baseline Survey- A survey is conducted to assess the programme's feasibility, potential success, and opportunities within the intended market
- Business Idea Generation- Innovative and practical business ideas are generated through thorough market research
- Converting Idea into Reality- The chosen business idea is developed into a comprehensive plan for tangible and executable implementation
- Arranging Resources- Necessary resources, including funding, materials, and manpower, are diligently gathered for smooth programme implementation
- Capital Investment- The required financial investment is strategically allocated to cover various aspects of development and operations
- Setting Up Business Enterprise- The programme progressed with the establishment of the business entity, setting up essential infrastructure, and initiation of operations as per the programme's blueprint

Key Programme Participants

- Unemployed Youth and Income groups: people in between the age of 21 to 40 years
- Low-Income Households: Family income above INR 16,000 per month of people between the ages of 21 to 40 years
- Having minimum educational qualification of middle school standard (8th pass) and willing to pursue their business (Category-1)
- The venture is in the early revenue stage or has a prototype/working model. (Category-2)
- Scale of the business must be either micro or small
- Candidate must be an Indian citizen

Geographical Outreach of the Programme

Programme Participants
(2022-23)

63

For Bandhan Sustainable Livelihood Programme
(BSLP) - 1

9.2 Overall Insights of the Programme

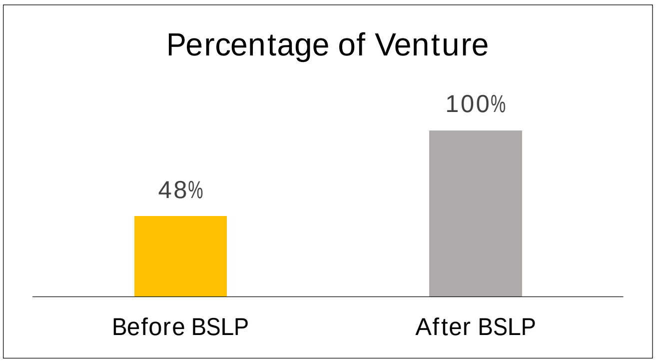
An impact assessment was carried out for two programmes under the Bandhan Sustainable Livelihood Programme (BSLP) for which 21 respondents were surveyed across Barasat, North 24 Parganas and BCCI Kolkata in West Bengal.

Following were the key insights found during the impact assessment:

- The survey results reveal a remarkable achievement among all respondents who participated in the Bandhan Sustainable Livelihood Programme. Post-programme, 100% of the respondents reported successfully opening their own ventures. This outcome highlights the programme's effectiveness in promoting entrepreneurship and providing individuals with the necessary support and resources to establish and manage their own businesses.
- The survey results indicate a significant improvement in the savings behaviour of the respondents following their participation in the Bandhan Sustainable Livelihood Programme (BSLP). After BSLP, 95% of the respondents reported being able to save money. In this way, BSLP has empowered the respondents to prioritise savings and build a foundation for long-term financial stability and resilience.
- The survey results indicate a 194% increase in the average income of the respondents. This substantial growth highlights the significant impact of the programme on the economic well-being of the participants.
- The survey results indicate that 45% of the respondents' ventures were tech-based companies. This finding highlights a considerable proportion of entrepreneurial endeavours within the technology sector among the respondents.
- 95 % of the respondents agreed that they had received networking support through the Bandhan Sustainable Livelihood Programme (BSLP). This outcome demonstrates the programme's emphasis on fostering connections and facilitating networks among participants. The networking support provided by BSLP has contributed to the respondents' access to valuable resources, knowledge sharing, and collaboration opportunities.
- According to the survey results, 65% of the respondents reported an improvement in their confidence, self-reliability, self-worth, and leadership skills following their participation in the BSLP. The reported improvements in confidence, self-reliability, self-worth, and leadership skills can have wide-ranging benefits for the individuals involved.

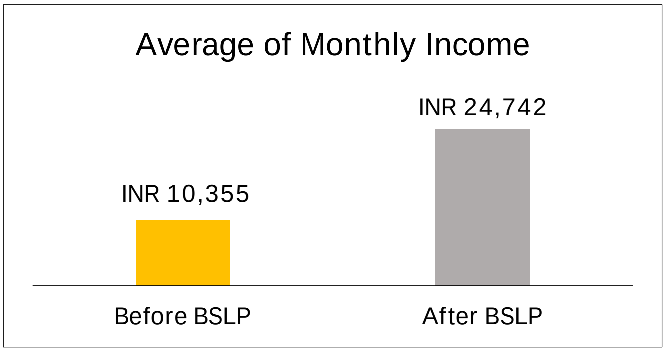
Findings from Bandhan's Baseline data and Bandhan's Endline data

(i) Venture started after BSLP



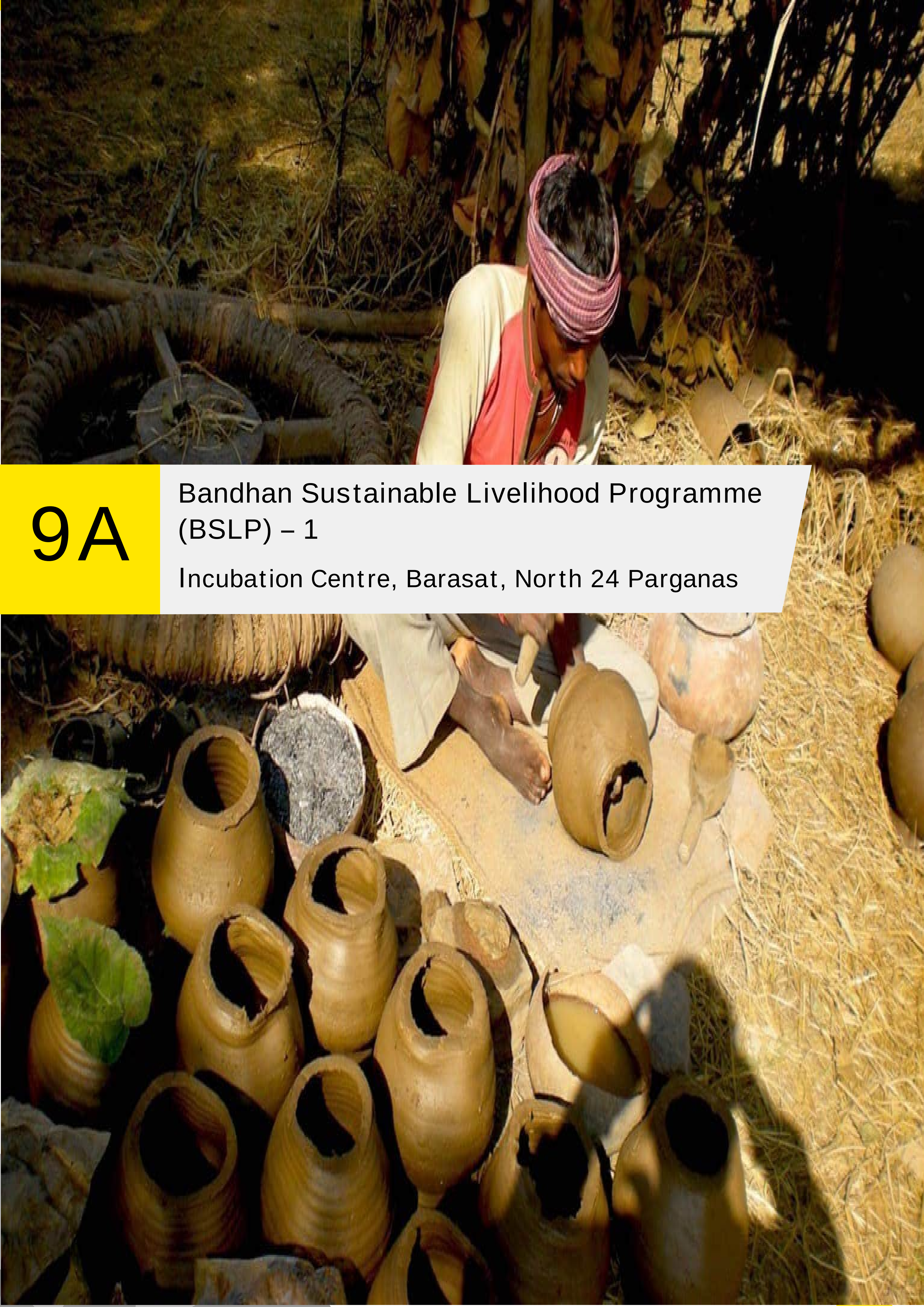
Prior to the programme, only 48% of the respondents had existing ventures. However, following the BSLP, it was observed that 100% of the respondents had successfully established new ventures. This outcome demonstrates the effectiveness of the BSLP in fostering entrepreneurial spirit and empowering individuals to initiate and develop their own businesses.

(ii) Average monthly income



The survey reveals a significant rise of 140% in the average income of the respondents after BSLP. This substantial increase in average income highlights the positive impact of the BSLP on the economic well-being of the participants. The programme equipped them with valuable business skills, knowledge, and support, enabling them to enhance their earning potential and financial stability.

*Note: The Baseline-endline data provided by Bandhan Bank does not specify the locations of BSLP-1 and BSLP-2 programme and therefore overall analysis is presented



9A

Bandhan Sustainable Livelihood Programme (BSLP) – 1

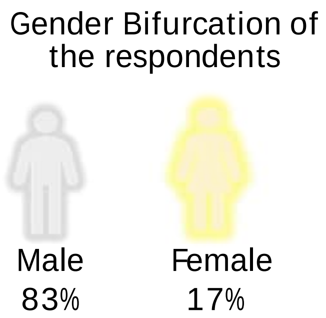
Incubation Centre, Barasat, North 24 Parganas

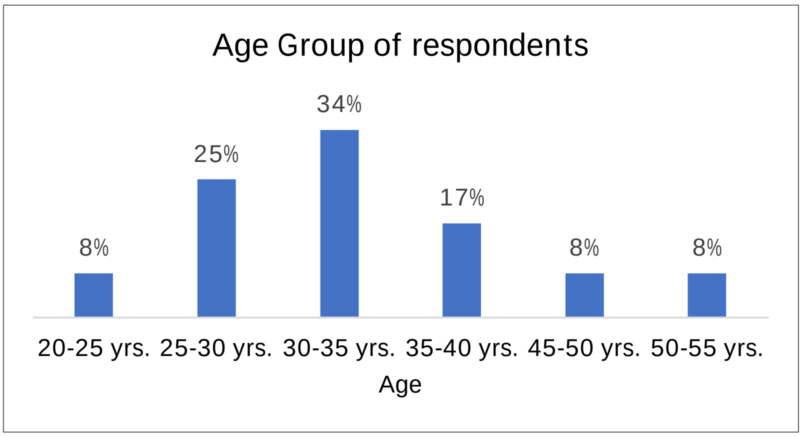
9A Bandhan Sustainable Livelihood Programme (BSLP 1) Incubation Centre, Barasat, North 24 Parganas

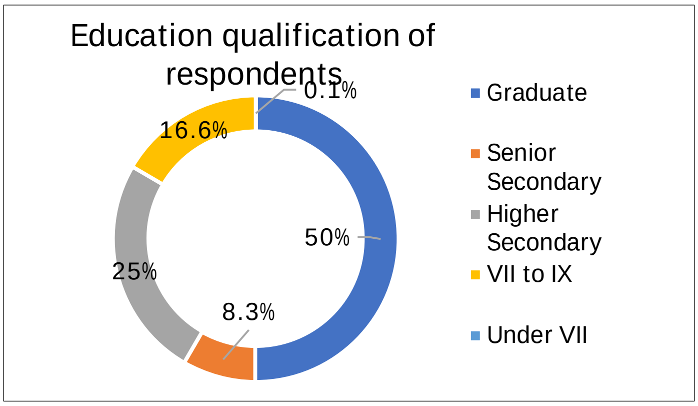
Implementation Partner: Bandhan Konnagar

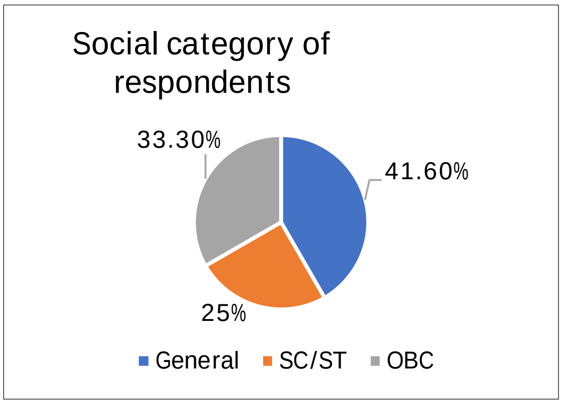
A total of 12 respondents were surveyed for the Impact Assessment of the BSLP 1 Programme at Barasat in West Bengal.

Demographic Snapshot of Respondents







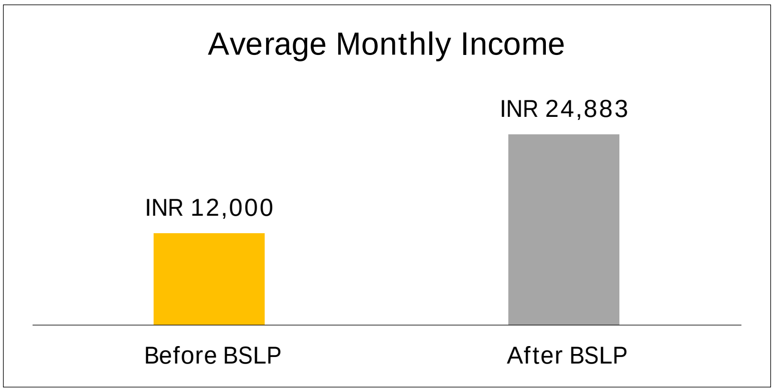


Demographic Analysis of BSLP 1 Respondents

1. 83% of the respondents were Males and 17% of them were females
2. 59% of respondents were from OBC and SC/ST category
3. 84% of respondents were qualified above Senior Secondary level of education

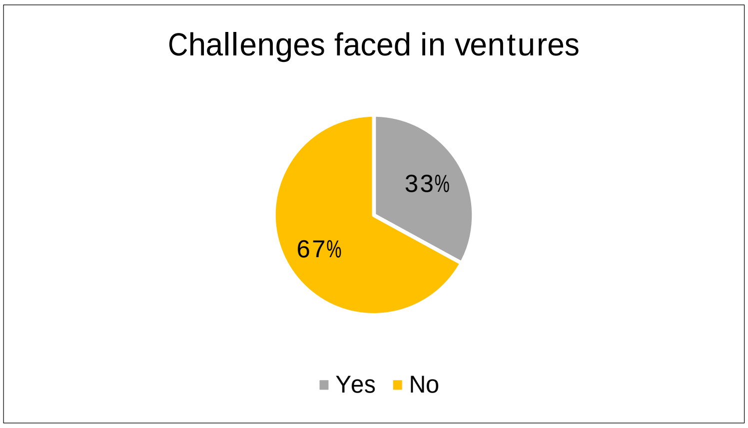
Absolute Analysis from Third-party survey data

(i) Average income



The average monthly income of respondents prior to the implementation of the BSLP 1 was INR 12,000 per month. However, following the BSLP 1, the average monthly income of the respondents increased to INR 24,833 per month representing a 108% increase in income.

(ii) Challenges pertaining to ventures



33% of the respondents agreed that they were facing some challenges after setting up their ventures. These challenges may vary in nature and could include obstacles related to financing, marketing, operations, competition, or other aspects of running a business. These challenges provide valuable opportunities for growth and learning.

*(*All the income-related numbers for income and asset related information are taken based on verbal confirmation from the respondents)*

Key highlights of the programme

1. Economic Empowerment: The programme has played a crucial role in promoting economic empowerment among respondents. Through various interventions such as skill development training, access to credit via different loan schemes such as Mudra Loan, PMEGP (Pradhan Mantri Employment Generation Program) and income-generating activities, individuals have been able to enhance their income levels and improve their financial well-being. This has led to increased economic stability and promoted entrepreneurship amongst the respondents.

2. Job Creation and Entrepreneurship: The programme has facilitated job creation and entrepreneurship opportunities. By providing training, resources, and support for starting ventures/ enterprises, participants have been able to build sustainable livelihoods, create employment opportunities for themselves and others, and contribute to local economic development.

3. Skill Development and Capacity Building: The programme has focused on enhancing participants' skills and capacities through various training initiatives. By equipping individuals with market-relevant skills, they have been able to start their own businesses. Skill development has improved their employability and enabled them to adapt to changing market demands.

- Savings habit-Before BSLP, 100% of the respondents reported having no savings. However, after the BSLP, it is noteworthy that 100% of the respondents now have savings. This transformation in savings behaviour signifies the effectiveness of the BSLP in instilling financial discipline and awareness among the participants
- Capability of employing more people has increased up to 600%, which means from the previous capacity of hiring an average of one employee, ventures are now capable of hiring 7 employees, thereby enhancing employment opportunities
- Contribution of income in household-The survey findings reveal a remarkable trend among the respondents, indicating that 100% of the respondents contribute from their income to their household. This demonstrates a strong sense of financial responsibility and active participation in the financial well-being of their households
- Post intervention support from BSLP officials-The survey findings indicate that 100% of the respondents received support from officials associated with the BSLP. This demonstrates the programme's commitment to aiding and guidance to all participants. The support may have taken various forms, such as mentorship, guidance, resources, or networking opportunities
- Personality Development-100% of the respondents felt that their self-reliability, self-worth, and leadership skills have improved during the course of the Programme

The Programme participants rated BSLP 1 with an average rating of

4.9/5

Success Story: Sajal Biswal, Barasat, North 24 Parganas

Sajal Biswal, Owner of Shri Hari Enterprises

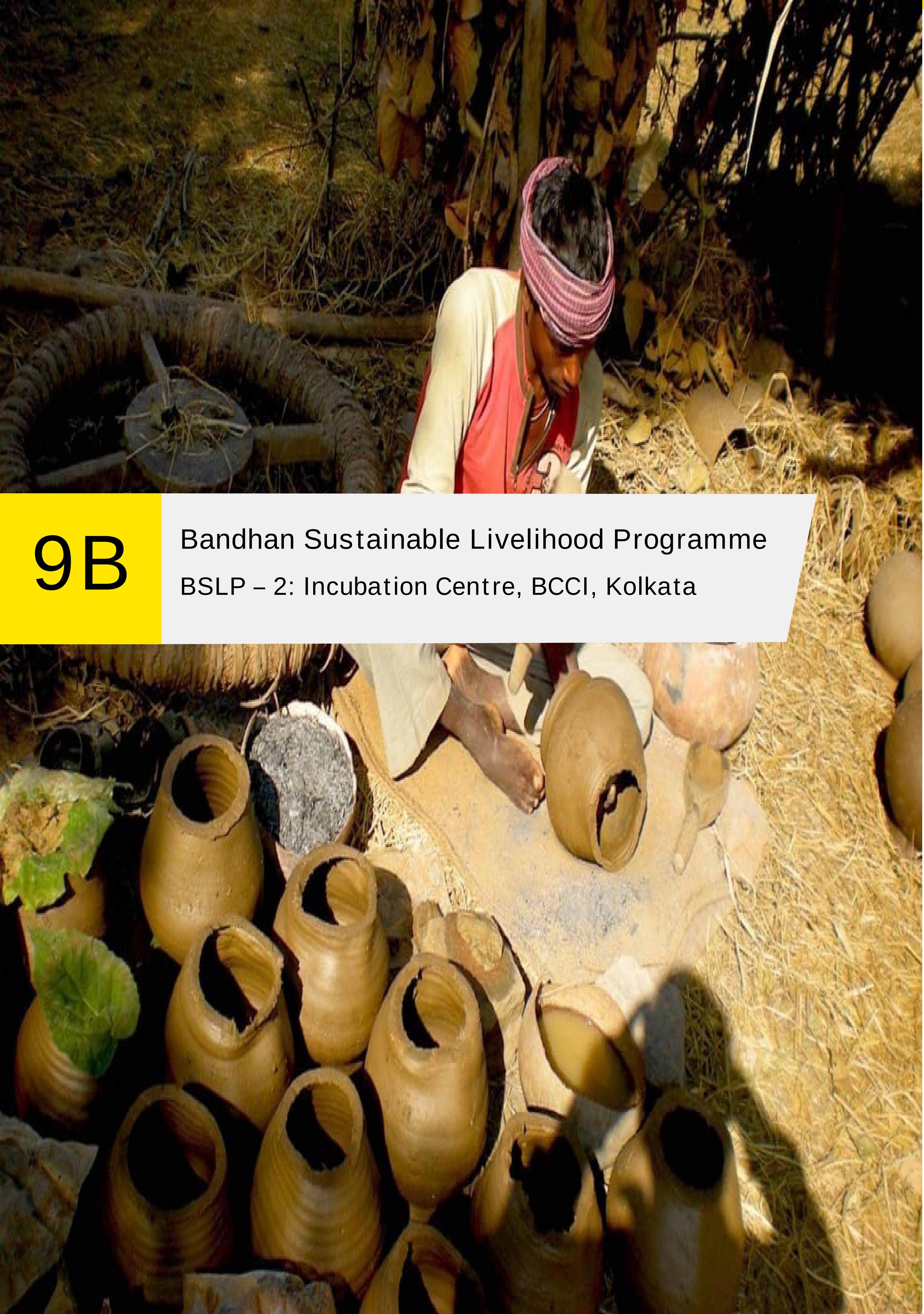
Sajal Biswas is 32-year-old resident of Barasat, North 24 Parganas, West Bengal. He runs Shri Hari Enterprises for electric wiring and appliance repair.

Sajal used to run a smaller shop that solely depended on repairing the appliances. This business was not doing very well, as the customer footfall rate was low, and the revenue generated was not significant.

The BSLP team reached out to Sajal in 2021, to help him to develop his business, and improve customer footfall and revenue generation. Sajal was provided with training that covered topics including the dynamics of the market, the consumer type, and the needs of the customer, methods to increase the footfall rate and revenue generation and collaborating with other businesses for his needs.

Post BSLP-I, Sajal has been able to expand his shop and his services including wiring, cabling, electric appliances maintenance, and spare parts services. His income has increased post-BSLP-I and he has been able to hire other employees to cater to the rising demand of his customers.

Sajal is thankful to the BSLP Programme that has empowered him with the required support and knowledge.



9B

Bandhan Sustainable Livelihood Programme

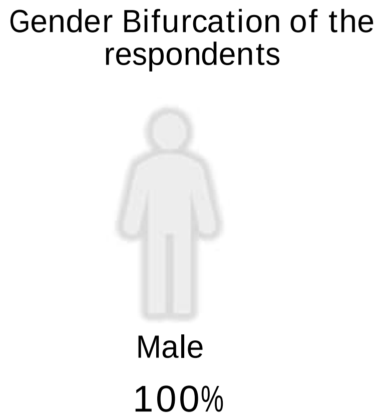
BSLP – 2: Incubation Centre, BCCI, Kolkata

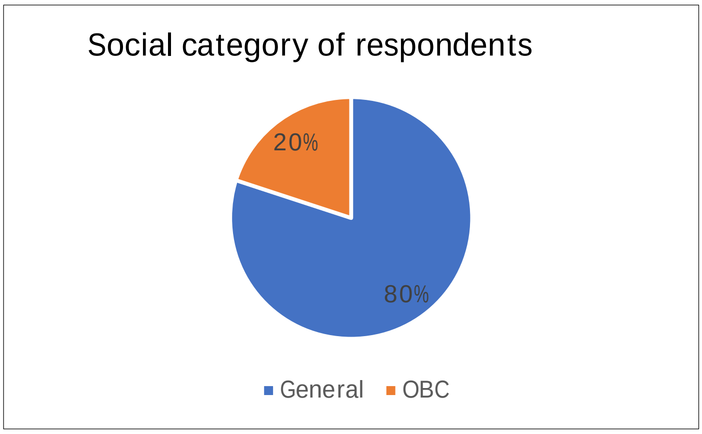
9B Bandhan Sustainable Livelihood Programme BSLP 2: Incubation Centre, BCCI, Kolkata

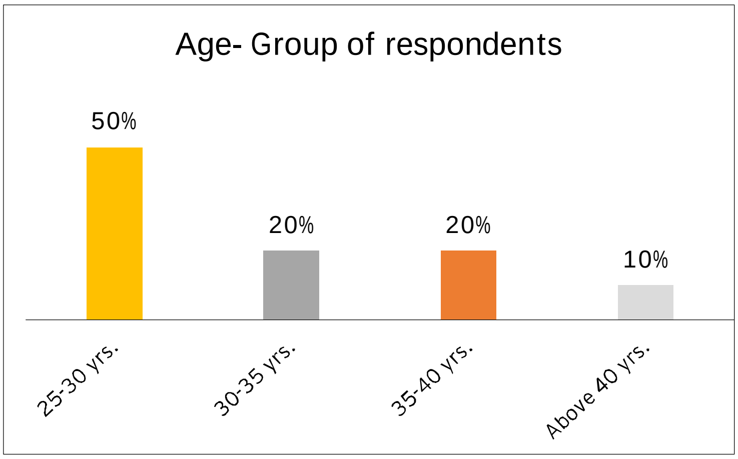
Implementation Partner: Bandhan Konnagar

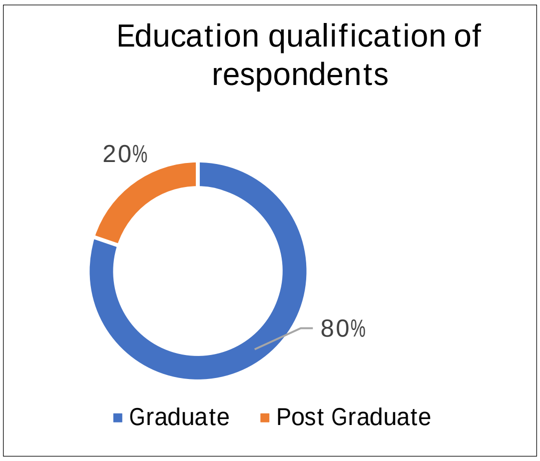
A total of 10 respondents were surveyed for Impact Assessment of the BSLP 2 Programme at BCCI, Kolkata in West Bengal.

Demographic Snapshot of Respondents







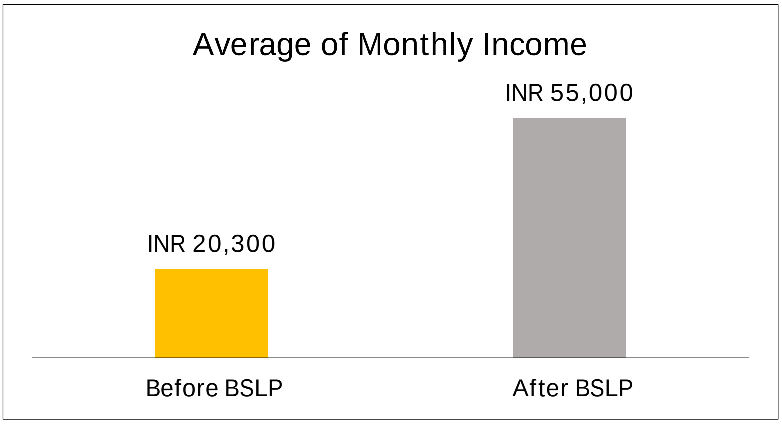


Demographic Analysis of BSLP 2 Respondents

1. 100% respondents of Bandhan Tech Incubation Centre were Male
2. 20 % of the respondents belonged to Other Backward Classes (OBC)
3. 50% of the respondents were below the age of 30 years and 10% of the respondents were more than 40 years of age
4. 80% of the respondents were B. Tech graduates

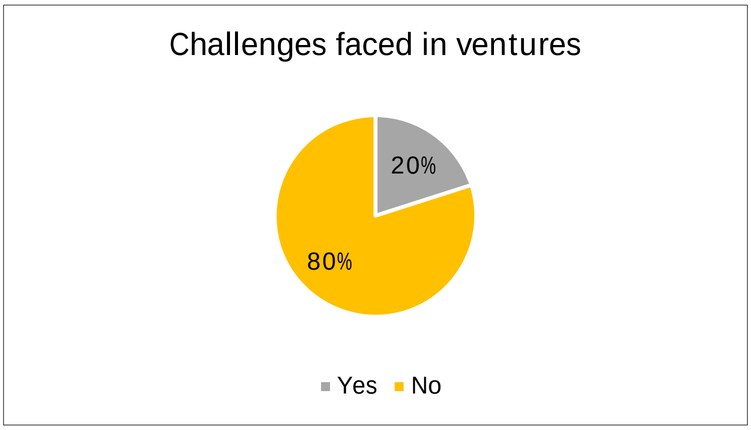
Absolute Analysis of Third-party survey data

(i) Average income



The average income of respondents prior to the implementation of the BSLP was INR 20,300 per month. However, following the BSLP 2, the average income of the respondents increased to INR 55,000 per month representing a 170% increase in income.

(ii) Challenges pertaining to ventures



20% of the respondents agreed that they were facing some challenges after setting up their ventures. These challenges may vary in nature and could include obstacles related to financing, marketing, operations, competition, or other aspects of running a business. These challenges provide valuable opportunities for growth and learning.

Key highlights of the programme

1. Economic Empowerment: The programme has played a crucial role in promoting economic empowerment among respondents. Through various interventions such as skill development training, access to credit via different loan schemes such as Mudra Loan, PMEGP (Pradhan Mantri Employment Generation Program) and income-generating activities, individuals have been able to enhance their income levels and improve their financial well-being. This has led to increased economic stability and promoted entrepreneurship amongst the respondents

2. Job Creation and Entrepreneurship: The programme has facilitated job creation and entrepreneurship opportunities. By providing training, resources, and support for starting ventures/ enterprises, participants have been able to build sustainable livelihoods, create employment opportunities for themselves and others, and contribute to local economic development.

3. Skill Development and Capacity Building: The programme has focused on enhancing participants' skills and capacities through various training initiatives. By equipping individuals with market-relevant skills, they have been able to start their own businesses. Skill development has improved their employability and enabled them to adapt to changing market demands.

- Savings habit-Before BSLP, only 40% of the respondents reported having no savings. However, after the BSLP, 90% of the respondents now have savings. This transformation in savings behaviour signifies the effectiveness of the BSLP in instilling financial discipline and awareness among the participants
- Contribution of income in household-The survey findings reveal a remarkable trend among the respondents, indicating that 100% of the respondents contribute from their income to their household. This demonstrates a strong sense of financial responsibility and active participation in the financial well-being of their households
- Post intervention support from BSLP officials-The survey findings indicate that 90% of the respondents received support from officials associated with the BSLP. This demonstrates the programme's commitment to aiding and guidance to all participants. The support may have taken various forms, such as mentorship, guidance, resources, or networking opportunities
- Personality Development-100% of the respondents felt that their self-reliability, self-worth, and leadership skills have improved during the course of the Programme

The Programme participants rated BSLP 2 with an average rating of 5/5

Success Story: Arijit Das, Bandhan Tech Incubation Centre, Kolkata

Arijit Das

Venture: Schhoeapen Solutions

Arijit Das, a 32-year-old B. Tech graduate, had a vision of starting something of his own, related to his interest, in beekeeping. Leaving his job behind, he started his own venture along with Bandhan Sustainability Livelihood Programme (BSLP), being the only platform available for his venture support.

In 2020, he pitched his innovative idea of beekeeping through Artificial Intelligence, with his venture named Schhoeapen Solutions. He received an opportunity for a paid pilot, which became the steppingstone for his entrepreneurial journey.

After the successful pilot, Arijit sought to scale up his own venture, and this is where the BSLP played a crucial role. The Programme provided him with incubation and branding support, and networking opportunities. The Programme helped him in attracting potential investors.

BSLP offered him exposure to multiple government and private funding opportunities. Arijit was successful in converting his interest into an accomplished venture and is planning to scale up in the future.