Project Title: Women led pathway for change through kiosk banking, Jharkhand

Organization Title: Alternative for India Development

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Monitoring and (Impact) Evaluation Methods

- **Needs Assessment**
  - Analysis of Beneficiary Needs
  - 1. Why are we doing the project?: Women excluded in banking/government services.
  - 2. Who is the target population?: Rural Women
  - 3. Why do we think this approach will work in this context?: High need, high cost, more time consuming and women unfriendly banking services.

- **Process Evaluation**
  - Analysis of Program Implementation
  - 1. Services being delivered?: Yes.
  - 2. Clients satisfied?: To some extent.
  - 3. Services reaching target population?: Yes, but need faster delivery.
  - 4. Can we improve cost-effectiveness?: Yes.

- **Impact Evaluation**
  - Measures How Much the Program Impacts Beneficiaries
  - 1. Increase in access to banking services.
  - 2. Government service delivery improved e.g., MGNREGA, Old and widow pension, Aadhaar.
  - 3. Opportunities for access to micro credit and increase in livelihood opportunities.
  - 4. Women’s life made easier.
Simplified Results Chain

Theory of Change
1. Program intervention summary

A. Brief description of program activities:

The project is intended to extend banking and government services through women micro/kiosk banking. The activities are:

1. Motivating women to open bank account, make it active and operating account on sustainable basis.
2. Creating easy access to banking low cost, women friendly and flexible mode of banking services at the door step.
3. Provide micro credit, remittance (cash in and out) and recovery services.
4. Delivery of government cash entitlements-payments of wages of MGNREGS), old age, widow and disabled pension, Indira Awas Yojana, Janani Suraksha Yojana, School scholarships
5. Facilitate Aadhaar services
6. Forging multi-stakeholder partnerships.
Program intervention summary

• Brief description of program outputs:
  • No. of women opened bank account & operating it regularly.
  • No. of women and girls accessed govt. entitlement (MANREGA Payment, pensions, Scholarship etc)
  • No. of Aadhaar enrollment done and Aadhar no generated.
  • No. of radio episodes broadcast (Awareness generation on Banking and Govt. entitle), meetings held & targets reached.
  • Integrated digital service platform created with one shop services for rural women provided.
  • Engagement of multi-stakeholders - bankers, Gov, PRI, SHGs, CSOs and technology service providers and support sought.
Program intervention summary

Who is Targeted?
• Targeted excluded rural young girls and women above the age of 10 years (priority among Dalit, tribal and single and Muslim women).

Where is it conducted?
• Covered 100 villages in phase one and is to scale it up in 200 villages reaching 58000 family members in Palamau division of Jharkhand state.

When it was conducted?
    From June 2013 onwards.

Name of implementing organization
• Alternative for India Development
• State Bank of India
• Government of Jharkhand
• Self-help groups
2. Intermediate outcomes and impacts

A. Summary of intermediate outcomes:

1. Increase in use of banking and govt. entitlement services.

2. Increase in knowledge on banking and govt. entitlement services.
Summary of key impacts

• Increase in saving and deposits
• Increase in employment and income opportunities
• Improved equal opportunity and reduction in gender gap in financial and govt. entitlement services (Gender equity in financial inclusion).
• Reduced influence of corrupt middlemen.
• Reduction in the cost and time for accessing banking and government services.
3. Summary: results chain

**What is the program about?**

- **Inputs...**: 10 Mahila bank operators, 10 computer, printer generator, V-sat
- **Activities**: Banking, Aadhaar and government services.
- **Outputs**: No of Account opened
- No of Aadhar identify created.
- No of women linked to various government schemes.
- Creation of integrated digital services created.
- Engaging multi-stakeholders

**Intermediate outcome indicators?**

1. Increase in uses of banking and govt. entitlement services
2. Increase in knowledge on banking and govt. entitlement services with creation of more demands for banking and government entitlement services.

**Impact indicators?**

- Increase in savings, deposits and access to credits with the generation of banking history.
- Increase in employment and income.
- Percentage of reduction in gender gap in financial services and increased equal opportunities for women.
- Leaderhips among women created fighting for the right to financial and entitlement services.
- Percentage of reduction in human poverty among women.
List program indicators to be collected:

**Output indicators**

- **No of Account opened**
  - Collect the online data readily available
  - Collect it through the daily diary, quarterly, monthly and end of project reports and case studies.

- **No of Aadhaar identify created.**
  - Enrollment data through UID Enrollment/PECs
  - Through UID, we collect the data on number of Aadhaar cards generated

- **No of women linked to various government schemes.**
  - Through Monthly, Quarter, annual and end of project Report
  - Record of Govt. entitlements and case studies.

- **Integrated digital services created.**
  - Asset record, monthly, quarterly, annual, end of project and case study reports.
Data collection: intermediate and impact indicators

- **Intermediate outcome indicators?**

1. Increase and continued use of banking and govt. entitlement services
2. Increase in knowledge on banking and govt. entitlement services

**A. List indicators to be collected:**

- Amount of savings, deposits, remittance done and regular operation of accounts (at least 12 times a year)
- Amount of government money transferred in the account.
- % of increase in knowledge on banks and Govt. entitlements.
Continue

B. Method of data collection (e.g. electronic health worker interviews, admin data, etc.):

• Online account holder status report.
• Field surveys
• Field staff enters data in a register at the kiosk interviews and interaction with beneficiaries to document case studies/stories of change.
• Project (treatment) and non-project (control area)/counterfactual analysis reports.
• Before and after analysis
• Participatory benefit analysis (self-evaluation)

C. Frequency of data collection: Monthly, Quarter, end of year and project reports.

D. Who will collect the data: Project team/external agency
5. Impact evaluation design

A. Research question:
1. What are the values/changes brought out by the project in the life of rural women?
2. What are the tangible cash and entitlements benefits accrued to poor women through banking and government services and its contribution to women poverty reduction?
3. How far social enterprise model of women banking is sustainable?
4. Without the project, what could have happened?
5. What are the challenges, lessons and good practices learnt?
6. What are the replicability potentials?

A. Describe the intervention in the (add treatment arms, if applicable):
   - **Treatment**: We will implement the project first in 50 villages (10 kiosks)
   - **Control**: Identify 25 comparable villages for randomised trial to compare and contrast the changes and difference made by the project.

B. Describe the sample size (e.g. 30 schools, 15 pupils each)
   - **Treatment**: 10 Women bank sites by interviewing 2000 women.
   - **Control**: 50 villages by interviewing 500 women.

C. Describe the program assignment rule: (e.g. random selection of schools)
Random selection of villages in 3 districts into a treatment and a control group
6. Communication of results

Key Message 1 (e.g. communicate program impacts on child health):

A. What is the nature of the key message?
   • Impacts of 10 Mahila banks (Women’s banking outlets) on the life of rural women

B. Who is the target audience?
   Beneficiaries (rural women), panchayat representatives, SHGs,

C. What communication tools will you use (e.g. brief, video, blog etc.)
   Community radio, street play kits, songs, case studies

Key Message 2:

A. Scalability and replicability of women banking

B. Government bankers, funders, researchers, state government officials and policy makers

C. Website, case studies, presentations to key officials, short publications (News letter, Photos) and social media (key learning and clinching evidence of its value)