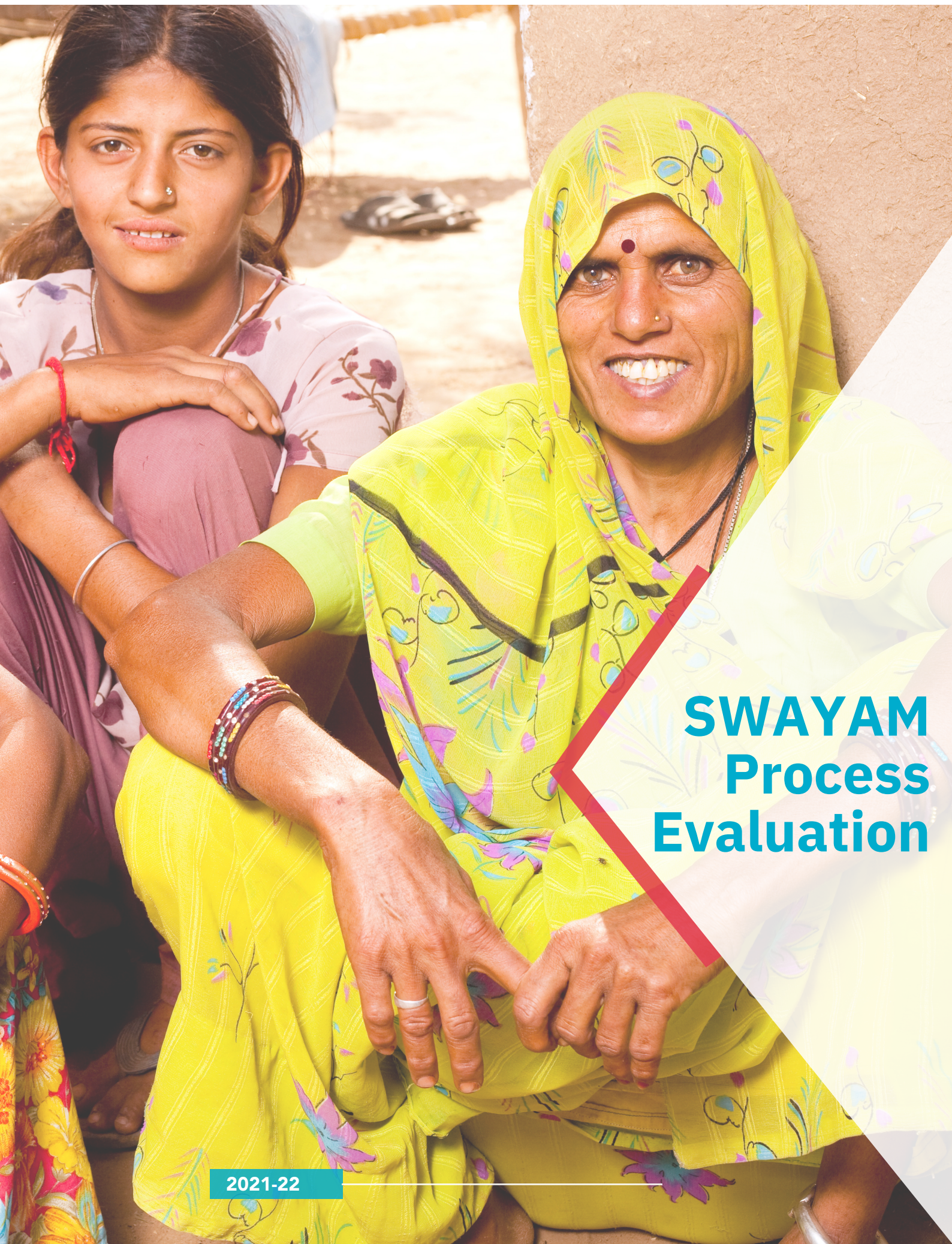




SWAYAM Process Evaluation

2021-22

SWAYAM Process Evaluation

Final Report

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Acronyms

BBMU	Block Mission Management Unit
BRP	Block Resource Person
BPL	Below Poverty Line
CLF	Cluster Level Federation
CRP	Community Resource Person
CSO	Civil Society Organisation
DMMU	District Mission Management Unit
DAY-NRLM	National Rural Livelihoods Mission
GBV	Gender-Based Violence
GFC	Gender Facilitation Centre
GJC	Gender Justice Centre
GRC	Gender Resource Centre
GSLP	Gender Self Learning Program
IWWAGE	Initiative for What Works to Advance Women and Girls in the Economy
JSLPS	Jharkhand State Livelihood Promotion Society
KCC	Kisan Credit Card
MCC	Mother Child Protection Card
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MMU	Mission Management Unit
OBC	Other Backward Caste
OLM	Odisha Livelihoods Mission
PMJAY	Pradhan Mantri Jan Arogya Yojana
PPI	Poverty Probability Index

SC/ST	Scheduled Caste/Scheduled Tribe
SHG	Self-Help Group
SRLM	State Rural Livelihoods Mission
SWAYAM	Strengthening Women's Institutions for Agency and Empowerment

Executive Summary

Overview

The Strengthening Women's Institutions for Agency and Empowerment (SWAYAM) program is currently being carried out in four states: Chhattisgarh, Jharkhand, Madhya Pradesh and Odisha, with the goal of increasing women's empowerment by strengthening women's collectives. Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)- an initiative of LEAD at Krea University- is providing technical assistance to Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) on SWAYAM. IDinsight is the evaluation partner for conducting rigorous process evaluation of the SWAYAM programme in pilot geographies in the four aforementioned states. This is the final report of IDinsight evaluation of the SWAYAM programme; it documents our findings and provides recommendations for the future rollout of the programme.

This IDinsight evaluation¹ aimed to identify if SWAYAM's program activities are implemented as intended according to the theory of change (TOC). IDinsight focused on key process indicators that linked program activities to the impacts associated with women's empowerment in the TOC. The first round of phone surveys, conducted from January to March 2021, established baseline estimates of these indicators and the second round of phone surveys, conducted from March to May 2022, tracks any shifts in these indicators that have occurred over the past year. Following intensive engagements with implementation partners during the inception phase for Round 2, the scope of the evaluation was expanded to include in-depth qualitative surveys with stakeholders to develop a comprehensive understanding of Gender Resource Centres (GRCs). The two waves of surveys captured state-level variations across indicators and the results can be used by implementing partners to enact different course corrections to improve the SWAYAM program's rollout.

To understand the current state of SWAYAM's implementation in the pilot geographies in focus states and to carry out this data collection exercise, IDinsight worked in close collaboration with the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) and state-specific implementation partners² on a series of activities for Round 2:

¹ IDinsight evaluation of the SWAYAM programme is a process evaluation and not an impact evaluation. Thus, neither the results of the evaluation are causal nor is it possible to causally attribute any changes we observe in indicators to the SWAYAM programme itself.

² ANANDI in MP, Chaitanya WISE in Chhattisgarh, PRADAN in Jharkhand and PCI in Odisha

- Update SWAYAM's Theory of Change mapped out in Round 1 to ensure that it accurately reflects the program activities undertaken by implementation partners
- Define additional key indicators based on the theory of change to measure SWAYAM's implementation and impact
- Update quantitative survey instruments from Round 1 for women in self-help groups (SHGs) and gender champions in consultation with implementation partners
- Design survey instruments for conducting qualitative surveys with four different stakeholders - gender champions, village organisation/cluster-level federation leaders (VO/CLFs), Panchayat leaders and block/district mission managers (BPM/DPMs)
- Conduct phone surveys between March and May 2022 to understand SWAYAM's program implementation. The survey topics covered included SWAYAM training, gender-based violence, economic empowerment, political empowerment and gender resource centres.

Key Takeaways³

Trainings

Under the SWAYAM model, a cadre of gender champions is initially trained by master trainers from the Civil Society Organisations (CSOs) on various gender-specific topics. Once the gender champions are trained, some states employ a cascading model under which the gender champions train leaders of VO/CLFs who further train women in SHGs (in MP, Chhattisgarh and Jharkhand). Alternatively, Odisha employs a universal model in which the gender champions directly train all the women in SHGs in their catchment area.

- Percentage of SHG women who have attended a training session varies widely across states ranging from 44% in Chhattisgarh to 87% in Odisha
- Between the round 1 and round 2 surveys, the percentage of women who found training sessions to be useful dropped across all states, the decline was prominent in MP (by 19%), Chhattisgarh (by 32%) and Jharkhand (by 37%)

Gender-Based Violence

³ These takeaways are largely based on Round 2 surveys. Please refer to the Round 1 report for detailed discussion of key findings of the first round of phone surveys.

Reforming attitudes and prompt resolution of gender-based violence issues is one of the primary goals of SWAYAM.

- More than a third (37%) of SHG women continue to believe that it is permissible for a spouse to threaten a woman if she neglects the children or argues with him, compared to 23% of GCs.
- 86% of GCs believe that it is not permissible for a spouse to hit a woman if she neglects the children or argues with him, a drop of 10% points from Round 1.

Economic Empowerment

Agency and economic independence are key factors which determine economic empowerment for women. One of the primary goals of SWAYAM is to empower women through progressive messaging in its training sessions as well as through the GRCs which are intended to facilitate women's access to economic entitlements.

- Only 10.1% and 11.9% of SHG women are the primary decision makers when it comes to household decision making about which crops to grow, and major household expenses respectively. Women's role in household decision making has remained largely unchanged between Round 1 and 2.
- For SHG women across all states, there is near universal access to aadhar cards, voter cards, ration cards, and bank passbooks. However, ownership of other social entitlement related documents is not universal and varies by states. Less than 40% of SHG women across 4 states sought assistance from GCs for acquiring government-issued documents that they currently hold
- Apart from PDS and Ujjwala Yojna, the percentage of SHG women who report accessing different social entitlements remains low across states. Less than 25% of the SHG women across all states report seeking GC/GRC assistance for accessing social entitlements.

Political Empowerment

Increasing women's political participation at the Gram Sabha level is one of the primary goals of SWAYAM.

- Only 34% of SHG women attended a Gram Sabha meeting in the previous month compared to 65% of GCs.
- GCs have become more engaged in local politics since taking up their role, with more than half (50%) of GCs expressing greater interest across all states.

Gender Resource Centres

Gender Resource Centres (GRCs) are one of the critical elements of the SWAYAM programme. They serve as a platform through which women are connected to gender champions who can support them on a range of women's issues - from resolution of gender-based violence cases to accessing social entitlements.

- Awareness of GRCs varies across states; it ranges from 52.8% in Chhattisgarh to 66.7% in Odisha. However, the percentage of women who have ever used a GRC lags behind those who are aware of the institution considerably and ranges from 5.16% in Chhattisgarh to 24.5% in Odisha.
- Existing caste-hierarchies seem to be reflected in the way women perceive GRCs. Women belonging to General and Other Backward Castes (OBC) backgrounds view GRCs more positively than women from Scheduled Caste/Scheduled Tribe (SC/ST) backgrounds. However, the extent of this dynamic varies across states.
- Gender Champions (GCs) face several challenges in providing support to women on Gender Based Violence (GBV) and in accessing social entitlements, particularly in Chhattisgarh and MP. These challenges include restrictive social norms which make it harder for women to report instances of GBV, gaps in government services which result in delays when seeking assistance from police or panchayats and high costs (both economic and social) associated with serving as a GC.
- GRCs are well integrated with existing NRLM structures and institutions. However, interlinkages with other institutions-panchayats, other government agencies like Police- are weak and largely informal.

Report Structure

This report is structured as follows. First, we provide an overview of the SWAYAM program and describe its theory of change. Second, we explain the objectives of Round 2 of the process evaluation and describe the survey methodology. Third, we present findings and detailed results, based on the quantitative and qualitative surveys, categorised by evaluation's objectives. Finally, we conclude by providing recommendations on how to improve the implementation of SWAYAM. The report also has extensive appendices elaborating on technical details.

Introduction

Background

The National Rural Livelihoods Mission and Self-Help Groups

The Government of India launched the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in 2010 to “promote sustainable livelihoods for the poor such that they come out of poverty.”⁴ One key priority of DAY-NRLM was to establish a network of self-help groups (SHGs) composed of women from rural and poor households. Today there are roughly 80 million women who are members of around 7.4 million SHGs across the country.⁵ The purpose of SHGs is to: (1) bring together women from poor households into a collective group; (2) provide support services to women; (3) provide higher order financial services to women (eg: access to banks); and (4) facilitate women's access to public services. A recent impact evaluation of the National Rural Livelihoods Project (NRLP)- of which SHGs were a key component- found a positive impact on women's access to finance, increase in the number of income sources, and reduction in dependency on informal loans.⁶ While the National Rural Livelihoods Project (NRLP) was not found to have any effect on women's empowerment, federated SHGs improved women's confidence.⁷

SWAYAM Program Overview

DAY-NRLM developed a Gender Operational Strategy in 2019-2020 with an objective of mainstreaming gender sensitisation and social action in its framework, systems, institutions and processes. Towards this goal, through the Strengthening Women's Institutions for Agency and Empowerment (SWAYAM) programme, Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)- an initiative of LEAD at Krea University- is providing technical assistance to DAY-NRLM. Moving beyond the focus of SHGs on financial inclusion, SWAYAM programme aims to institutionalise gender by focusing on various dimensions such as improving women's confidence, increasing their intra-household bargaining power, engaging them in the formal labour sector, expanding

⁴ <https://dmnewdelhi.delhi.gov.in/scheme/national-rural-livelihood-mission/>

⁵ DAY-NRLM MIS. <https://nrlm.gov.in/shgOuterReports.do?methodName=showShgreport>

⁶ Kochar et al. “Impact Evaluation of the National Rural Livelihoods Project.” 2020.

⁷ *ibid*

social networks, and maintaining their bodily integrity. The programme leverages the DAY-NRLM structures to empower women through existing SHGs and also provides institutional support to these structures so that community leaders at each level are better equipped to respond to unique challenges that women face.

The SWAYAM programme is implemented in states through collaboration with Civil Society Organisations (CSOs). At the end of 2019, State Rural Livelihoods Missions (SRLMs) in Chhattisgarh, Jharkhand, Madhya Pradesh, and Odisha began piloting various SWAYAM activities. Table 1 describes the 4 states, 8 districts, and 16 blocks that constitute the pilot geographies for the SWAYAM programme. These blocks were deliberately selected by IWWAGE and CSO partners as areas in which women were perceived to be more vulnerable.

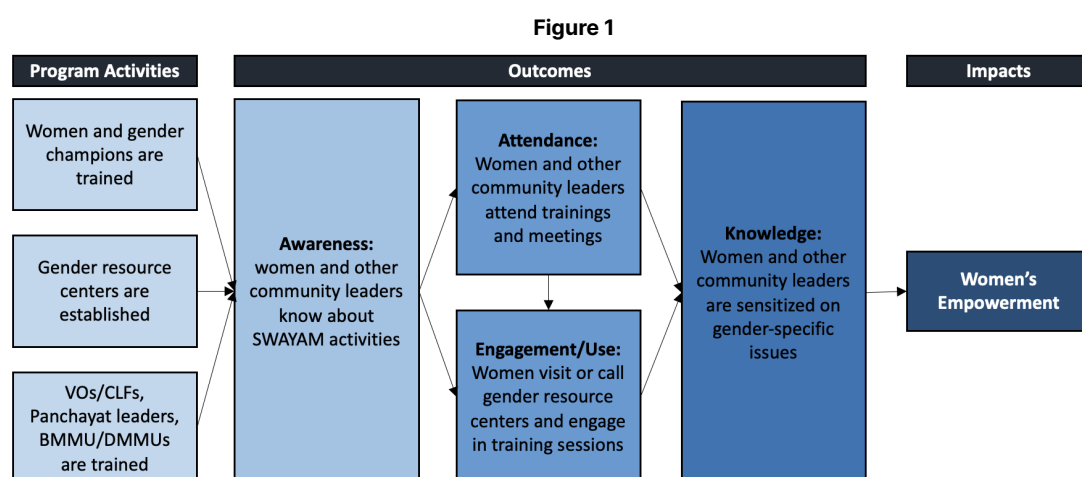
Table 1

States	Districts	Blocks/GPs
Chhattisgarh	1. Dhamtari 2. Kanker 3. Kondagaon	1. Baderajpur 2. Charama 3. Dhamtari 4. Kanker 5. Keshkal 6. Kurud
Jharkhand	1. Giridih 2. Simdega	1. Dumri 2. Thethaitangar
Madhya Pradesh	1. Sheopur	1. Karahal 2. Sheopur
Odisha	1. Deogarh 2. Jagatsinghpur	1. Balanda 2. Bodhei 3. Chadeimara 4. Danara 5. Garam 6. Kundheigola 7. Sailo 8. Talapada
Total: 4 states	Total: 8 districts	Total: 16 blocks/GPs

SWAYAM Theory of Change (TOC)

Figure 1 below is a schematic representation of SWAYAM's high-level theory of change. At

a broad level, SWAYAM TOC can be described as follows. Various program activities are implemented by Civil Society Organisation (CSO) partners and SRLMs under SWAYAM. If implemented⁸ as intended, women and other community leaders will learn from these programme activities and in turn will become more empowered. We describe the TOC in detail in the following sections.



Programme activities (by State)

The SWAYAM programme has a set of overarching activities enumerated below:

1. Train women⁹ and gender champions¹⁰ (GCs) on issues specific to women using a model where the delivery of training takes place through layers of trainers until it reaches the final target group (SHG women in case of SWAYAM)
2. Conduct trainings and meetings between CSO partners and members of VOs/CLFs and government leaders to train them on issues specific to women
3. Establish gender resource centres (GRCs)¹¹. These GRCs are intended to link women to institutions that can secure their social, economic and political rights and also serve as platforms where women can raise their concerns and avail

⁸ For a detailed description of the key stakeholders involved in SWAYAM's implementation please refer to Appendix I A

⁹ For ease of writing, henceforth the terms women and SHG women are used interchangeable

¹⁰ Gender Champions (GCs) are referred to as Samta Sakhis in Madhya Pradesh, Gender Jaankars in Chhattisgarh, Block Resource Persons in Jharkhand and Community Resource Person - Community Mobilisers in Odisha. For ease of writing, henceforth they will all be referred to as GCs in this report.

¹¹ Gender Resource Centres (GRCs) are referred to as Gender Justice Centres/Lok Adhikar Kendras in Madhya Pradesh, Gender Resource Centres/Sangini Kendras in Chhattisgarh and Gender Facilitation Centres/Prerana Kendras in Odisha. For ease of writing, henceforth they will all be referred to as GRCs in this report.

resources.¹²

The implementation of the SWAYAM programme in states is led by SRLMs with technical assistance from CSO and partners. The approach to implementation and specifics of the activities by states as highlighted in Table 2 below:

Table 2

	Chhattisgarh	Jharkhand	Madhya Pradesh	Odisha
Implementing Partners	- Chaitanya WISE - Tata Institute of Social Sciences	- PRADAN - Transforming Rural India Foundation (TRIF)	- ANANDI - International Centre for Research on Women	- Project Concern International - Kudumbashree
Names of GC	Gender Jaankars	Block Resource Persons (BRPs)	Samta Sakhis	Gender Community Resource Persons (G-CRPs)
Activity: Women and GCs are trained	Chaitanya leads training of Gender Jaankars and VO/CLF leaders on a variety of gender-based topics with particular emphasis on gender-based violence (GBV)	PRADAN and Jagori follow a training of trainers model and lead training of BRPs who further train VO/CLF women. Emphasis is placed on GBV and women's rights.	ANANDI leads training of Samta Sakhis, who train VO/CLF women with an emphasis on social inclusion and women's rights.	PCI and Kudumbashree train CRPs on Gender Self Learning Program (GSLP) modules, which emphasise GBV women's rights. G-CRPs in turn train SHG women.

¹² Initiative for What Works to Advance Women and Girls in the Economy, "SWAYAM."

Activity: VO/CLFs, Panchayat leaders and BMMU/DMMU' s are trained	Chaitanya leads training of other community leaders on the same gender-specific topics.	PRADAN and Jagori hold micro gender-learning camps where training is provided to community leaders in order to strengthen JSLPS	ANANDI trains various community leaders on topics to integrate a gender justice model into the SRLM framework.	PCI trains community leaders and members of OLM on gender-specific topics.
Activity: GRCs are established	GRCs have been established in each of the six pilot blocks. These centres are staffed by counsellors recruited from within the ranks of the gender jaankars.	There are no GRCs.	GRCs have been established in Sheopur and Karahal blocks. These centres are staffed by Samta Sakhis who rotate responsibilities at the centres among themselves.	GRCs have been established at the Gram Panchayat level and are staffed by a specially trained cadre known as Gender-CRPs.

Outcomes and Impact

Differences in SWAYAM's implementation in each state notwithstanding, SWAYAM's theory of change connects activities to overarching outcomes that are applicable to all states. There are four key outcomes that connect SWAYAM's program activities to women's empowerment: awareness, attendance, engagement/use, and knowledge.

- **Training sessions:** it is crucial that different actors are aware of SWAYAM training, activities, and events, making it more likely for them to attend. If different actors attend training sessions, they're likely to engage with them and retain the knowledge imparted in these sessions. As a result, they are more likely to act on their rights and what they learned in training sessions, thereby improving their empowerment.
- **Gender Resource Centres (GRCs):** if different actors are aware of GRCs they are more likely to use them. Using GRCs will enable women to gain knowledge of women's rights and access to the resources that can facilitate empowerment.

SWAYAM activities lead to the overarching goal of facilitating women's empowerment. Women's empowerment is multi-dimensional. It consists of women building social networks, voicing political rights, having improved confidence, increasing their intra-household bargaining power, engaging in the formal labour market, and facing less gender-based violence. A more detailed version of the TOC can be found in Appendix I B.

SWAYAM Process Evaluation

The overarching aim of IDinsight's evaluation of the SWAYAM programme is to identify if the programme activities are implemented as intended through the theory of change. It is pertinent to note that the IDinsight evaluation of the SWAYAM programme is a process evaluation and not an impact evaluation. Therefore, the results of the evaluation are not causal and neither is it possible to *causally* attribute any changes we observe in indicators to the SWAYAM programme itself. We encourage the reader not to make causal inferences from the results presented in this report.

The data for process evaluation was conducted over two rounds - Round 1 (R1) conducted between January and March 2021 and Round 2 (R2) conducted a year later between March and May 2022. While the implementation of the SWAYAM programme in pilot geographies began in October-November 2019, it was disrupted due to the outbreak of the COVID-19 pandemic in early 2020. Since the R1 of the process evaluation could not be carried out until early 2021, it does not constitute a true baseline. Therefore, R1 and R2 are best interpreted as two waves of data collection at two specific points in time into the SWAYAM programme implementation, and not as baseline and endline respectively.

Round 1

The focus was on key process indicators that linked program activities to the impacts associated with women's empowerment in the theory of change. Through quantitative phone-based surveys, R1 estimates of intermediate and final outcomes were established for women in self-help groups, GCs, VO/CLFs and Panchayat leaders, BMMU/DMMUs. These intermediate and final outcomes flow directly from the SWAYAM program's theory of change (ToC) and the survey enabled an assessment of the program's operations and implementation.

Round 2

Round 1 provided a framework to build off of. We brought the experience of Round 1 to bear on the design of Round 2. During the inception phase of Round 2, intensive

engagement with implementation partners was helpful in understanding the changes in programme activities that have happened between Round 1 and 2, and their understanding of the programme and its challenges from the perspective of implementation. While process evaluation, including Round 1 and Round 2 comparison of estimates, remained as the focus; scope of the evaluation was expanded to include understanding the GRCs¹³- its models of operation in states, effectiveness, and sustainability. In view of this, the objectives of Round 2 were revised to the following.

Objectives

Round 2 of SWAYAM Process Evaluation has two objectives:

1. Evaluation of SWAYAM programme in pilot geographies:
 - a. Track changes in intermediate outcomes and final outcomes among women in self help groups and GCs between Round 1 and Round 2, where relevant
 - b. Capture empowerment outcomes for women in self help groups and GCs at the end of Round 2
 - c. Take a cross-state lens for the process evaluation
2. For GRC sustainability, gauge institutional capacity and linkages between stakeholders:
 - a. Understand the capacity of existing GRCs and their use by women
 - b. GRCs viability within existing structures with a view on long-term sustainability
 - c. Identify linkages between stakeholders' role (GCs, VO/CLFs and BMMU/DMMUs) and GRCs

The IDinsight team sought to ensure that the study was conducted in a manner that abided by ethical standards to protect the confidentiality, rights, and dignity of respondents. For details on steps taken by the team, please refer to Appendix II A.

¹³ GRCs are central to SWAYAM programming in Odisha, MP, and Chattisgarh.

Methodology

About the Surveys

The primary data used in this report is from phone-based surveys conducted by IDinsight between March and April 2022. Round 2 of the SWAYAM Process Evaluation had two survey components: (i) quantitative surveys: conducted with SHG women and GCs, and (ii) qualitative surveys: conducted with VO/CLF office bearers, GCs, Panchayat Leaders, BBMU and DDMU officials.

Sampling Design

Quantitative Survey

SHG Women: The sample for SHG women in Round 2 is the same as that for Round 1, except for Odisha. For sampling strategy and methodology deployed in Round 1, refer to the Appendix III A. For Odisha, it was observed that phone numbers received from SRLM in Round 1 don't comprehensively cover the SWAYAM pilot geographies. **Thus, in Round 2, we sourced new phone numbers of SHG women from a randomly selected sample of SHGs in pilot geographies in Odisha - Appendix III A provides details of our approach.** Due to change in sampling frame for Odisha between Round 1 and 2, and possibility of reaching different populations of women, the comparison between R1 and R2 estimates is not reliable.

We completed a total of 1428 surveys across SWAYAM pilot geographies in four states in Round 2. While we had a high non-response rate (70%), we conjecture that the sample is approximately representative of SHG women phone-owners. Table 3 highlights the different phases of sampling and completed surveys of women in each state.

Table 3

State	Total population of SHG women ¹⁴	Sampled	Phone numbers received ¹⁵	Surveyed in R1 (% of Phone numbers received)	Surveyed in R2 (% of Phone numbers received)
Chhattisgarh	107,014	2,102	1,784	597	348

¹⁴ The population represents the total number of women in SHGs in the covered blocks/GPs of each state

¹⁵ "Phone numbers received" refers to those numbers which were ten digits long. This however does not represent the sum total of valid phone numbers since some phone numbers were invalid for other reasons

				(33.46%)	(19.51%)
Jharkhand	30,693	2,041	1,015	544 (53.59%)	369 (36.35%)
Madhya Pradesh	37,294	2,034	701	204 (29.14%)	165 (23.53%)
Odisha R1	101,890	2,064	507	292 (57.59%)	-
Odisha R2	8,540	1,947	1,309	-	546 (41.71%)

It is pertinent to note that 41% of the total sample of women did not have a valid phone number and hence, we do not have any representation from them. This may mean that our results are under or over estimates compared to the true parameters in the population. In turn, this may affect the interpretation of the findings and how stakeholders decide to act on them. For example, we do not have a good sense of how well women without phones are connected to the GRC/GCs (estimates of program usage may be lower for this group compared to what's presented). Similarly, while women in the sample mention communicating with GCs using phones to report GBV cases, this may not apply to the women who do not have access to phones. We recommend that any future rounds of process evaluation pay special attention to women who do not have access to cell phones and, at least, some qualitative evidence is generated on their experiences of the program.

Gender Champions: Phone numbers of GCs were received from SRLMs and CSO partners¹⁶. We used these lists as the basis and updated and expanded them using the information from CSO partners. **We tried to call each GC whose phone number was provided. Therefore, the completed surveys represent the population of each respondent group that could be reached by phone after exhausting the call back protocols set forth during data collection.** Table 4 describes the number of phone numbers received and number of respondents who completed surveys for the GCs.

Table 4

State	Phone numbers received	Surveyed
Chhattisgarh R1	12	11 (91.67%)
Chhattisgarh R2	47	30 (63.83%)

¹⁶ Phone numbers were initially received in R1 and updated numbers were received in R2

Jharkhand R1	32	23 (71.85%)
Jharkhand R2	32	25 (78.13%)
Madhya Pradesh R1	22	18 (81.81%)
Madhya Pradesh R2	32	16 (50.00%)
Odisha R1	78	51 (65.38%)
Odisha R2	75	39 (52.00%)

Comparability of indicators between rounds

SHG Women: Comparability of indicators for SHG women between R1 and R2 varies across states. While the indicators are comparable for Chhattisgarh, Jharkhand and MP, they cannot be compared in Odisha where the sampling frame for SHG women changed between R1 and R2. For a more detailed description on how we compare key indicators between R1 and R2, please refer to Appendix IV.

Gender Champions: Comparison of indicators for GCs between R1 and R2 is best interpreted as a population-level comparison. Since we attempted to survey all GCs whose phone number was provided, we avoid any sampling bias and uncertainty regarding the estimates is low. Therefore, we do not provide any confidence intervals nor conduct any t-tests to gauge statistical significance for GC indicators.

Note: Throughout this report we use the p-value threshold of 0.05 to assess statistical significance of indicator estimates for SHG women. This corresponds to 95% confidence intervals.

Qualitative Survey

In view of Objective II of Round 2 and for generating qualitative insights on the status of SWAYAM programming in the respective states, we conducted in-depth interviews with four key stakeholders:

- GCs
- VO/CLF¹⁷ leaders
- Panchayat leaders
- BPMs/DPMs

Respondents were selected randomly from each stakeholder category and interviews were conducted until thematic saturation was reached. To ensure representativeness,

¹⁷ CLF and GPLF leaders in Odisha

we attempted to reach at least one respondent in every sub-geography (block/GP) of the states where SWAYAM programming was implemented. Appendix II B provides details on the stakeholders and geographies which were a part of the survey.

Survey Instruments:

The instruments for the quantitative survey were designed by IDinsight building on other existing instruments where relevant.¹⁸ The qualitative survey instruments were designed completely by IDinsight. At the inception phase of, draft survey instruments were shared with the implementation partners for inputs and comments.

Quantitative Survey:

The survey instruments for quantitative surveys were based on the survey instruments for GCs and SHG women from Round 1 of the process evaluation. **These instruments were updated and expanded to align with the objectives of Round 2 of the process evaluation and were piloted before being deployed for the study.** These survey instruments were administered through phone and the data was collected through SurveyCTO.

Qualitative Survey:

We developed detailed qualitative survey instruments to gather data that will allow us to meet objective II of Round 2 of process evaluation. **These instruments contained modules with open-ended questions tied to specific learning goals and were administered to the aforementioned respondents in their regional language. We adopted an iterative approach to qualitative surveys wherein the survey instruments are adaptive to new information arising out of interviews.** The aim was to get detailed descriptions of the programme implementation and understand what is happening in each state and allow for cross-state comparisons and learnings.

Response and Reach:

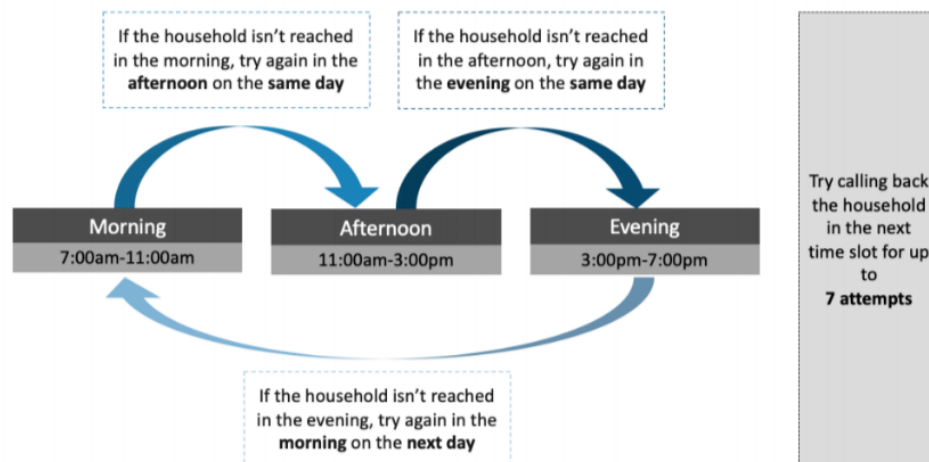
Quantitative Survey:

Based on previous experiences with phone surveys, **IDinsight followed a seven-attempts callback protocol to maximise response rates.** Our data collection team ensured that

¹⁸ Existing survey instruments: [3ie evaluation of DAY-NRLM](#), IWWAGE, "GRC Lead Female Instrument Feb 23_RT + SK", February 23, 2020, [SEEP Measuring Agency](#), [EMERGE](#), [Hoffman \(World Bank\)](#), [Oxfam Toolkit](#), and [Women's Empowerment Agriculture Index \(WEAI\)](#).

surveys were attempted on different days of the week spanning each call slot. Additionally, since our surveys included sensitive gender-based questions, we hired a team of majority female surveyors to conduct the surveys of women. Figure 2 illustrates this -

Figure 2



SHG Women

Overall for the SHG women survey, the response rate in Round 2 was about 30% compared to roughly 40% in Round 1. The main challenge in reaching women in Round 2 were incorrect phone numbers and network/technical issues (~28% of the phone numbers were incorrect while ~35% of phone numbers could not be reached due to network/technical issues).

To adjust for differential sampling probability across strata and non-response (differences between women who completed with those who did not), we constructed and applied the weights to the final estimates. The weight construction is discussed in Appendix III B. We present the mean estimates for each parameter and a 95% confidence interval to reflect uncertainty around the estimate.

Gender Champions

For the GCs survey, the response rate was about 60% in Round 2 compared to roughly 71% in Round 1. We attempted to reach the full population of GCs and present population-level estimates. **However, these estimates represent *only* the population of GCs that we were able to reach.** Since these are population estimates, confidence intervals have not been calculated and there is no uncertainty in the estimates due to sampling error.

Qualitative Survey:

Based on previous experiences with qualitative surveys, IDinsight followed a protocol where we continued reaching out to potential respondents until saturation in the responses was reached. **Qualitative interviews were conducted in regional languages by experienced enumerators who were intensively trained on the qualitative survey instruments.** In situations where respondents were unable to speak when called, our data collection team took appointments and followed through to ensure surveys were conducted in such a manner that the likelihood of non-response was minimised. Additionally, to further increase response rates, our team ensured that surveys were attempted on all weekends when respondents, especially BPMs/DPMs, were more likely to be relatively free. Despite all the measures, getting interviews with Sarpanchs and BPM/DPMs were difficult and required multiple follow-ups per completed survey.

Sample Description:¹⁹

SHG women

Table 5 below presents the mean demographic characteristics of Round 2 SHG women sample and compares it to Round 1 sample. **Due to non-response, only 40.6% of the SHG women surveyed in Round 2 were also part of the Round 1 survey.** To assess whether the samples of SHG women reached in both rounds were similar on demographic characteristics, we carried out t-tests. Across most indicators - mean age, percentage identifying as SC/ST, percentage completing schooling beyond 10th grade, percentage belonging to agricultural households and percentage who were married, the t-tests reveal that the samples from the two rounds were not significantly different (p-value > 0.05).

For three indicators²⁰ - mean years spent in an SHG, mean household size and percentage identifying as Hindu - we observe that the difference in estimates is statistically significant (p-value < 0.05). **Difference in mean years spent in SHG being statistically significant and differing by 1 year is explained by the fact that Round 2 happened 1 year after the Round 1 survey.** Similarly, mean household size differing by 1 unit between the R1 and R2 surveys may be driven by the COVID-19 pandemic and internal migration in India over the past year. **The only other statistically significant difference in demographic characteristic which we observe between the R1 and R2**

¹⁹ Sample description is only provided for the quantitative survey respondents (SHG Women and GCs). For qualitative survey respondents other than GCs (VO/CLF office bearers, Sarpanchs, and BPM/DPMs), we don't have demographic information to provide an equivalent sample description.

²⁰ Interestingly, the average age of women between Round 1 and 2 is the same (38). Given that the two data collection rounds are a year apart, one would have expected the mean age of women in the sample to increase. But we don't see this in data and the reasons are unclear.

samples is in the percentage of women identifying as Hindu. However, upon closer examination we find that this difference is primarily driven by Jharkhand where a large percentage of women identifying as Hindu in the R1 survey identified as Christian in R2.²¹ Our survey doesn't capture any data that could provide insight into what's happening in Jharkhand in the context of this surprising finding. We speculate that one of reasons why we see this change in religious identity is that women, especially in tribal areas of Jharkhand, who have been exposed to the SWAYAM programme feel more comfortable in reporting their true religious identity by Round 2 of data collection.

Overall, this analysis suggests that samples of SHG women reached in both Round 1 and Round 2 are broadly similar to each other.

Table 5

Indicator	All States				
	R1	R2	N - R1	N - R2	p-value
Age (mean)	38	38	1596	1410	0.91
Years in SHG (mean)	4.8	5.8	1410	1234	0.00
HH Size (mean)	5.6	5.2	1626	1340	0.00
Religion (Hindu %)	97	88.1	1635	1412	0.00
SC/ST (%)	48.9	47.2	1637	1406	0.53
Schooling > 10th (%)	9.2	8.5	1617	1397	0.63
Agri (%)	76.7	77.7	1637	1405	0.69
Married (%)	90.2	91.8	1622	1420	0.32
Panel (%) (Both in R1 & R2)	40.6				

Gender Champions

Table 6 below presents the main demographic characteristics of the GCs who were a part of the Round 2 survey. **We find that the mean age of the GC is between 35 to 39 years.**

²¹ See Appendix V for the state-disaggregated version of these demographic characteristics)

With the exception of Jharkhand, GCs in all the **other states are mostly Hindus**. Additionally, more than 90% of all GCs across states are married. **However, the caste composition of GCs varies significantly across states**. While a majority of GCs in Madhya Pradesh belong to either a scheduled caste or a scheduled tribe, most of the GCs in the other three states identify as OBC (majorities in Chhattisgarh and Jharkhand, and a plurality in Odisha respectively).

Table 6

Indicator	MP (N=16)	CH (N=30)	JH (N=25)	OD (N=39)
Age (mean)	35.1	37.3	35.5	38.9
Religion (Hindu %)	100	96.6	64	100
Marital Status (%)	93.7	93.3	92	97.4
Caste Composition (%)				
General	6.25	0.00	4.00	25.64
SC	37.5	3.33	4.00	28.21
ST	43.75	10.00	36.00	2.56
OBC	12.5	86.67	56.00	43.59

Results Discussion

I. Process Evaluation of SWAYAM

Trainings

Gender Champions

A central pillar of the SWAYAM intervention is the dissemination of gender-based training and programming by CSO partners to GCs in the respective states. This training is provided to the GCs through a series of structured and intensive training sessions. These trainings are curated and conducted by experienced trainers affiliated with the CSO partner in each state respectively. While the broad themes of the training remain the same across the states, the topics covered within those themes in each state vary significantly.

We collected data on GCs' experience of the training conducted by CSO partners. To gauge participation of GCs in CSO training, we asked if GCs have attended at least one training session organised by the state CSO in the last month. As illustrated in figure 3, GC attendance at training sessions conducted by CSOs was high in Odisha and Chhattisgarh (more than 80%), it was universal in MP (100%), but only 64% in Jharkhand. **All the GCs who reported attending the session were also able to recall at least one topic on which they were provided training; were of the opinion that the training session to be helpful;** and felt that the trainers answered all their questions- apart from Odisha where only 35% of the GCs felt that the trainers answered their questions.

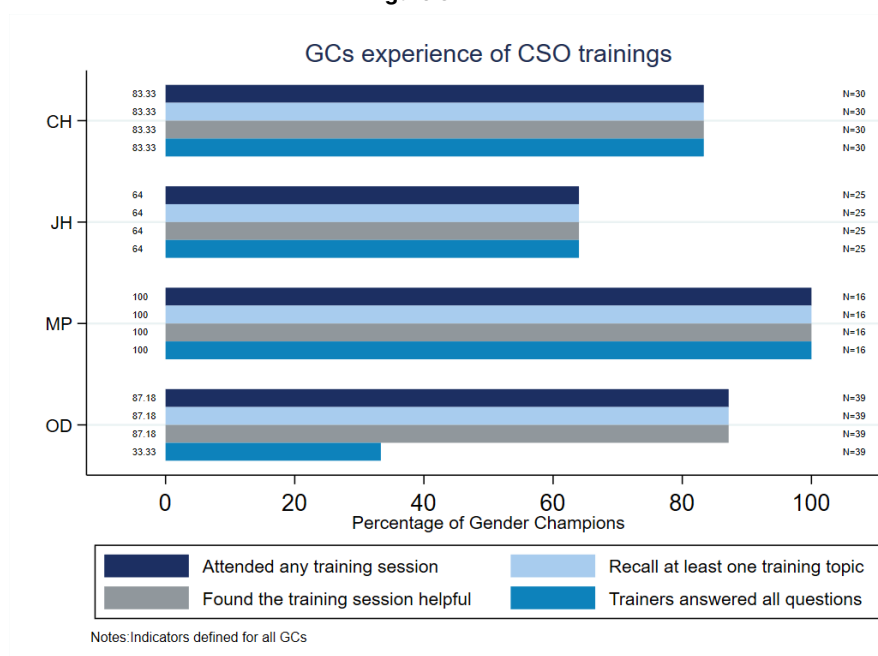
Qualitative interviews with GCs provide additional perspective that's difficult to capture through the quantitative survey. Majority of GC surveyed in Madhya Pradesh (5 out of 7), Chhattisgarh (9 out of 10), Jharkhand (5 out of 5) and Odisha (6 out of 12) confirmed that the training from CSO partners have profoundly changed their lives for the better. **The training has created awareness of complex gender issues amongst GCs and provided them with knowledge and tools to help women in their community.** They feel empowered and confident to handle cases of GBV and to engage with community members, influential stakeholders such as Sarpach and village elders, and government officials who they couldn't have engaged with in the past.

"The training has been very helpful and empowering for me. Earlier I couldn't even give my own introduction but now I can go anywhere on my own. I learnt about gender equity, gender stereotypes and child marriage in these trainings and passed on the learnings to other women in the community as well"

- GC from Dhatmari, Chhattisgarh

GCs across the states (3/7 in Madhya Pradesh, 6/10 in Chhattisgarh, 3/5 in Jharkhand, 6/12 in Odisha) voiced the need for frequent refresher training and focused training on specific topics such as legal provisions governing GBV in India in order to better assist women in their communities.

Figure 3



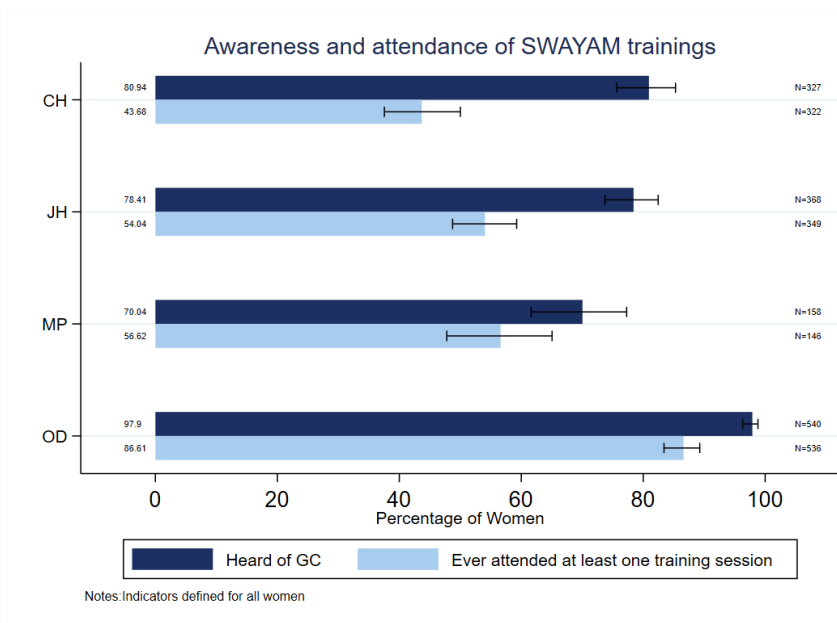
SHG Women

The modalities through which GCs provide training to SHG women are different across states - ranging from a cascading to a universal approach. According to the SWAYAM model, the GCs - trained by CSO partners- in turn provide training to SHG women. In Jharkhand and MP, GCs provide training to VO members and GPPs of SHGs. VO members are trained by GCs in Chattisgarh but there is no mandatory training for GPPs of SHGs. However, GCs train all SHG women in Odisha. These modalities reflect two different approaches to training: one wherein specific nodes (VOs/SHG GPPs) of the structure are trained and the knowledge is expected to percolate further down the value chain

(cascading model), and the other wherein all the intended beneficiaries are trained directly as in the case of Odisha.

As illustrated in figure 4, awareness of GCs varies across states ranging from 70% in MP to 98% in Odisha. Given that GCs are the lynchpin of SWAYAM programming and are positioned at the centre of all its efforts - from providing training to SHG women to assisting in grievance redressal - the fact that SHG women are not universally aware about them is a cause for concern. Moreover, it indicates that there is a need to carry out larger sensitization and awareness campaigns to increase awareness about GCs.

Figure 4



Attendance levels and topics of training vary across states. The modality appears to determine the levels of attendance and engagement by SHGs. The topics of the training are specified by the CSO partners in the respective states. Survey data suggests that the percentage of women who attended at least one session conducted by GCs varies widely across states. About 57%, 44%, and 54% SHG women in MP, Chhattisgarh, and Jharkhand respectively report attending at least one training session. In comparison, 87% of SHG women in Odisha report having attended a training session. It is pertinent to note that the differences in modalities of training across states may have a bearing on the attendance rates of SHG women. In Odisha, where GCs are mandated to directly provide training at the SHG level, we find that the level of attendance in training is high (about 87%). By contrast, in MP, Jharkhand and Chhattisgarh, where GCs are not required to directly provide training to SHG women and rely on the cascade model instead, the level of attendance in training is relatively low- between 43% to 56%. Qualitative surveys of

GCs from these three states further suggest that low levels of attendance of SHG women in training is perceived as a major challenge in spreading awareness about GRCs and SWAYAM-related topics by GCs.

For women who attend the training conducted by GCs, the experience is largely positive, but many women don't even know the contact information of their GC. In MP, Jharkhand, and Chattisgarh, almost all the women who attended the training sessions found them to be helpful.²² In Odisha, 87% of the SHG women attended at least one training session but only 74% found the training to be useful.

The low attendance rates may also explain the large discrepancy between the percentage of women who have heard of GCs and those who know their GCs contact information. As figure 4 illustrates, across states, the percentage of women who report that they know the contact information of their GC lags behind awareness of the GC by at least 20 % points. This dynamic is particularly acute in Chhattisgarh where about 81% of the SHG women have heard of the GRC but only about 40% have the contact information of the GC.

Since the contact information of GC is often shared only at the training sessions, only those women who attend the sessions may have ready access to it. This implies that SHG women who were not a part of these training sessions by choice (didn't attend) or by design (training imparted to only SHG GPPs or VO members) may not receive the contact information of GCs. Because knowing GCs contact information is often the only way to reach out to them for assistance, especially in matters pertaining to GBV where discreteness tends to be valued, alternative ways of having this information disseminated should be explored.

While the overall percentage of SHG women who know the contact information of their GCs remains low across states except Odisha, this indicator has improved between Round 1 and 2 for Chhattisgarh and Odisha but has remained effectively unchanged for Jharkhand and MP. Figure 5 below shows the percentage of SHG women who know the contact information of their GCs in Round 1 and 2. The percentage of SHG women who know the contact information of their GCs has increased in Chhattisgarh and Odisha, from 32% to 40% (p-value:0.04) and 60% to 74% (p-value:0.00), respectively, and remained similar for Jharkhand (48% to 51%, p-value:0.32) and Madhya Pradesh (52% to 44%, p-value:0.19)

Figure 5

²² "Reported session was helpful" is a composite indicator where we combine those who reported with "I learnt a lot of things I did not know about" and "I learnt some things I did not know about" through these trainings

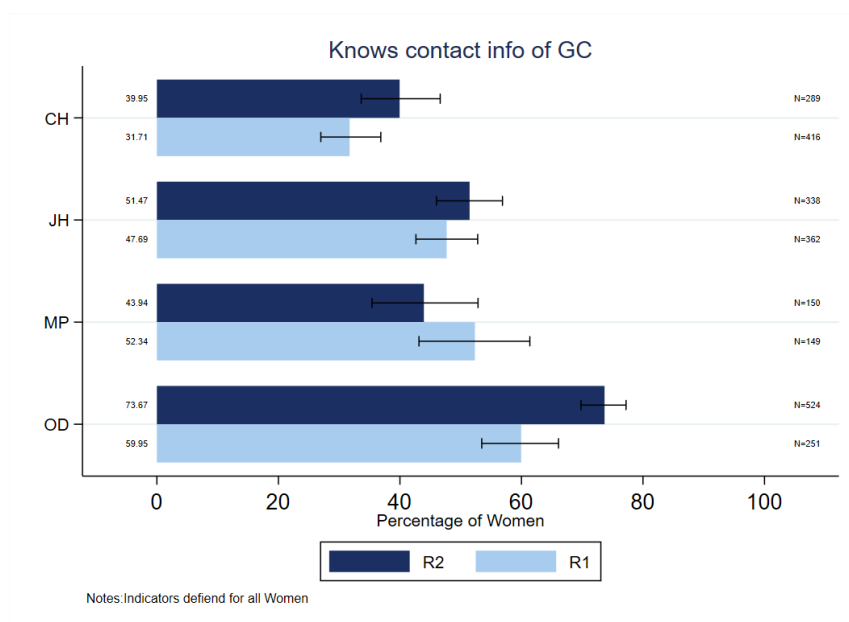
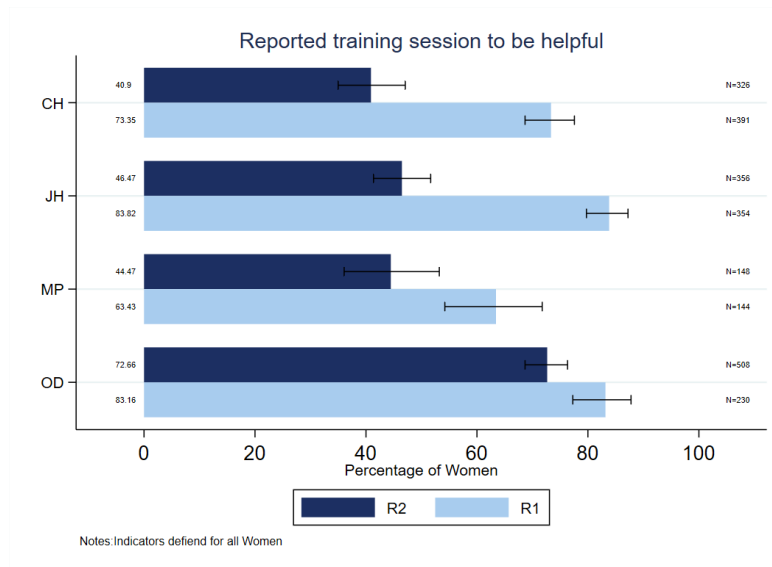


Figure 6 illustrates that the percentage of SHG women who found the training sessions to be helpful²³ has declined in all states between Round 1 and 2. Across states, the decline has been precipitous with a fall of 19% in Madhya Pradesh (p-value = 0.00), 32% in Chhattisgarh (p-value = 0.00), 9% in Odisha (p-value = 0.00) and 37% in Jharkhand (p-value = 0.00). All the changes are statistically significant. While we don't know the concrete reason for this declining trend through the quantitative surveys, **one possible driver could be the feeling in SHG women that they didn't learn anything new in the training between Round 1 and 2 and hence didn't find the training "helpful".** This is plausible given that the training topics have largely remained unchanged between the two rounds of data collection. Moreover, it may also be indicative of the need for updating the training topics and materials as the traction created by training initially, captured in Round 1, doesn't seem to have sustained over time.

Figure 6

²³ *ibid*



Gender-Based Violence (GBV)

Gender Based Violence (GBV)²⁴ is endemic in India. One report estimated that 50-70% of women in India face some form of domestic violence²⁵. According to NFHS 5, 2019-21, at least 29.3% of married women between the age of 18 and 49 have experienced gender based violence by their spouses²⁶. Moreover, the incidence of GBV is higher in rural areas (31.4%) as compared to urban areas (24.2%)²⁷. In line with the global rise in the incidence of domestic violence during the COVID-19 pandemic²⁸; there has also been a sharp increase in the cases of GBV in India since the start of the pandemic.^{29,30} Bodily integrity is a pillar of women's empowerment. Thus, SWAYAM trainings have attempted to spread awareness and knowledge about GBV with the hopes that in the longrun, incidents of violence against women will decrease.

Attitudes towards gender-based violence

Through the quantitative survey, we measured: (a) the attitudes of SHG women and GCs towards gender-based violence, and (b) the changes in these attitudes between Round 1 and 2 of SWAYAM Process Evaluation.

SHG Women

While there have been some improvements over the rounds in attitudes towards violence, levels of acceptance of violence against women remains high amongst SHG women. As depicted in figure 7 below, in Round 2, we find that 62.7% of SHG women believe that it is not permissible for the spouse to threaten a woman if she neglects the children or argues with him - a 5.25% ($p=0.05$)³¹ increase from R1. We also find that 74.3% of SHG women report that it is not permissible for the spouse to hit a woman if she neglects the children or argues with him; this has remained practically unchanged from 74.6% in R1 ($p=0.91$). This is broadly in line with the national trend³² observed in NFHS 5

²⁴ According to UNHCR, GBV refers to "harmful acts directed at an individual based on their gender". Emotional, sexual, physical, mental and economic harm based on gender, inflicted in public or in private, also constitute GBV. And it can take many forms such as "intimate partner violence, sexual violence, child marriage, female genital mutilation and so-called 'honour crimes'"

²⁵ Dasra Research, "No Private Matter: Confronting Domestic Violence". 2014

²⁶ National Family Health Survey 2019-21 (NFHS-5), India Fact Sheet

²⁷ *ibid*

²⁸ UN Women, "The first 100 days of COVID-19 in Asia in Pacific: A Gender Lens." 2020

²⁹ Shalini Mittal and Tushar Singh, "Gender-Based Violence During COVID-19 Pandemic: A Mini-Review." 2020.

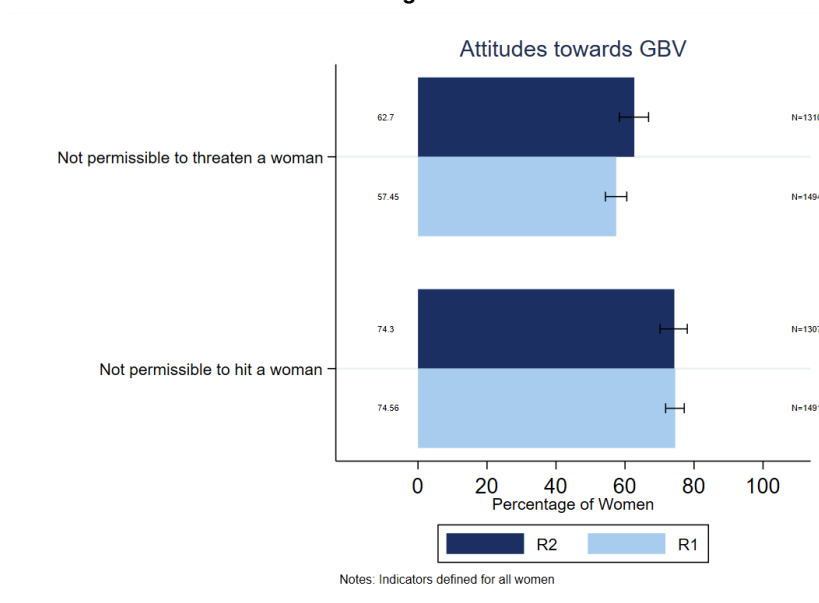
³⁰ Suchitra Maji, Saurabh Bansod, and Tushar Singh, "Domestic violence during COVID-19 pandemic: The case for Indian women". 2021

³¹ Change is statistically significant at 5% level of significance

³² National Family Health Survey, NFHS 5, 2019-21, India Report (page 619)

wherein about 27% women agree that husband is justified in hitting or beating the wife if she neglects the house or children, and about 18% women agree that husband is justified in hitting or beating the wife if she argues with him.

Figure 7



Interpreted alternatively, **more than a third (37%) of SHG women continue to believe that it is permissible for a spouse to threaten a woman if she neglects the children or argues with him.** Similarly, more than a quarter (26%) of SHG women believe that it is permissible for the spouse to hit a woman if she neglects the children or argues with him. This suggests that gender attitudes of women are deep-rooted and while malleable, they are slow to change. Moreover, any changes that do take place could be a reflection of a general shift in norms, and it's not possible to attribute these changes only to the SWAYAM programming over the past year

Gender Champions

While GCs are more likely that SHG women to have lower levels of acceptance of violence against women, regressive attitudes persist in significant proportion of GCs over the two rounds. As seen in figure 8 below, about 78% of GCs believe that it is not permissible for the spouse to threaten a woman if she neglects the children or argues with him during Round 2- similar level to 80% in R1. **We also find that about 86% of GCs report that it is not permissible for the spouse to hit a woman if she neglects the children or argues with him, a decline of almost 10 % points from R1 .** Despite intensive training on the SWAYAM programme and experience of dealing with GBV cases, it seems

that a significant proportion of GCs continue to hold regressive gender attitudes. **About 22% of the GCs believe that it is permissible for the spouse to threaten the women and about 14% believe that it is permissible for the spouse to hit the women if she neglects the children or argues with him.** While it is not possible to causally attribute any change in attitudes to the SWAYAM program, the fact that these regressive attitudes continue despite the intensive training of GCs is concerning.

Figure 8

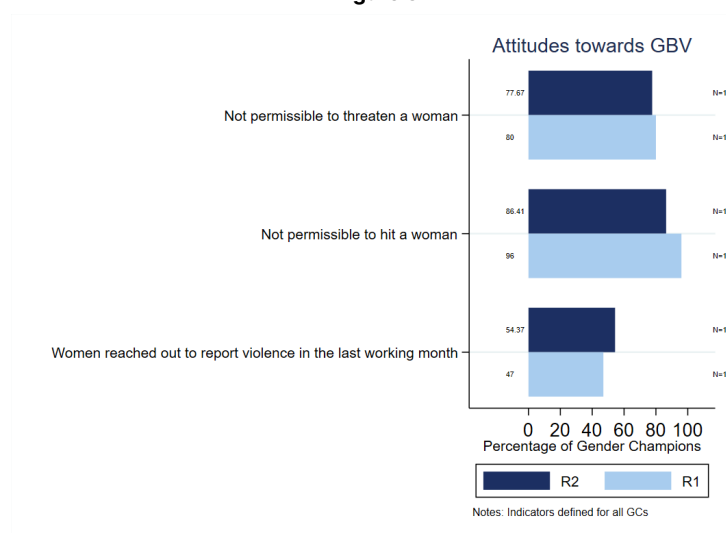


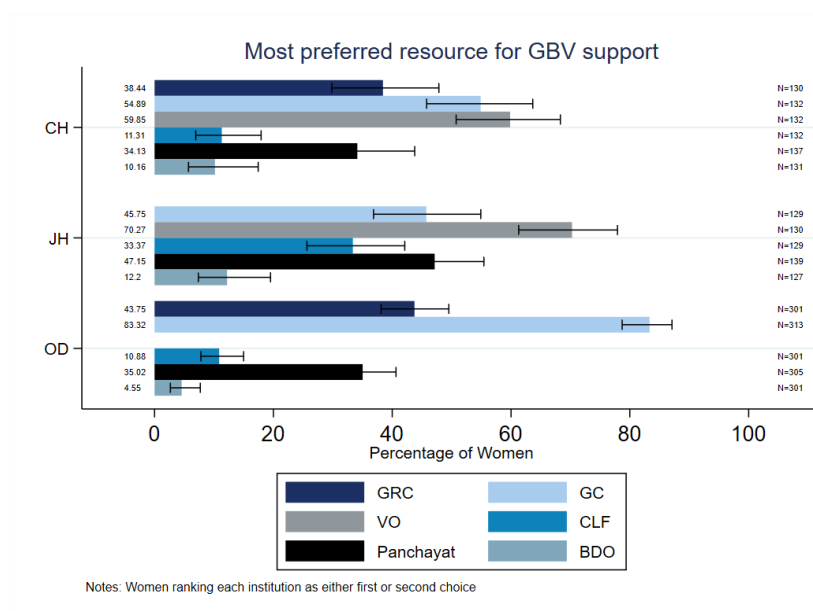
Figure 8 above also shows the percentage of GCs to whom women reached out in their last working month to report instances of GBV, and this seems to have increased from 47% to 54%.

Perceived effectiveness of different institutions in resolving GBV issues³³

GCs and GRCs are central to resolution of GBV issues but other institutions also play an important role and their relative effectiveness varies from state to state. The resolution of GBV issues in SWAYAM pilot geographies, when reported, is often mediated through many individual and institutional actors. Through the quantitative survey, we asked SHG women to rank different institutions according to their perceived effectiveness in resolving GBV issues. The results are illustrated in the figure 9 below.

Figure 9

³³ Due to a very small sample size, estimates from Madhya Pradesh were not considered to be reliable and therefore have not been included in this analysis



Chhattisgarh - Village organisations (VO) are the most preferred resource among women in Chhattisgarh when it comes to resolving issues related to gender-based violence, followed closely by GCs (jaankar didi) and GRCs (sangini kendra).

Odisha - GCs are by far the most preferred resource for women in Odisha when it comes to resolution of gender-based violence issues, followed by the GRCs (prerana kendra)

Jharkhand - Similar to Chattisgarh, in Jharkhand village organisations are the most preferred resource for resolving cases of gender-based violence, followed by panchayats and GCs.

Overall, we observe that across the different states, GCs and GRCs (except in Jharkhand where GRCs do not exist) are viewed by women as valuable resources for resolution of gender-based violence issues. **It's important to note that Panchayats remain an important institution for resolution of GBV as indicated by the fact that more than 30% of SHG women in Chattisgarh, Jharkhand, and Odisha have cited Panchayat as the preferred institution for resolution of GBV issues.** This in itself doesn't imply that Panchayats are effective in addressing GBV issues but is perhaps indicative of the role that Panchayat have played historically in resolution of GBV and the existing social norms in the villages.

The variation across the states in SHG women's ranking of different institutions for resolution of GBV issues could be a reflection of the differential ways in which the GRC models have been applied there:

- In Chhattisgarh GRCs were established much later than in Odisha and Madhya

Pradesh. The relative recency of the institution could potentially explain why a large percentage of women in Chhattisgarh still prefer other resources such as village organisations for resolving gender-based violence issues.

- The strong preference of women in Odisha to seek help from GCs for issues of gender-based violence may stem from the fact that the state has a dedicated cadre of GCs - Gender CRPs - who specialise in providing counselling services to victims of gender-based violence, something which does not exist in other states
- In Jharkhand, where GRCs have not been established, other existing institutions such as village organisations and panchayats are the preferred resources for women when it comes to resolving gender-based violence issues

Chain of escalation for GBV issues

There are multiple pathways through which a woman can raise GBV issues; this varies by state and involves different stakeholders. Anecdotal evidence suggests that cases of GBV often go unreported. While many factors could affect a woman's ability to report an incidence of GBV against her, prevailing social norms, economic insecurity, and unwillingness of women to put their spouse and in-laws at risk of prosecution are often the biggest barriers. The awareness generated by GCs and support provided by GRCs through the SWAYAM programme is expected to encourage women to report cases of GBV and seek timely resolution.

In the previous section, we saw that there are many actors involved in the resolution process of GBV cases and women have a ranked-preference for seeking their support. As a result, there could be multiple channels through which GBV issues can be raised by women for resolution. Our in-depth qualitative surveys with GCs and VO/CLF office bearers shed light on the chain of escalation for GBV issues in different states.

Across all the states, we observe that there are two main channels for women to escalate grievances related to GBV.

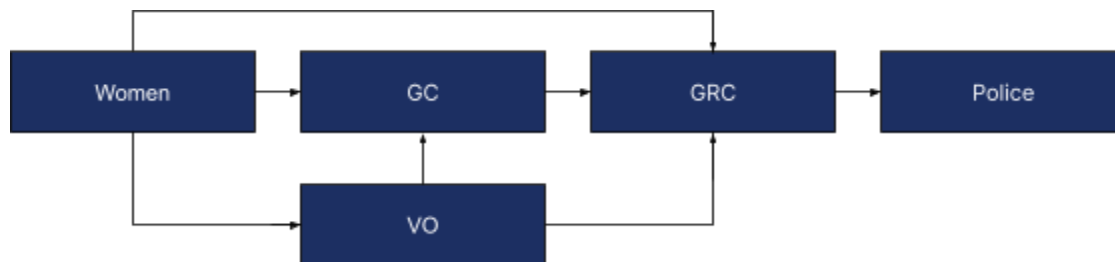
- **Direct communication with GC/GRC** - The primary channel used by women to seek support on issues related to GBV is often to directly reach out to either the local GC or GRC. This is accomplished by either contacting the GC on her phone³⁴ (preferred option due to ease of access) or by physically visiting the GRC to lodge an official complaint (less preferred due to logistical challenges). This approach is preferred by a lot of women as it accords them adequate privacy to safely raise a socially-tabooed issue such as GBV and seek help and support.
- **Escalation through intermediaries** - The second channel used by women to seek

³⁴ Since only those women who have valid phone numbers were surveyed for this process evaluation, we do not know what the preferred communication methods for those who could not be reached by phones are. These women might have very different experiences and their preferences are not reflected in our data.

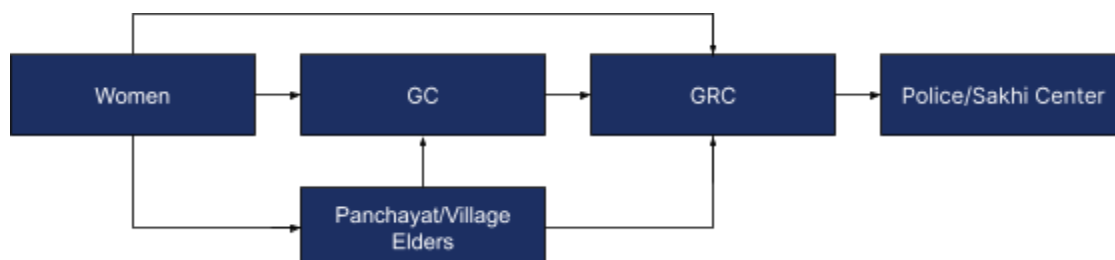
support on issues related to GBV involves enlisting assistance from stakeholders such as VOs/CLFs/Panchayats/Village Elders/SHGs depending upon the state in question. In this approach, these stakeholders attempt to resolve grievances by themselves, failing which the issue is escalated to the local GC/GRC. Loss of privacy in this relatively more public process may make it more difficult or even deter women from reporting cases of GBV, especially if they relate to influential members of the community. It is pertinent to note that while these intermediaries may be able to resolve some GBV cases, unlike GCs they are not specifically trained or have the know-how to handle and resolve GBC cases- an observation made by many VO/CLF office bearers during the qualitative interviews.

Based on the qualitative interviews with GCs and VO/CLF office bearers, we were able to map the chains of escalation for GBV issues in each state as depicted in the schematic diagram below:

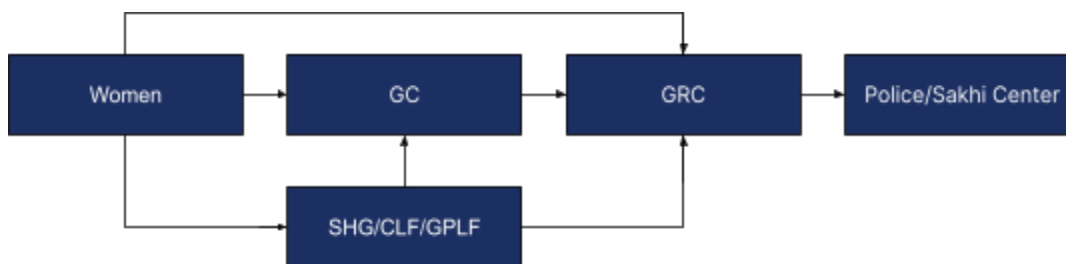
Madhya Pradesh



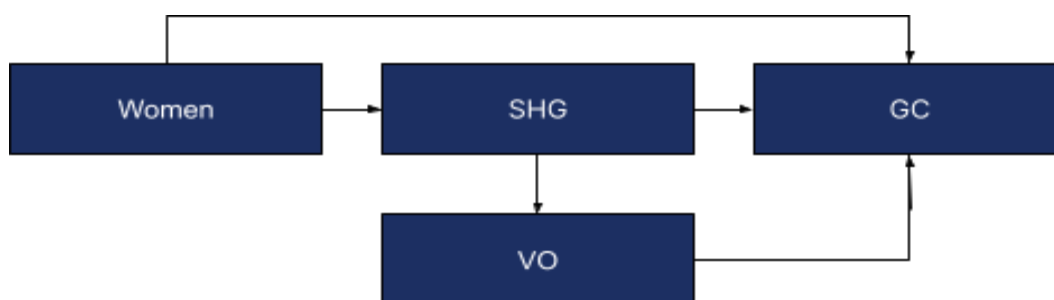
Chhattisgarh



Odisha



Jharkhand



The schematic diagrams show different pathways through which a woman can raise GBV issues in different states and the stakeholders involved. Indeed, one or all the pathways can be pursued by the woman simultaneously to seek resolution of the GBV issue she is facing. **Which pathway women chose for resolution of GBV issue depends on a complex set of factors including the perceived effectiveness of different institutions in resolving the issue and prevailing social norms. Moreover, the pathway may not be linear and, in practice, different pathways may even overlap given that the stakeholders involved interact with each other.** The existence of different pathways with multiple stakeholders paints an impression of a complex web of interactions. While the element of complexity can not be ignored, detailed discussions with GCs suggest that depending upon the gravity and complexity of the GBV case, an equilibrium pathway of escalation exists in the SWAYAM pilot geographies. Whether these equilibrium pathways are optimal or not remains an open question.

Economic Empowerment

Economic inequality between men and women is a widely documented phenomenon in India. Female labour force participation in India is one of the lowest in the world. According to the Periodic Labour Force Survey (2020-2021), female labour force participation stood at 18.6% for urban areas and 27.7% for rural areas in India³⁵. Moreover, relative to men, women spend more time on unpaid domestic duties³⁶ and receive less money than men for the same work³⁷. Thus, an important intended impact of SWAYAM is to increase women's economic empowerment.

Empowerment Indicators

Contribution to household income

Figures 10 and 11 below show the Women's and GC's Contribution to Family Income respectively and comparison of estimates between Round 1 and 2. The percentage³⁸ of SHG women who report being either sole or majority contributors to the household income remains practically unchanged between the two rounds. However, the percentage of SHG women who report being minority contributors to household income increased from 21.22% to 27.9% (p-value = 0.00). Moreover, the percentage of SHG women who reported not contributing to household income at all decreased from 28.58% to 22.85% (p-value = 0.01). Both these changes are statistically significant. Overall, the data suggests a trend of women's increasing contribution to household income between R1 and R2. For GCs, the contribution to household income between the two rounds of data collection has seen very limited change.

Interestingly, in Round 2, more women than GCs report that they do not contribute any money to their family's income (22.85% vs 1.89%). Large difference between the two groups in the proportion of non-contributors to family income may indicate that even though GCs are selected from within the community SHG and have similar occupations (mostly agricultural), they might be inherently different from the average SHG women they serve.

³⁵ Periodic Labour Force Participation Survey (PLFS)- Annual Report (July, 2020-June, 2021)

³⁶ Ananya Bhattacharya, "India's Inequality Crisis Hurts Girls and Women the Most. 2019.

³⁷ Rica Bhattacharya, "Gender Pay Gap High in India: Men get Paid Rs. 242 Every Hour, Women earn Rs 46 Less." 2019.

³⁸ P-values for change in household income contribution indicators for SHG women is 0.53 (full contribution), 0.30 (more than half), 0.00 (less than half), and 0.01 (no contribution) respectively

Figure 10

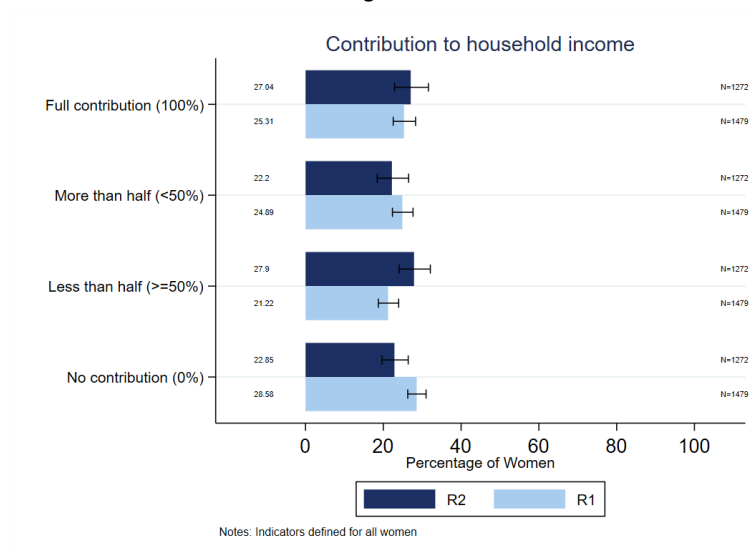
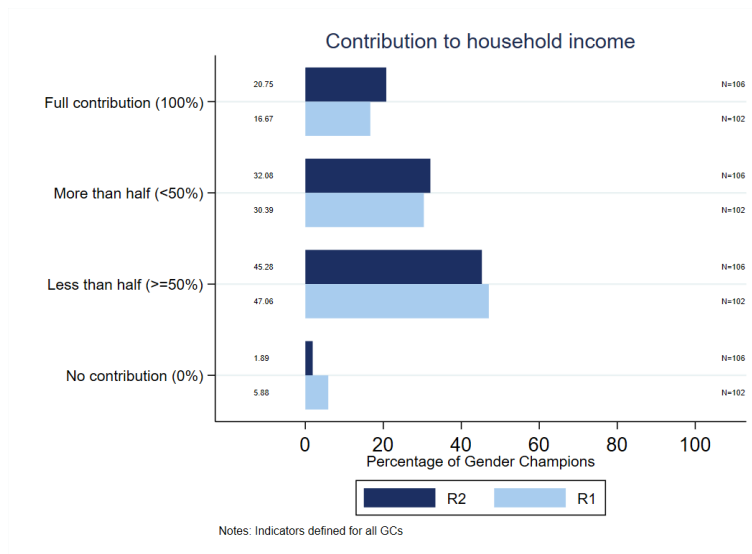


Figure 11



Role in Household decision-making

Role of women³⁹ and GCs in household decision making remains limited despite

³⁹ P-values for change in household decision making indicators for SHG women is 0.67 (crops), 0.27 (work), 0.83 (major household expenses), and 0.44 (minor household expenses) respectively

economic contributions to the household. The ability to make decisions regarding economic activities and household expenses is a key dimension of economic empowerment. We saw in the previous section that, as per Round 2 data, about 78% of the women and 98% of the GCs earn an income. Figures 12 and 13 below illustrate the role of women's and GC's role in household decisions. We observe that despite earning an income, the role of women and GCs in household decision making, especially about crops and major household expenses, remains limited.

Figure 12

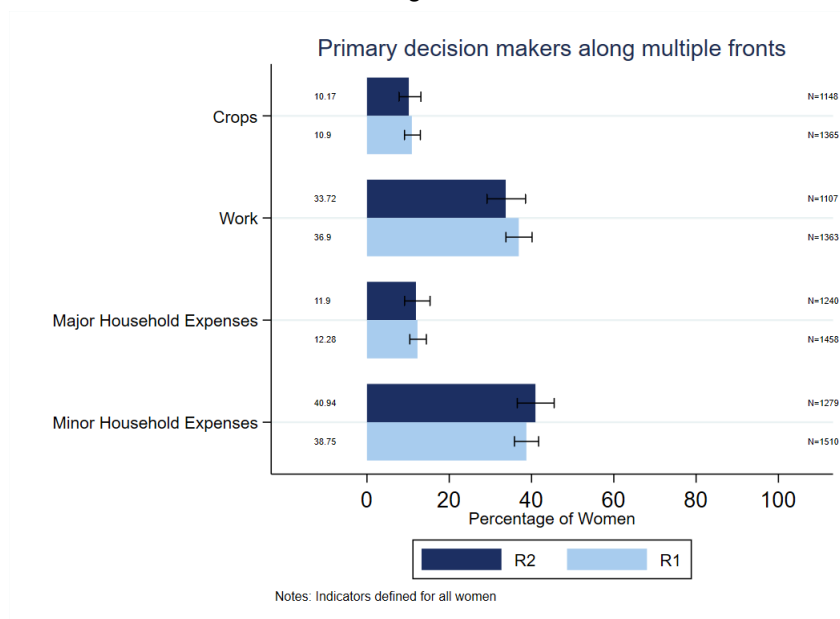
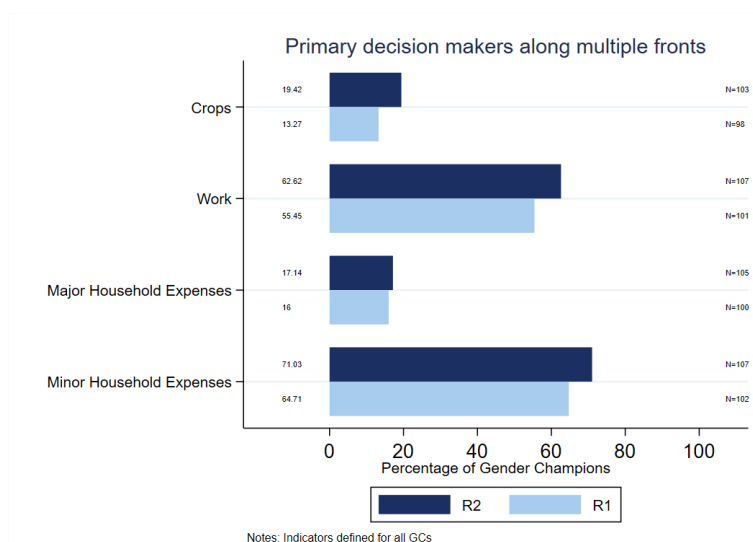


Figure 13



Round 2 data suggests that **only 10.17% of SHG women regard themselves as the household's primary decision maker for which crops to grow and 11.9% for major household expenses**. Similarly, only 19.4% of GCs report being the primary decision maker for choice of crops and 17.1% for major household expenses. In most cases, women report that their spouse, or another household member is the primary decision-maker.

Only 33.7% of SHG women in Round 2 reported being the primary decision-makers about their own employment. However, 62.6% of the GCs reported that they are the primary decision makers when it comes to their employment. This once again seems to suggest that, at least in some respects, the cadre of GCs seem to be inherently different from the wider pool of SHG women whom they serve. Lastly, all the indicators above suggest that on household decision-making there has not been much change between Round 1 and Round 2.

Access to documents and entitlements

Creating awareness and enabling women to access social entitlements is an important pillar of the SWAYAM programme. SWAYAM's theory of change takes the view that if women are aware and knowledgeable of their rights and can access government benefits they are eligible for, they will be able to improve their economic situation. There can be many challenges which limit women's ability to access social entitlements. However, two challenges relate to the necessary conditions for accessing social entitlements: (i) eligibility for social entitlements, and (ii) mandated documents to access or prove the eligibility for social entitlements.

In Round 2, we collected data from SHG women on both the documents they possess and the social entitlement schemes they use. Table 7 illustrates the trends in SHG women's ownership of different documents. **Virtually all women in four states have access to Aadhar Card, Voter Card, Ration Card, and Bank Passbooks.** This is not surprising as these documents are required for various administrative processes and there has been a big push from the government to extend coverage of these documents. While these documents are essential for citizen's interaction with the state, none of these documents- apart from Ration Card for PDS- will in itself be sufficient for establishing eligibility for social entitlement schemes. **However, we find that ownership of other documents, which in conjunction with aforementioned documents can be used to establish eligibility for social entitlements, is not universal and varies by states.** For example, women's ownership of Ayushman Cards, required for access to government health schemes, varies from 13% in Odisha to 86% in Chhattisgarh. Ownership of job cards varies from 42% in Odisha to 89% in Chhattisgarh. Similarly, women's ownership of land titles is uniformly low across states and varies from 10% in Odisha to 24% in Madhya Pradesh. It's pertinent to note that ownership of the required documents doesn't necessarily mean that women are able to effectively access corresponding social entitlements.

Table 7

Document	MP	CH	JH	OD
Aadhar Card	97%	98%	98%	99%
Voter Card	99%	96%	95%	98%
Ration Card	94%	79%	87%	85%
SC/ST Card	41%	38%	30%	18%
Birth Certificate	27%	30%	24%	17%
Marriage Certificate	17%	20%	21%	7%
Ayushman Card	56%	86%	62%	13%
Bank Passbook	95%	97%	98%	98%

Job Card	77%	89%	58%	42%
BPL Card	47%	70%	39%	21%
Labour Card	77%	70%	71%	51%
MCC	48%	59%	55%	43%
Pension Card	18%	19%	30%	39%
KCC	12%	27%	15%	9%
Land Title	24%	17%	21%	10%

Apart from PDS and Ujjwala Yojna, the percentage of SHG women who report accessing different social entitlements remains low across states. Table 8 below illustrates the social entitlements accessed by SHG women. This dynamic is also true for social entitlements for which women report having the required document. For example, ownership of job cards varies from 42% in Odisha to 89% in Chhattisgarh. However, 28% women in Odisha to 77% women in Chhattisgarh report having accessed MNREGA. This suggests that efforts to support and encourage women's access to social entitlements should not just focus on helping women acquire the required documents. While mandatory documents are the necessary condition for accessing the social entitlements, they may not be sufficient.

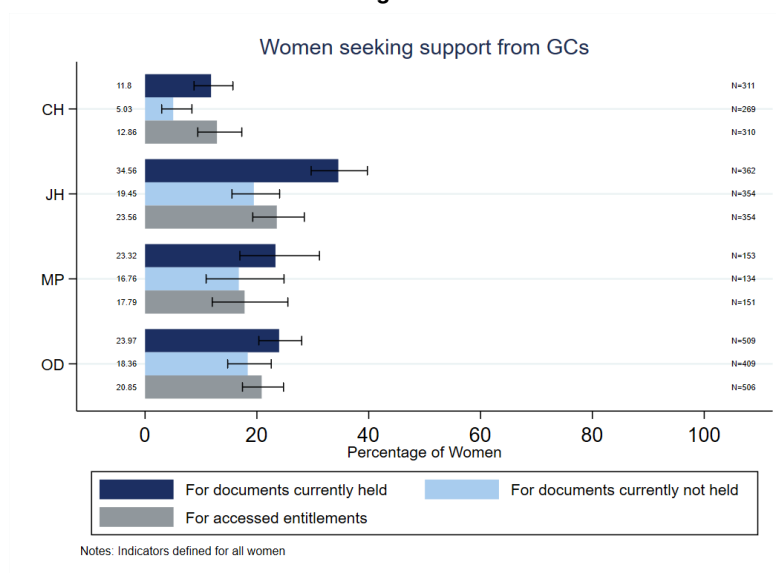
Table 8

Entitlement	MP	CH	JH	OD
MNREGA	36%	77%	30%	28%
PDS	37%	84%	69%	73%
Entitlements for PLW	32%	40%	53%	31%
Pension	26%	32%	29%	39%
Scholarships	22%	33%	36%	8%
Farmer Loans	17%	34%	18%	16%

PMJAY	14%	27%	9%	24%
PMKSY	6%	13%	7%	14%
PMGKY	10%	43%	16%	19%
Ujjwala Yojna	67%	60%	65%	62%
PM-KISAN	28%	44%	16%	26%
Awaas Yojna	31%	-	-	-
BSKY	-	-	-	79%
Flood Relief	28%	-	-	-

Assistance sought by SHG women from GCs for documents and social entitlements remains low across states. In the SWAYAM programme, a key aspect of a GC/GRC's mandate is to provide support to women in accessing government-issued documents and entitlements. In Round 2, we collect data to gauge what proportion of women are seeking support from GC/GRCs for accessing social entitlements.

Figure 14



As depicted in figure 14 above, we observe that **less than 40% of SHG women across 4**

states sought assistance from GCs for acquiring government-issued documents that they currently hold. Less than 25% of the SHG women across all states report seeking GC/GRC assistance for accessing social entitlements. Similarly, less than 20% of the women across all states seek GC/GRC help in acquiring documents that they don't currently have access to.

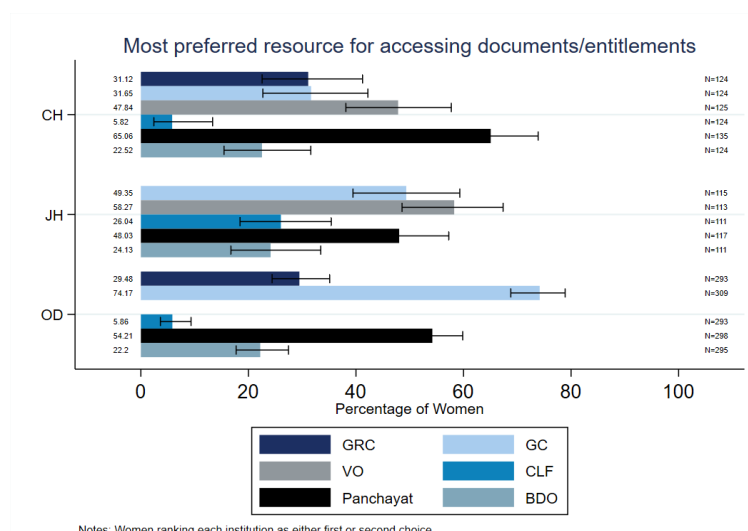
As an institution which is mandated to provide women support with accessing government-issued documents and entitlements, the low reliance of SHG women on GRCs for this support is a cause for concern. **It suggests that either SHG women are unaware of this aspect of a GRCs mandate or that they consider GRCs to be ineffective institutions in helping them secure these documents and entitlements.** Data from qualitative interviews with GCs supports the latter hypothesis. GRCs do not have any administrative authority to issue government documents or enrol women for entitlements. Often, it's the local Panchayat that provides approvals for documents and is required by the state to mediate the process of enrolling people for social entitlements per eligibility. As a result, **GRCs end up primarily playing the role of the facilitator rather than an enabler for women to access documents and social entitlements.**

Most preferred resources for support in accessing documents and social entitlements⁴⁰

Panchayat and Village Organisations are the most preferred institutions for seeking support in accessing documents and social entitlements in most states. Through the quantitative survey, we asked SHG women to rank different institutions that they will reach out to for accessing documents and social entitlements. The results are illustrated in figure 15 below where women rank each institution as their first or second choice.

Figure 15

⁴⁰ Due to a very small sample size, estimates from Madhya Pradesh were not considered to be reliable and therefore have not been included in this analysis



Odisha is the only state where GCs are the most preferred resource for SHG women to seek support for accessing government-issued documents and entitlements. In other states, women's preference for institutions to approach are more evenly distributed between Panchayat and other institutions like the VO. Moreover, the data seems to corroborate the dynamic discussed previously that **Panchayats play an important role in access to documents and social entitlements.** Percentage of women who rank Panchayat as their first or second choice for accessing documents and social entitlements is 48% in Jharkhand, 54% in Odisha, and 65% in Chhattisgarh. This underscores the importance of Panchayats in local governance and is an additional argument for augmenting the interlinkages between GRC and the Panchayat.

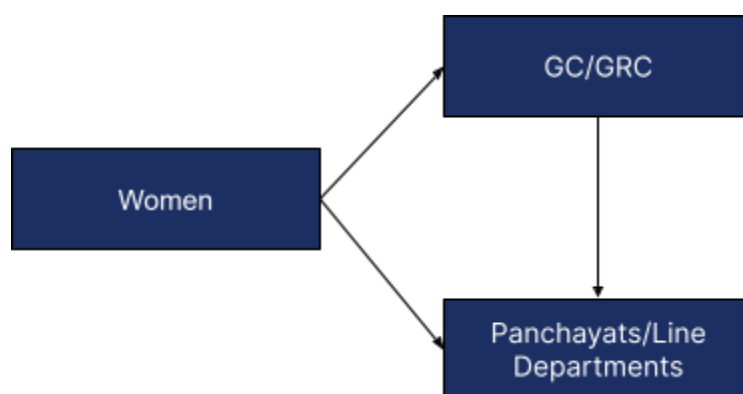
Process flow for accessing social entitlements

In practice, the role of GCs and GRCs in supporting access to social entitlement and acquiring documents is advisory; Panchayats and Government Departments are the final arbiter. As we saw in the previous section, Panchayats and other institutions like the VO may play an important role in issuance of documents and accessing social entitlements. Effectively, the GC/GRC play a two fold role in supporting the women's access to social entitlements: (i) create awareness about different social entitlements amongst women, and (ii) guide women to appropriate authorities for acquiring the documents that are mandatory for accessing the entitlements. **Unlike resolution of GBV cases, where GC/GRCs play a critical role, in issues relating to accessing social entitlements, GC/GRC largely plays a referral role.** During qualitative interviews, GCs communicated that when it comes to social entitlements, their role is largely to connect

women to the right institution for processing of the document or entitlement application. However, since GCs are known to most of the village and block level institutions, women are encouraged to inform the agencies or line departments that the GC has “referred” them for the document or social entitlement to speeden up the process.

Through the qualitative surveys, we were able to map the process flow for issuance of documents and accessing social entitlements for each state as illustrated in the schematic diagrams below:

Madhya Pradesh

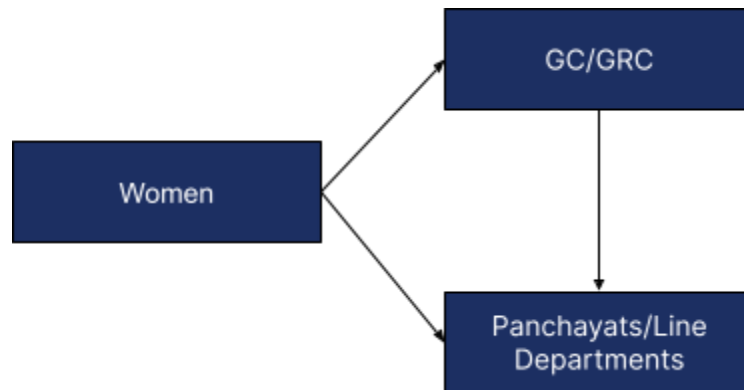


Chhattisgarh⁴¹

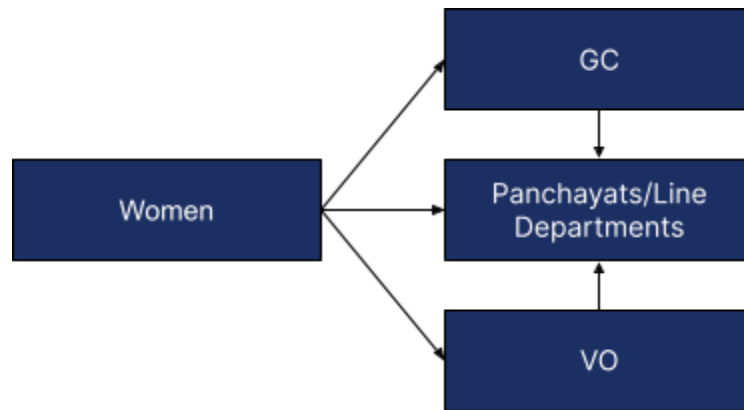


⁴¹ In Chhattisgarh, providing support to women in accessing government-issued documents and entitlements is not considered to be a part of the GC/GRCs mandate

Odisha



Jharkhand



In MP and Odisha, women either approach GC/GRC or Panchayat/Line Departments for issuance of documents and accessing social entitlements. In Jharkhand, in addition to GC/GRC and Panchayat/Line Departments, women also approach VOs. In these states even when women approach GC/GRC or VO, they are ultimately referred to the Panchayat or relevant line departments for acquiring the document, enrolling in social entitlement or resolving a related issue. This corroborates the view that for social entitlements, GC/GRCs largely play a referral role matching the issue with the most relevant institution or agency that could resolve it. In contrast, in Chhattisgarh the women directly approach the Panchayat or line department.

Political Empowerment

Gram Sabha is an important platform for political and social mobilisation at the village Panchayat level. Gram Sabhas are constitutional bodies, defined in article 243(b) of the Constitution. It consists of persons above the age of 18 years who live in the village and are included in the electoral rolls for the Panchayat⁴². The Gram Sabha is a forum to discuss and deliberate upon issues pertaining to local governance and development, including village development plans. It is crucial for women to be involved in Gram Sabha meetings since these meetings serve as a platform for women to take a more active role in helping make decisions for their community.⁴³ However, research finds that participation in gram sabhas is gendered. Women are less likely to attend gram sabha meetings⁴⁴, participate in community management of resources⁴⁵ or run for Gram Panchayat elections.

Gram Sabha participation

Participation of women in Gram Sabha remains very low; the indicators for political participation have remained practically unchanged between Round 1 and 2 for both women and GCs. The SWAYAM intervention is primarily targeted towards rural communities where the Gram Sabha (GS) is the main constitutional body for registered voters to discuss community issues in a public forum. We attempt to gauge the level of participation of SHG women and GCs in these GS meetings as well as understand the attitudes of others to their participation.

Figure 16 illustrates that only 56.82% of SHG women felt that women were allowed to speak frequently at GS meetings. Even when they are allowed to speak, only 50% of SHG women feel that their questions and comments are deemed important and that they are listened to.

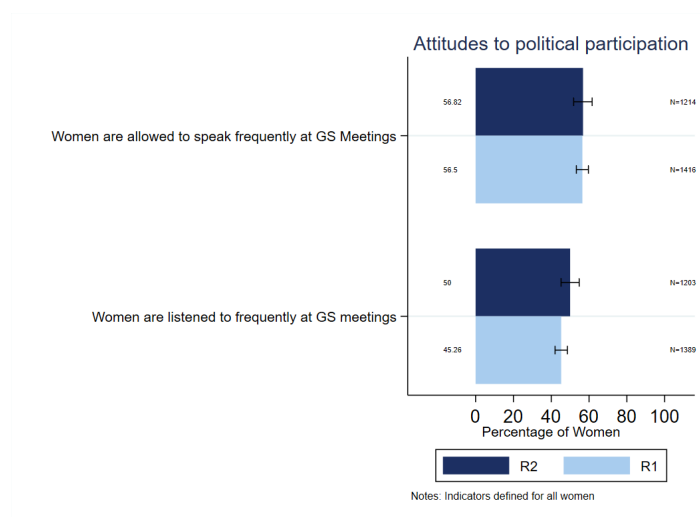
Figure 16

⁴² Panchayat is the executive committee of Gram Sabha and implements development programs under the overarching mandate, supervision and monitoring of the Gram Sabha

⁴³ Planning Commission, "Impact of Bottom up Planning under PRIs and Women participation therein in the States of Madhya Pradesh, Orissa, Chhattisgarh, Gujarat, Jharkhand and Maharashtra."

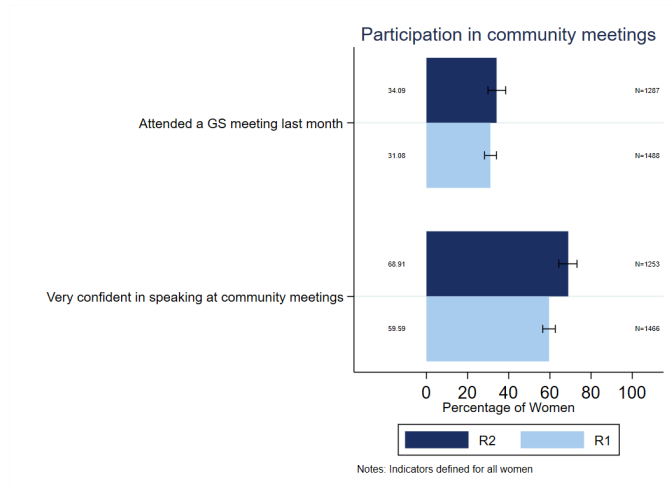
⁴⁴ Radu Ban and Vijendra Rao. "Tokenism or Agency? The Impact of Women's Reservations on Village Democracies in South India". Economic Development and Cultural Change. 2008

⁴⁵ Bina Agarwal, "Participatory Exclusions, Community Forestry, and Gender: An Analysis for South Asia and a Conceptual Framework". World Development. 2001



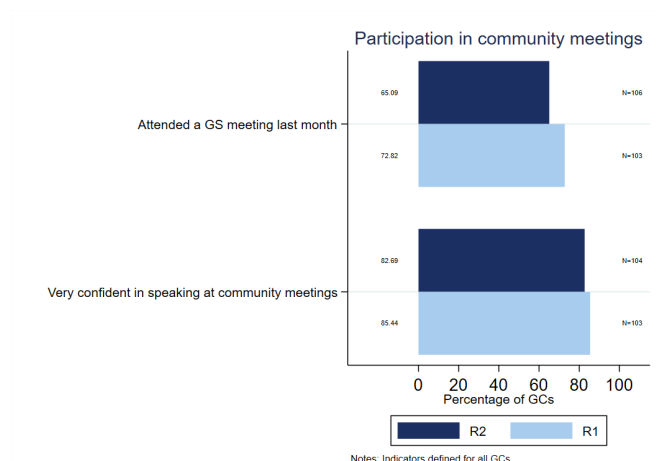
Poor attitudes to women's participation at GS meetings may be one reason why overall attendance of SHG women at these meetings remains low. As illustrated in figures 17 and 18 below, in **R2 only 34% SHG women and 65% GCs report attending⁴⁶ the gram sabha meeting in the last month**. Despite this, most SHG women and GCs continue to report high levels of confidence in speaking at community meetings. 68.91% of SHG women and 82.69% of GCs respectively describe being “very confident” in doing so. In fact the percentage of SHG women who report feeling very confident in speaking at community meetings has increased significantly between the two rounds (p-value = 0.00).

Figure 17



⁴⁶ For SHG women, this figure represents the percentage who attended a GS meeting in February, while for GCs this represents the percentage who attended a GS meeting in their last month working as a GC

Figure 18



The overarching trend here is that GCs' participation in gram sabha meetings, on all indicators, is higher than that of the SHG women. In a way, the difference in gram sabha participation indicators between SHG women and GCs is not surprising. GC are empowered individuals with a position of authority in their communities and are more likely to participate in gram sabha meetings. Qualitative interviews point towards another potential reason for higher participation of GCs in Gram Sabha meetings: meetings as a platform to interact with office bearers of Gram Panchayat and officials from other line agencies and departments who attend the Gram Sabha meetings. **Lastly, we do not see any meaningful change in the indicators for participation in gram sabhas between the two rounds for either the SHG women⁴⁷ or GC despite increased exposure to SWAYAM programming.** While this in itself is not indicative of the effectiveness of the SWAYAM program, it does suggest that attitudes towards political participation of women has remained broadly stable between both survey rounds.

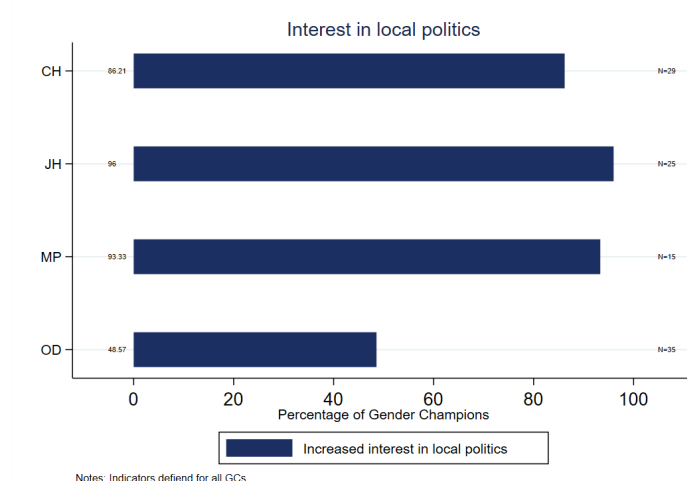
Gender Champions' engagement with local politics and community

GCs have become more engaged with local politics since taking up their role and are also involved with the local communities they serve . The extent of one's engagement with local politics and community groups is another metric of political empowerment. To this effect we try to understand how GCs interest in local politics has changed since assuming that role as well as assess the extent of their engagement with various local community groups.

⁴⁷ P-values for change in political participation indicators for SHG women is 0.91 (women allowed to speak frequently at GS meetings), 0.13 (women's comments and questions are listened to and deemed important), 0.27 (attended a GS meeting in the previous month), and 0.00 (women are very confident in speaking at community meetings) respectively

Figure 19 below depicts the interest of GCs in local politics. In Round 2, we ask GCs how their interest in local politics have changed since becoming GCs. **We find that GCs in all states report an increase in interest in local politics after becoming GC. While this change is muted in Odisha, where only about 50% GCs report increased interest in local politics, in all other states more than 85% of GCs report that their interest in local politics has increased since assuming their responsibilities.** This is consistent with the findings from the qualitative surveys where GCs report that after becoming GCs they have more exposure and better understanding of the community issues, have a position of authority in the community, and are able to engage with different stakeholders including Sarpanchs and government officials.

Figure 19



As seen in figure 20 below, more than half of the GCs in all the states are a part of at least one community group. These community groups include agricultural groups, fisheries groups, school management committees etc. This suggests that beyond their role as GCs, GCs also engage with the community through different community groups and are well integrated into their community. Interestingly, we observe that with the exception of Odisha, in all the other states the extent to which GCs are a part of at least one other local community group has reduced between R1 and R2. There can be many factors driving this decline but we don't have data from quantitative surveys to provide further insights into this trend. However, qualitative surveys suggest that GCs struggle with mental bandwidth. Being a GC is not their primary occupation: about 48% of the GCs are involved in agriculture while 20% more have salaried jobs in the private sector. About 95% of the GCs are married and have family responsibilities to manage in addition to professional responsibilities. Additionally, COVID-19 pandemic has aggravated this challenge due to greater financial insecurity and increased burden of childcare on women,

including GCs.

Figure 20

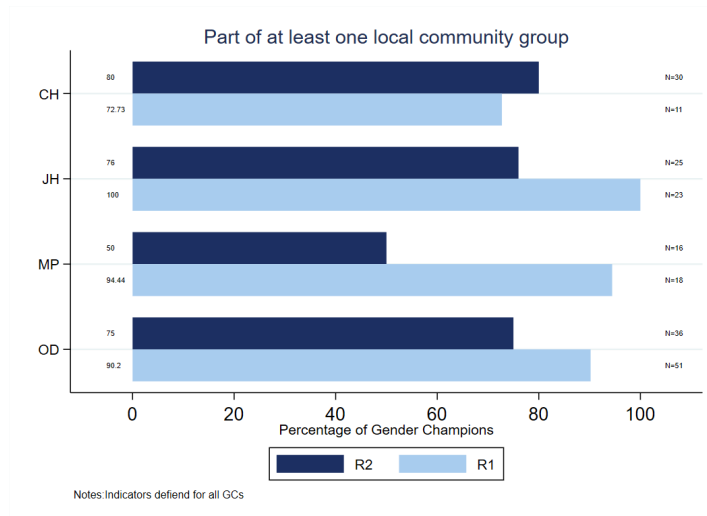
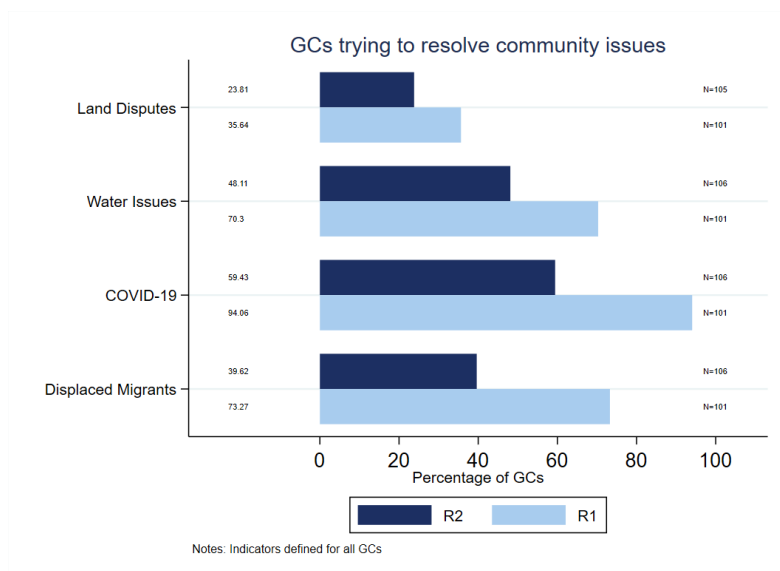


Figure 21 captures the involvement of GCs in resolving community issues- namely land disputes, water issues, COVID-19 relief and displacement of migrants- in the GC's last working month. We observe that relative to Round 1, there is reduced involvement of GCs in the said community issues in Round 2. While 35.6% of GCs report resolving land disputes during R1, that percentage came down to 23.8% in R2. Similarly, the percentage of GCs who report resolving water issues decreased from 70.3% in R1 to 48.1% in R2. While these estimates are likely to be sensitive to the timing of the surveys, bandwidth constraints faced by GCs, as evident from the qualitative surveys, could also be one of the factors driving this trend. Moreover, some of the issues like COVID-19 relief and displacement of migrants were less salient in Round 2 relative to Round 1 and perhaps did not require much involvement from GCs.

Figure 21



II. GRC: Operations, Interlinkages, and Sustainability

Gender Resource Centres (GRCs) are institutional platforms meant to connect women with different avenues of support⁴⁸ depending upon their need. Staff at GRCs assist women with a host of issues, ranging from assisting them in accessing various social entitlements to providing them support to deal with gender-based violence. These institutional platforms are staffed by specially trained women called Gender Champions (GCs) who are drawn from local communities and are trained by various civil society organisations (CSOs) in different states.

Currently, GRCs are operational in 3 states - Madhya Pradesh, Chhattisgarh and Odisha. Despite being a SWAYAM pilot state, Jharkhand does not have GRCs. While GRCs have been operating in Madhya Pradesh and Odisha since 2020, in Chhattisgarh GRCs were set up only in 2021.

Operations

GRCs have similar operational models across states implemented at different levels of administration. The infographic⁴⁹ below compares the GRCs across different functional dimensions. An important distinction is that of level of intervention: **in Madhya Pradesh and Chhattisgarh, GRCs have been set up at the block-level whereas in Odisha, the GRCs operate at the Gram panchayat (GP) level.** This also impacts the staffing of GRC. In MP and CG, GRC is staffed by 4-5 GCs. However, in Odisha the GRC is staffed by only one GC. Our surveys suggest that the level of intervention may have important implications for the reach and awareness of GRC, and its interlinkages with other block and village level institutions. This in turn may affect the effectiveness of GRCs. For example, in Odisha women are aware of GRCs and use them more relative to other states. In addition, the physical proximity of the GRC with the Panchayat office in Odisha facilitates more interaction and stronger linkages between the two institutions there than in the other states.

Figure 22

⁴⁸ Initiative for What Works to Advance Women and Girls in the Economy, "SWAYAM"

⁴⁹ The infographic is based on the information collected through qualitative surveys conducted as part of Phase 2 of the SWAYAM Process Evaluation

	MP	CH	OD
 Scale	1 Lok Adhikar Kendra per block	1 Sangini Kendra per block	1 Purna Kendra per Gram Panchayat
 Schedule	Two days a week	One day a week	Two days a week
 Staffing	~ 4 Samta Sakhis	~ 5 Jaankar Didis, out of which atleast one is a Counsellor	1 Gender CRPs staffs the Purna Kendras
 GBV	Resolution through mediation and , if it fails, subsequent escalation to police/panchayat	Resolution through mediation and , if it fails, subsequent escalation to police/sakhi centre	Resolution through mediation and , if it fails, subsequent escalation to police
 Entitlements	Referral to Panchayat / concerned department	Referral to Panchayat / concerned department	Referral to Panchayat / concerned department
 Documentation	Documentation of cases done in GRC; details recorded in notebooks stored at the center	Documentation of cases done in GRC; depending on the type of the case, details recorded in one of the 7 types of registers at the center	Documentation of cases done in GRC; details recorded in notebooks stored at the center

Awareness

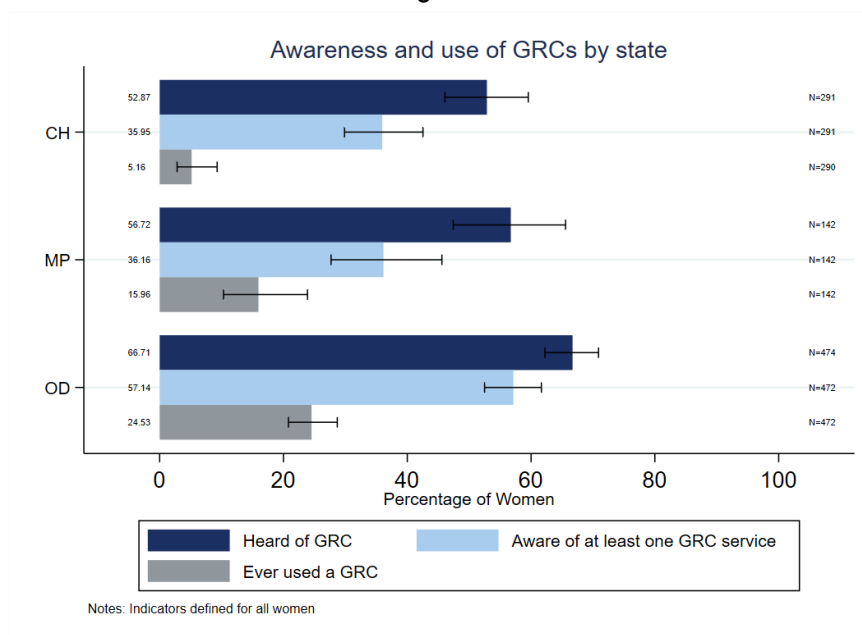
Current Status

Women who have heard of the GRC far exceed those who have used it. Use of GRC by women in all states and its effectiveness is influenced by existing structures and institutions at the village level . We observe that women who have heard of GRCs vary by state, ranging from **66.7% in Odisha to 52.8% in Chhattisgarh**, as illustrated in figure 23. Interestingly, across all states, awareness of the existence of GRC i.e. institution itself surpasses the awareness of the services provided by the GRC. This suggests that even in instances where women are aware of GRCs, they might not know for which services they can approach it.

Despite reasonably high levels of awareness of the institution and its services, use of GRCs seems muted and ranges from **5.16% in Chhattisgarh to 24.5% in Odisha**. Qualitative interviews with stakeholders indicate that limited use of GRCs across states is driven by a host of factors. Firstly, the duration of existence of GRC in a state seems to affect both the awareness of the institution and its use. In Chhattisgarh, where GRCs have been functional only for a year, only 5.16% SHG women report having used a GRC. In contrast, Madhya Pradesh, where the GRC has been present for almost 2 years, about 16% SHG women report having used the GRC. Secondly, proximity to GRC- both physical

distance between the village and GRC and administrative level of its presence (Block vs. Gram Panchayat) affects the ease of access and hence its use. Use of GRCs in Odisha (24.5%), where the GRC is at the Gram Panchayat level, is higher than in MP (15.96%) and Chattisgarh (5.16%). Lastly, the presence of other structures and institutions at village level (like SHGs, VOs, and Panchayats), and their ability to address women's issues affects the use of GRC.

Figure 23



Change between R1 and R2

We are unable to do R1 vs R2 comparison for awareness and use indicators pertaining to GRCs due to data constraints across states. In Odisha the sampling frame has changed between R1 and R2 making comparison infeasible. Comparison is not possible in Chhattisgarh due to absence of GRC in the state during Round 1. Lastly, inconsistent recall⁵⁰ among women in MP makes the comparison tenuous.

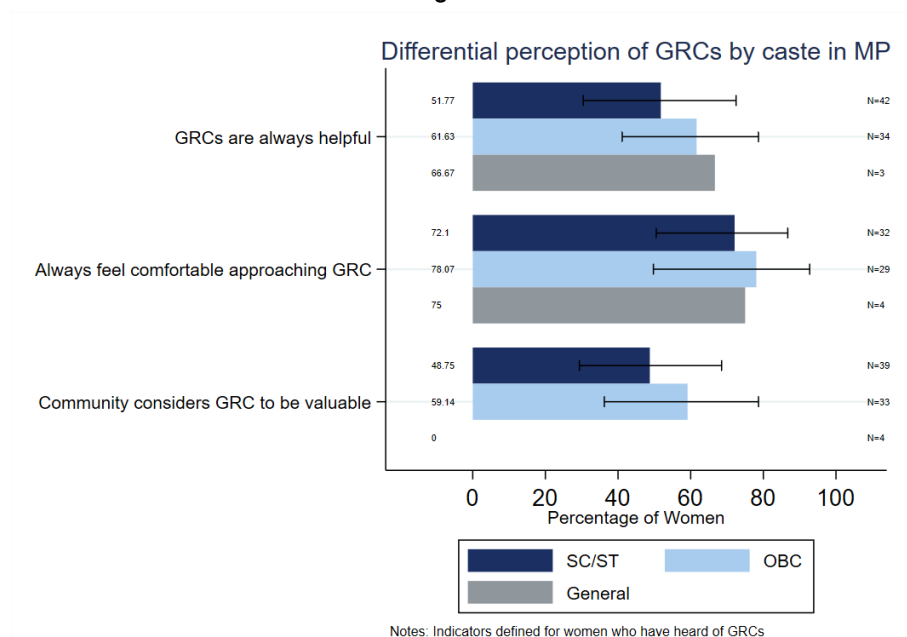
Perception

Existing caste-hierarchies seem to have a bearing on how women perceive GRCs but

⁵⁰ Among the subsample of women surveyed during both R1 and R2 in MP, 24 women answered in the affirmative when asked if they had “ever” used a GRC in R1. In R2 however, out of these, 16 women answered in the negative to the same question. Since the question specified whether the women had “ever” used the GRC (non-finite recall period), this shift in the responses is surprising and we are unable to explain the cause of the inconsistency in the responses between the two rounds.

the magnitude of the issue varies by state. Figures 24-26 highlight the way that GRCs are perceived differently by women from different caste backgrounds. We primarily study the differential perception among women self-identifying as SC/ST (Scheduled Caste/Scheduled Tribe), OBC (Other Backward Caste) or General.

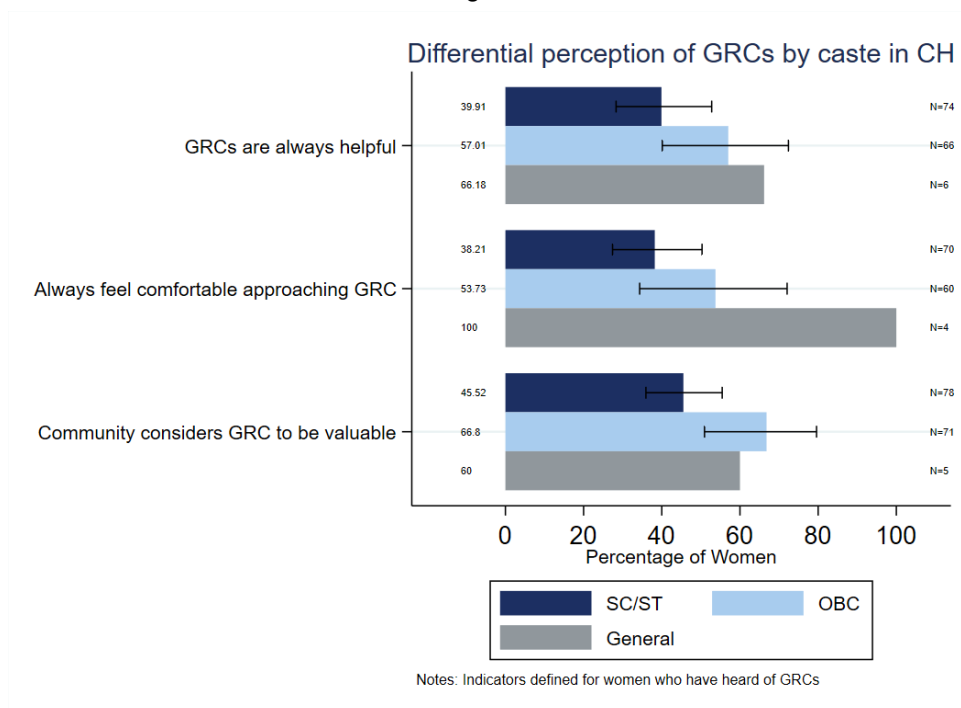
Figure 24



In MP, there was no statistical difference in the way women self-identifying as SC or ST rated GRCs across a host of perception-related indicators vis-a-vis those who self-identified as OBC⁵¹ with the respective p-values suggesting that the change in the estimates is not significant at the 5% significance level (estimates for women belonging to the General category were considered to be unreliable due to insufficient sample size).

⁵¹ P-value for difference in women finding GRCs to be always helpful was 0.32, p-value for difference in women feeling comfortable in approaching GRCs was 0.69, and p-value for difference in women believing that their community considers GRCs to be valuable was 0.28 respectively.

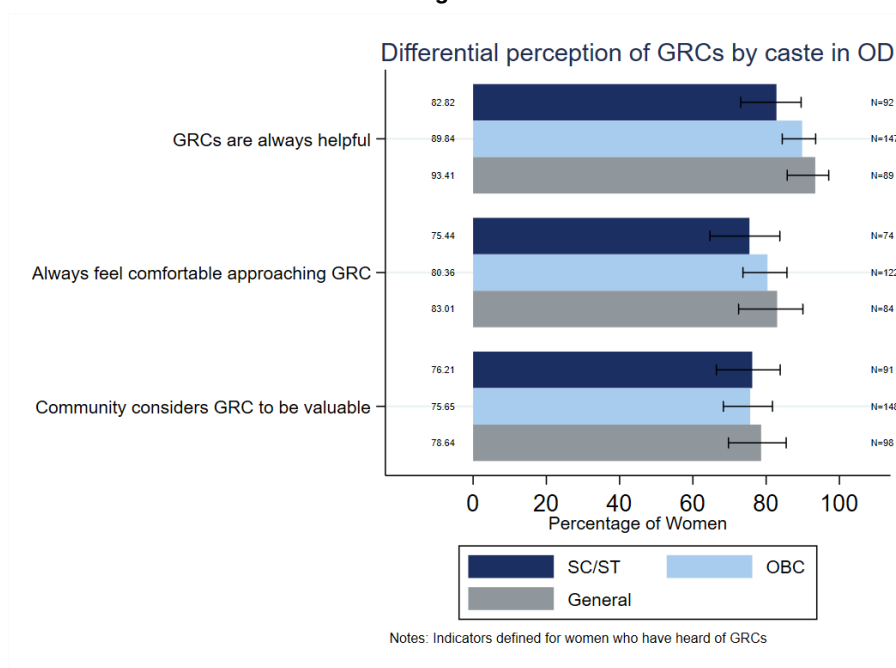
Figure 25



We observe an exacerbated version of this trend in Chhattisgarh where there is a major gulf between the perception of GRCs which SC/ST women and OBC women have. **Across indicators, OBC women's perception of GRCs is much more positive than that of SC/ST women.**⁵² This difference in perception is statistically significant at the 5% significance level for the indicator pertaining to helpfulness of GRCs (p-value = 0.02) as well as the one gauging whether the community considers the GRCs to be helpful (p-value = 0.02). However, there is no statistical difference in perception for the indicator pertaining to comfort in approaching the GRC (p-value = 0.17).

⁵²There are too few General category women in our Chattisgarh sample for the estimates to be reliable

Figure 26



The caste hierarchy manifests itself in the way women perceive GRCs in Odisha as well but the differentials in perception of GRC between castes are practically non-existent⁵³ in Odisha as compared to MP and Chhattisgarh.

The differing ways in which the institution of the GRC is perceived by women belonging to different castes could be reflective of existing social structures. As these structures tend to be entrenched in the society and slow to change, the outreach efforts of the GRCs need to take them into account in order to avoid inadvertent social exclusion of historically marginalised groups.

Gender Champions

GCs play an important role in the SWAYAM Programme. Recruited from the communities they'll eventually serve, GCs are intensively trained by CSO partners as a part of the SWAYAM programme. In Chhattisgarh, MP, and Odisha, GCs staff and represent the GRCs. The GCs in Jharkhand-Block Resource Persons-implement the SWAYAM programme. GCs have a multifaceted role: to create awareness about women's issues and

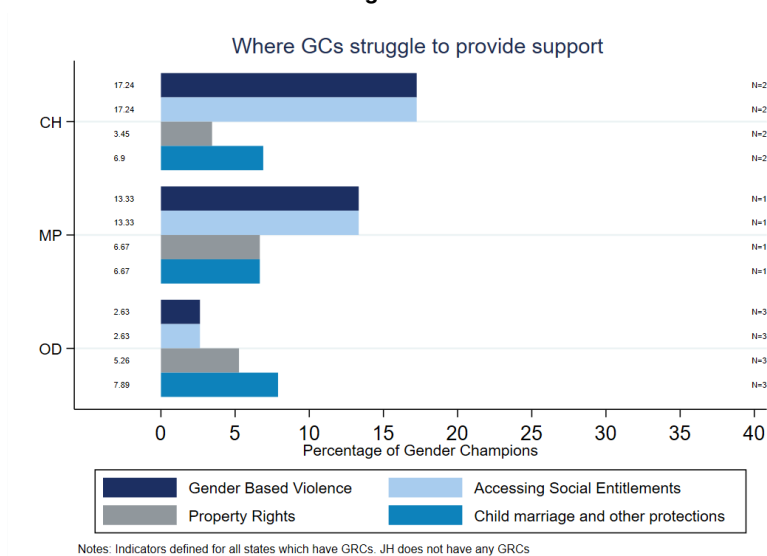
⁵³ Between OBC and SC/ST women: P-value for difference in women finding GRCs to be always helpful was 0.14, p-value for difference in women feeling comfortable in approaching GRCs was 0.35, and p-value for difference in women believing that their community considers GRCs to be valuable was 0.89 respectively. Between General and OBC women: P-value for difference in women finding GRCs to be always helpful was 0.30, p-value for difference in women feeling comfortable in approaching GRCs was 0.71, and p-value for difference in women believing that their community considers GRCs to be valuable was 0.55 respectively.

GRCs amongst different stakeholders; provide training on gender issues and women's empowerment to VOs or SHGs; serve as an important link between the women and GRCs; provide advice to women on issues related to entitlements and support them in the resolution of gender based violence issues; and liaise with relevant government agencies (like Police) or departments for resolution of women's issues.

Areas where Gender Champions struggle to provide support

GCs report facing challenges in providing support to women on Gender Based Violence (GBV), accessing social entitlements and property rights, and on protection against child marriage. Interestingly, There are significant variations across states as illustrated by figure 27 below. GCs facing challenges in delivering on their primary responsibilities, especially in MP and Chattisgarh, is a concerning dynamic. Meanwhile, this does not seem to be a major issue in Odisha which suggests that there might be ways to ameliorate the difficulties faced by GCs in MP and Chhattisgarh, and some form of cross-state learning to this end should be encouraged.

Figure 27



Challenges faced by GCs in discharging primary responsibilities

GCs face complex challenges including restrictive social norms, gaps in government services, and costs associated with providing support, which vary with states. GCs face a host of challenges that limit their ability to deliver upon their primary responsibilities. The nature of challenges faced by GCs also differ across states. As seen in figure 28 below, **restrictive social customs⁵⁴ which made it difficult for women to**

⁵⁴ Such as protecting family honour over women's safety, and men's authority to discipline women and children

discuss their issues and to act upon the advice of the GCs emerged as a major challenge in Chhattisgarh and MP where 25% and 30.7% of GCs, respectively, cited it as a big roadblock. Restrictive social norms were also a challenge in Odisha albeit to a lesser extent as only 13.9% GCs cited it as an issue affecting their effectiveness.

Gaps in government services such as delayed issuance of social entitlements and lack of support from police and government departments in resolving women's grievances were cited as a challenge by 16.7% GCs in Chhattisgarh, 15.4% GCs in MP, and 5.6% GCs in Odisha.

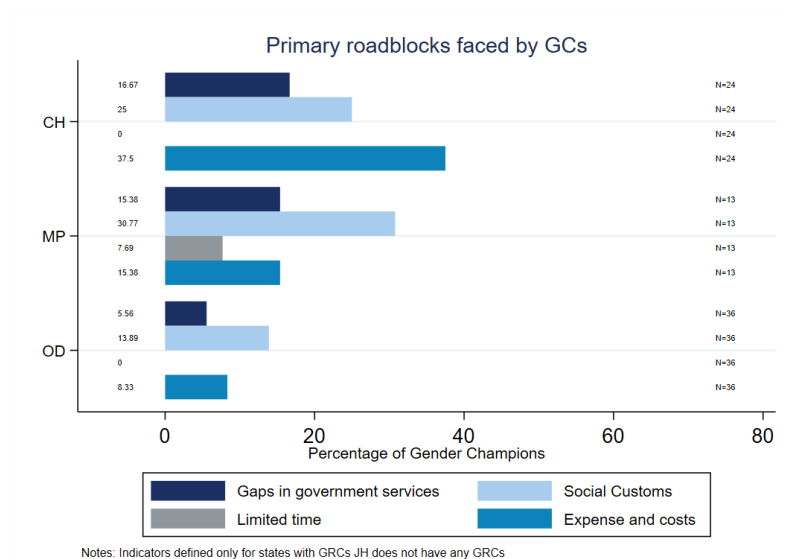
GCs are either compensated on a per-case basis or paid a fixed honorarium. According to data from qualitative surveys, the compensation of GC ranges from the Rs. 150 per case brought to GRC in Chhattisgarh to a monthly honorarium of Rs. 9,750 paid in Jharkhand⁵⁵.

However, out-of-pocket expenses and costs with supporting a case were cited by GCs as a challenge. This dynamic is very prominent in Chhattisgarh where 37.5% of the GCs cited expenses and costs as a challenge. Since GCs often have to travel large distances to attend meetings at the VO/CLF level as well as to provide assistance to women in different villages within their cluster, the expenses incurred by them are often very steep relative to their income. This is especially true in Chhattisgarh given the terrain. Qualitative surveys suggest that opportunity costs of being a GC were considerable for many GCs.⁵⁶ **Moreover, 28.5% of GCs in MP, 70% in Chhattisgarh, 80% in Jharkhand, and 50% GCs in Odisha found their level of compensation to be inadequate and said that being a GC was economically unsustainable for them.**

Figure 28

⁵⁵ However, the GC reported that the honorarium has remained unpaid since August 2021

⁵⁶ 2/7 GCs in MP, 7/10 GCs in Chhattisgarh, 4/5 GCs in Jharkhand and 6/12 GCs in Odisha



Interlinkages of GRCs with other stakeholders

GRCs are well integrated with existing DAY-NRLM structures and institutions. However, interlinkages with other institutions-panchayats, other government agencies like Police- are weak and largely informal. Addressing Gender Based Violence (GBV) in a community and access to social entitlements are complex issues often involving multiple formal and quasi-formal stakeholders with overlapping mandates. **How GRCs interact with different stakeholders has an important bearing on their reach, effectiveness, and sustainability.** Through qualitative surveys, we explored the interlinkages of GRCs with different stakeholders namely VO/CLFs, BPM/DPM, and Panchayats.

Qualitative data suggests that interlinkages between GRCs (or GCs) and different stakeholders can arise in the following ways: (i) formal communication, reporting, and review cadence as is the case with CLFs through Executive Committee meetings, (ii) informal reporting and review structures as with BPMs/DPMs, and (iii) communication and interface with stakeholders either during awareness campaigns or while supporting the resolution of GBV cases/social entitlement issues. Interlinkages between GRCs (or GCs) and SRLM institutions are largely formalised in the implementation of the SWAYAM programme. However, interlinkages of GRCs with Panchayats and government agencies, for example: Police, are more informal and are a function of repeated interaction or lack thereof.

We now discuss the interlinkages between GRCs and different stakeholders as understood from the qualitative surveys.

- **Self Help Groups (SHGs):** Depending on the implementation model of states, the

primary interaction of GCs with SHG women is through SWAYAM training. In MP and Jharkhand, GCs provide training only to Gender Point Persons (GPPs) of SHGs. Given that the SWAYAM intervention in these states is at the block level, this approach allows GCs to train representatives (GPPs) from SHGs at scale with an expectation that the learning from these trainings will percolate from GPPs to other SHG women. Interestingly, in Chattisgarh there is no mandate for GCs to provide training at the SHG level. In contrast, in Odisha the GCs are required to train all SHG women, not just the GPPs. **The effects of this difference are reflected in figure 29⁵⁷ below where we observe that in Odisha the percentage of GCs who report meeting all the SHGs in their cluster in the previous month exceeds that of any other state.** If one considers knowing the contact details of the GC (i.e. mobile number) as proxy for interlinkage between GC and SHG women, there is significant variation across states which is a reflection of different models of engagement. While only 40% of the SHG women in Chattisgarh report having the contact information of their GC, almost 45% of SHG women in MP, 50% in Jharkhand, and about 75% SHG women in Odisha have this information.

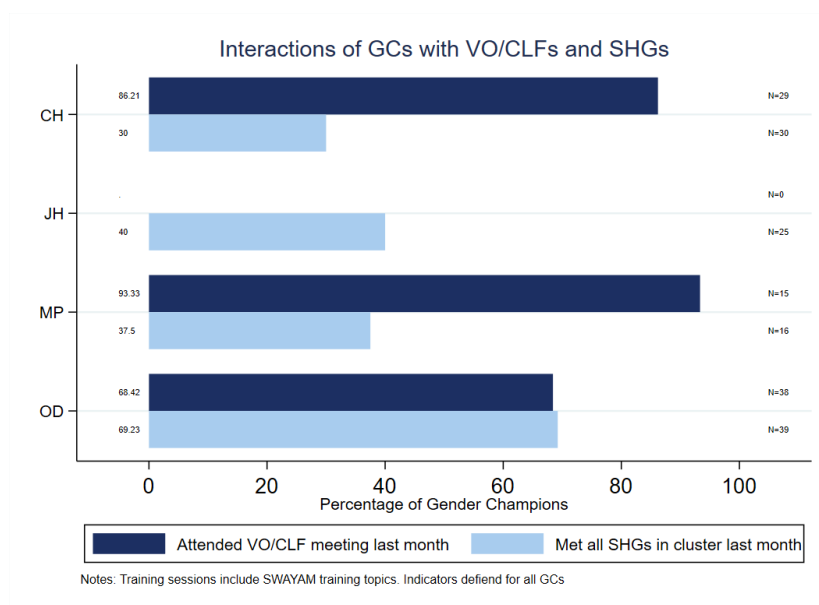
- **Village Organisations (VOs):** In MP, Chhattisgarh, and Jharkhand, GCs provide training to VOs. In Jharkhand, the VO-SAC (Social Action Committee) is also trained by GCs in addition to the VO. However, the GCs don't provide any training to CLF⁵⁸ in Odisha. Apart from training, referral of issues to GRC is an important channel of linkage between GRC and VOs (CLF in Odisha).
- **Cluster Level Federations (CLFs)⁵⁹:** GCs train CLF members on SWAYAM programming and encourage them to spread awareness about GRCs among their respective VOs and SHGs. **Across all states, GCs engage with CLF members at least twice a month during the two executive committee (EC1 and EC2) meetings- a formal communication cadence.** During these meetings, GCs provide CLFs with an update on local GRC's operations for the month, and also discuss any pending issues or challenges they face in discharging their duties.

Figure 29

⁵⁷ Question not asked in Jharkhand since the model there necessitates constant interaction / training with VO/CLFs

⁵⁸ VOs are referred to as CLF in Odisha.

⁵⁹ CLFs are referred to as GPLF in Odisha



- Panchayat:** Across states, the interlinkages with Panchayats are weak with possible exception of Odisha. The interaction between GRC (through GCs) and Panchayat are ad-hoc and need based. **Panchayats neither have any formal role in the review and facilitation of the SWAYAM programme nor are the GCs required to report to the Panchayat office bearers.** Qualitative interviews suggest that there is no formal guidance to GCs from SRLM or CSO partners on coordination with Panchayat as part of the SWAYAM programme. This is surprising because, in practice, GCs often interact with Panchayats during resolution of issues. This is especially true for issues related to social entitlements as Panchayat often acts as a gatekeeper for many of those entitlements. **While interactions between GRCs/GCs and Panchayats are ad-hoc in all states, how functional the relationship is varies significantly between states and seems dependent on the personal characteristics of the people involved on both sides.** In MP, Sarpachs are aware of Lok Adhikar Kendras and Jaankar Didis but are not very supportive of their work. The situation in Chhattisgarh is very different where most of the Sarpachs are not even aware of the existence of GRC presumably because the GRC are still fairly new in Chhattisgarh. In contrast, we find regular and robust interactions between GCs and Sarpanchs in Odisha with GCs finding Sarpanchs to be appreciative and supportive of their work.
- BBMU/DDMU:** The GRCs interact with BBMU/DDMU through BPMs/DPMs. **These officials have supervisory responsibilities over GRCs. Across states, the monthly CLF meeting is the main touch point between the GCs and BPM/DPM or their representatives.** In these meetings, BPMs/DPMs discuss with the GCs the productivity of GRCs, their handling of cases, and any issues faced by them. In

Odisha, BPMs also occasionally inspect the records of cases kept by the GRC. During qualitative interviews, BPM/DPMs have indicated the need for graduating from monthly reviews to regular monitoring of the functioning of GRCs but also identified lack of time on their end as a constraint in doing effective monitoring.

Sustainability of GRCs

Sustainability of GRCs will be determined by community support, institutional support, interlinkages with other institutions, resourcing, and system capacity. GRCs, as institutions, are in the stage of infancy. Thus, experiences from programme implementation in SWAYAM pilot geographies provides a good opportunity to understand the factors that affect their sustainability. To this objective, we collected data on sustainability of GRCs from relevant stakeholders as part of the qualitative surveys. This allowed us to capture views on sustainability of GRCs from the perspective of GCs who staff the GRC and are instrumental to its functioning, and other stakeholders who interact with GRCs namely VO/CLF office bearers, Sarpachs, and BPM/DPM. These stakeholders constitute a cross-section of the system in which GRCs operate. **Our data suggests that all stakeholders perceive GRCs as playing an important role which they are uniquely positioned to do.** In-depth interviews with the stakeholders led to identification of four broad areas that have implications for the sustainability of GRCs. These are discussed in detail below:

Community Support:

There is a symbiotic relationship between the GRC and the community. GRC provides services to the community while relying on its support for sourcing talent (GCs) and effectively resolving complex issues relating to gender based violence and equitable access to social entitlements. **Our data suggests that GRCs are viewed positively and as a legitimate institution for resolving grievances by women in the community.** Having legitimacy and credibility in the community, a necessary condition for GRCs' sustainability, is largely met in all states⁶⁰. GCs also consider GRCs to be a non-replaceable resource for supporting women with GBV concerns. However, any inference should be modulated by the fact that GCs are likely to consider GRCs- the institutions they work at- as irreplaceable. This view of GCs is also shared by the BPM/DPMs tasked with overseeing SWAYAM programming in the respective states as well as a significant proportion of VO/CLF leaders who were surveyed. **Among these VO/CLF leaders⁶¹ 43% in MP, 60% in Chhattisgarh and 57% in Odisha were of the opinion that GRCs are an irreplaceable resource whose continued existence was vital for supporting women in their communities.** While community support can be crucial for identification and resolution of

⁶⁰ Jharkhand does not have GRCs but the GCs have credibility and are trusted by the community.

⁶¹ 3/7 in MP, 6/10 in Chhattisgarh and 4/7 in Odisha. Jharkhand does not have any GRCs

women's issues by GRCs, hostility of some sections of the community towards GCs can be detrimental. Some GCs report facing hostility and backlash from male members of the community and spouses and in-laws of women who complain to GCs about GBV faced by them. Such hostility not only limits the GCs ability to resolve issues effectively but also puts their personal safety at risk.

Institutional Support:

There is broad institutional support for GRCs and GCs from DAY-NRLM/SRLM structures and institutions. **VO/CLF office bearers and BPMs/DPMs whom we interviewed underscored the need and importance of the role played by GRC and GCs, especially in the context of Gender Based Violence issues.** Interestingly, some BPM/DPMs even suggested widening the scope of GRCs beyond GBV to include women's rights and entitlements. **However, GCs report that support from other institutions is often lacking and makes the resolution of women's grievances and issues challenging. This is especially true in the case of Panchayats and Police- institutions that are gatekeepers for accessing social entitlements and justice against gender based violence respectively.** GC's role is essentially advisory in nature, they don't have any enforcement authority to implement their suggested course of action. Thus, limited support from Panchayats, Police, and other government departments can greatly reduce the effectiveness of GRC and GCs. This is especially concerning in the context of GBV where slow or ineffective resolution of GBV cases due to limited support from the Police can, over time, dissuade women from reaching out to the GRCs for support. In some states such as Chhattisgarh, the SRLM has initiated plans to set up intermediate institutions at the village level where grievances can be heard and resolved in meetings attended by the key stakeholders including the village Sarpanch, GCs as well as VO and CLF leaders. These institutions, known as Gender Forums are designed to be able to resolve minor cases which do not require escalation to the GRC. Boosting their capacities is critical to ensuring that the GRCs resources do not become too stretched.

Interlinkages:

GRCs cannot function in isolation. By design, GRCs interact with multiple institutions and government agencies for delivering on their primary responsibilities. Thus, as discussed in detail in the previous section, **the effectiveness of GRC and GCs is a function of the relationship between the GRC/GC and other institutions.** For example, in SWAYAM geographies where GCs receive limited support from Police, the GBV cases which require police intervention don't get resolved in a timely manner. **Lack of support from agencies and institutions with enforcement authority and executive power could be detrimental to the credibility of GRC as an institution.** Similarly, Panchayat leaders, whose support is required by GRCs to secure social entitlements for women, often do not even know about the existence of the GRCs. This was clearly evidenced in our survey where we found that

only 9 out of 39 Panchayat leaders⁶² whom we were able to reach in Chhattisgarh (28%) had even heard of a GRC. Over time, if GRCs are unable to address the grievances of women, even if due to factors beyond their control, they run the risk of becoming irrelevant. Thus, how well GRCs work with the institutions in their ecosystem and the support they receive from them is crucial for GRCs sustainability and its evolution as an institution.

Resourcing:

Provision of optimal financial resources is critical for the sustainability of GRCs. GCs highlighted the need for financial resources for the following: (a) provisions for operational expenses of GRC, (b) provisions for timely and adequate remuneration for GCs, and (c) provisions for refresher training and competency building of GCs. **Currently, either the financial provisions for operational expenses of GRC are non-existent or are inadequate and untimely.** As a result, GCs report having to incur significant out-of-pocket costs for running the GRC. This is often a limiting factor for GCs given their own economic situation. **GCs also indicated that there is no financial provision available for them to draw upon for emergencies such as to provide food and shelter to women who come to the GRCs escaping domestic violence.**

GCs across the states report that their remuneration (honorarium) is inadequate in relation to the demands of the job. **Even in states where the remuneration (honorarium) is based on a well understood mechanism⁶³, the payments are often delayed keeping GCs in lurch sometimes for months.** Given the opportunity costs, inadequate and untimely remuneration may lead to GCs not being fully committed to their role and responsibilities. Lastly, most GCs expressed a need for frequent refresher training and building their competencies, especially in legal acts and provisions governing gender based violence in India. Conducting these trainings regularly will also have significant budget implications.

Overall, a robust financial strategy which focuses on adequate and timely provisions and remuneration would be critical for the sustainability of GRCs. This should be coupled with appropriate budget allocations and systems that make efficient allocation of resources possible.

System Capacity:

The SWAYAM intervention in focus states is currently led by CSO partners who provide crucial technical and implementation support. Can GRCs sustain after CSO partners' eventual exit from the programme? This is an important question in the context of long-term sustainability of GRC. Faced with this question, BPM/DPMs had a two pronged

⁶² We had contact information 80 Panchayat leaders in Chhattisgarh

⁶³ GCs are either paid a fixed honorarium or compensated on a per-case basis.

response. **In the short-term, GRCs cannot sustain without CSO support because no other system actor, for example VO-SACs, currently has the specific capabilities to play the role of GRCs.** However, in the long term, GRCs could sustain after the CSO partners transition out provided that the capacity of SRLM institutions is augmented. **Adequate budgetary support for GRCs, developing a cadre of community-based women leaders to serve as GCs, and building capabilities of system actors were identified as the main aspects of building system capacity over time to facilitate such a transition.**

Recommendations

Training

Training of Gender Champions (GCs):

Through in-depth qualitative interviews of GCs, we identified the following areas in which training of GCs can be further strengthened

- CSO partners should consider providing periodic refresher training to GCs. GCs have reported that refresher training is needed because they tend to forget the material covered in training sessions over time, and that refresher training would also allow them to keep abreast of new approaches in providing support to women.
- GC training should include:
 - Specific module(s) on legal protections available to women facing gender based violence (GBV) and procedures for availing these protections. GCs have reported that inclusion of these modules in their training will help them in supporting women facing GBV more effectively, and follow the due process.
 - Approaches to ensure personal safety in situations where community members turn hostile. Risk to personal safety was cited by many GCs as a challenge faced while providing counsel and support to victims of GBV.

Trainings by Gender Champions (GCs)

- We find that awareness, knowledge and use of GRCs by women is higher in Odisha, which adopts a universal approach to training SHG women, than MP, Chhattisgarh, and Jharkhand which follow a cascade model of training. Thus, CSO partners may consider moving from the cascade model of training to universal training of SHG women for SWAYAM and contextualising it to the specific needs of the state.
- The percentage of women who attended at least one session conducted by GCs varies between 44% in Chhattisgarh and 87% in Odisha. Concerted efforts should be made by VO/CLF and SHG leaders to encourage participation of women in these trainings. Some measures that can be taken include advance notification of training schedule followed by regular reminders to women.
- The percentage of SHG women who know the contact information of their GCs varies between 40% and 51% across states except Odisha (74%). We also find that

women often reach out to GCs for support by contacting them on phone which underscores the importance of making contact information of GC widely available. Hence, GCs should:

- Share their contact information with GPPs of SHGs, VO and CLF office bearers during trainings by GCs and encourage them to in turn share GC's contact information with women in their communities
- Share the contact information during training of SHG women by GCs and encourage them to in turn share GC's contact information with other women in the village. This is only relevant for Odisha.
- Ensure that they share their contact information during awareness campaigns and while addressing Panchayat and Gram Sabha meetings.
- We find that the percentage of SHG women who found the training sessions to be helpful has declined in all states between Round 1 and 2. CSO partners may consider revising and updating their training materials on a regular basis so that modules covered in the training are up-to-date and are perceived as useful by women.

Gender Based Violence

- We find that gender attitudes, especially of SHG women, have remained largely unchanged between Round 1 and 2. Given that gender attitudes and social norms are slow to change, SWAYAM trainings for all stakeholders should continue to focus on GBV with particular emphasis on:
 - Different forms of GBV or different scenarios that constitute GBV
 - Available legal remedies and protection provided by law for victims of GBV
 - Creating awareness about different resources available to women facing GBV and how GCs and GRCs can support them
- Panchayats continue to be an important institution for raising GBV issues at the village level. More than 30% of SHG women in Chattisgarh, Jharkhand, and Odisha have cited Panchayat as the preferred institution for resolution of GBV issues. Thus, CSO partners should consider training Panchayat office bearers on GBV and its resolution, including the role of GRCs, as a part of the SWAYAM programme.

Economic Empowerment

- We find that the percentage of SHG women who report accessing different social entitlements is less than 25% across states. CSO partners should continue to train

women on eligibility requirements of various entitlements and the government agencies or departments responsible for providing those entitlements

- Through qualitative surveys of GCs, we find that they play an advisory and referral role in issues relating to accessing social entitlement. Thus, training of GCs should also focus on how to support women in accessing social entitlements, including the procedural aspects.
- Across states, the level of assistance sought by SHG women from GCs for documents is less than 35% and accessing social entitlements is less than 25%. Communications between GCs and SHG women should reinforce the message that GCs can support on helping women access social entitlements

Political Empowerment:

We find that the level of participation of women in Gram Sabha meetings is just 34%. To alleviate the issue of limited participation:

- SWAYAM training should include a module on political participation and encourage women to attend and actively participate in Gram Sabha meetings.
- GCs should coordinate with leaders of SRLM institutions- SHGs, VO, and CLFs- to collectively encourage women to attend and actively participate in Gram Sabha meetings

Gender Resource Centres:

Perception of GRC

We find that existing caste-hierarchies seem to have a bearing on how women perceive GRCs. Hence it would be crucial to deliberately position GRCs as an inclusive institution during training/interactions at VO/CLF, SHG, and Panchayat levels to minimise the risk of social exclusion.

Resourcing

- Lack of safe accommodation for victims facing grave incidents of GBV was cited as a major issue by many GCs. If victims have to go back to the household where they are facing GBV before any resolution of the issue, it reduces the incentives of the women to approach GRCs in the first place. Thus, provisions should be made for safe accommodation for victims of GBV along with guidelines for ensuring time-bound resolution of these cases.

Gender Champions

- Include focused training modules for GCs on laws, acts, and legal provisions for women's issues, especially for cases related to GBV, dowry, child marriages and

land rights. Training on laws and legal provisions governing GBV and women's issues in India was identified as a major training need by most GCs.

- Through qualitative surveys with GCs we identified economic bottlenecks affecting the efficiency of the GCs. These can be addressed by:
 - Providing reimbursements for travel and other out-of-pocket expenses incurred by GCs for work
 - Timely payment of remuneration/Honorarium of GCs and clearance of any backlogs
 - Rationalising the remuneration/honorarium of GCs. Across states, GCs felt that they are not being adequately paid for their work.

Interlinkages

- Our qualitative surveys with GCs, VO & CLF office bearers and Sarpanchs suggest that interlinkage between GRC and Panchayats are informal and often weak. Following steps can be taken to improve the interaction and interlinkages between the two institutions:
 - Establish a regular cadence between the GRC and Panchayats in their catchment area to deepen linkages between the two
 - Bring Panchayat leaders under the ambit of SWAYAM trainings with a specific focus on gender sensitisation and Panchayat's role in entitlement support
- Many GCs have cited personal safety concerns in situations where community members turn hostile. Formal interlinkages with Police departments should be formed at the local level so that GCs can seek their help whenever there is a threat to their safety.
- Through qualitative surveys, we found that the capacity and effectiveness of the Social Action Committees (SACs)⁶⁴ to address women's issues is limited. Given the important role that VO-SACs can play, especially in states which has a cascading model of SWAYAM training, we suggest that:
 - Forming the SAC should not be seen as a tick-box exercise by VOs and CLFs. The members elected to SAC should be made aware of their membership to the committee and corresponding responsibilities by VO/CLF office bearers. The SAC should be empowered by VO/CLFs to adjudicate on social matters including women's issues by formalising their role in resolution of issues.

⁶⁴ SACs are present both at VO and CLF level

- As part of SWAYAM, SAC members should be provided with trainings to build their capacity to deal with sensitive gender-based issues
- Establish a regular cadence between the GRC and SACs (currently a cadence only exists between the GRC and the larger VO/CLF) to revitalise SAC as a key intermediate stakeholders where cases that do not require an escalation to the GRC can be resolved

Monitoring and Evaluation

- GCs report following up with affected women about resolution of their issues. However, the follow-up process is ad-hoc. Protocols should be established for adequate and effective follow-up with aggrieved women in case of referrals to Panchayats/ Police or Sakhi Centres.
- We find that BPM/DPMs review GRC's work but in an ad-hoc manner. It is recommended that a system of regular monitoring and review of GRCs operations and case resolution rate by BMMU/DMMUs is established, including frequent visits to GRC by BPM/DPMs.

APPENDIX I

A. SWAYAM Stakeholders

The SWAYAM program aims to spread awareness about gender-specific topics and provide an avenue for grievance redressal in the form of the Gender Resource Centre (GRC). While women are the primary intended beneficiaries of this program, a multitude of different stakeholders and institutional structures work together to ensure that women feel empowered and supported. These stakeholders are:



Women in SHGs - The primary beneficiary of the SWAYAM program are women who are members of self-help groups.



Gender Champions - GCs are a cadre of leaders who serve as role models and support systems for women in SHGs in their village. They are themselves members of self-help groups and take an active leadership role in resolving a variety of community issues - with a strong focus on gender based violence (GBV). In each state, GCs serve women in one or more SHGs and have different levels of involvement in community activities.



Village Organisation (VO) and Cluster Level Federation (CLF) Leaders - Village Organisations and Cluster Level Federations are forums in which multiple SHGs come together. Since these groups are larger in scale, they are often able to take on more responsibility in responding to challenges faced by women in their communities.



Panchayat Leaders - The Panchayati Raj system is a governance structure at the village level. Each Panchayat is led by a Sarpanch who can be either a man or a woman. Men and women, including those from SHGs, VOs and CLFs participate in meetings held at the Panchayat level to discuss key local issues.



Block and District level mission management units (BMMUs/DMMUs) - Mission Management Unit leaders at the block and district levels - BPMs and DPMS respectively - are responsible for building capacities of SHG federations and other social action groups. District Mission Management Units (DMMUs) are responsible for implementing DAY-NRLM activities and therefore are well positioned to serve as a link between community organisations and the DAY-NRLM

B. Detailed Theory of Change

We now present a detailed Theory of Change for SWAYAM programme by combining key program activities with the processes, outcomes, and impacts described above. At the

start of Round 2, the detailed TOC was updated through intensive consultations with the implementation partners in order for it to be an accurate reflection of the activities being conducted on the ground.

APPENDIX II

A. Survey Ethics

The IDinsight team took the following steps to ensure that confidentiality, rights, and dignity of respondents were protected during the study:

- **IRB:** This study received Institutional Review Board approval from the Institute of Financial Management and Research (IFMR) at Krea University. Inclusion of Objective II for Round 2 required addition of in-depth qualitative surveys. An IRB amendment was sought and received to include qualitative surveys and update the existing quantitative surveys for Round 2 of SWAYAM process evaluation. All teammates involved in the study were also certified by CITI on research with human subjects.
- **Consent scripts:** The consent script used in each questionnaire covers confidentiality, information on the study, and an assurance that respondents can refuse any question or stop the survey at any time. Contact details of IDinsight employees were also provided in case respondents had any follow-up queries.
- **Gender Sensitivity Training:** All surveyors were given a gender sensitivity training to cover some of the gender-related issues discussed in the survey, as well as a list of best practices when discussing potentially sensitive topics (ex: how to actively listen and be empathetic without speaking for the respondent). Additionally, women were asked if their phone was on speaker phone. If the phone was on speaker, certain sensitive questions were skipped.
- **Distress scripts:** All surveyors were provided with a script that could be read in case respondents felt distressed or triggered. The script referred women to GCs in their block if the respondent requested resources or additional support.
- **Data protection:** All personally identifiable information is removed from the data so that it remains anonymous. The cleaned dataset is stored in an encrypted server.

B. Qualitative Survey Tables

Gender Champions:

State	Block/GP	Surveyed per block/GP	Total Surveyed
	Baderajpur	0	
	Charama	1	
	Dhamtari	4	

Chhattisgarh	Kanker	1	10
	Keshkal	1	
	Kurud	3	
Jharkhand	Dumri	2	5
	Thethaitangar	3	
Madhya Pradesh	Karahal	4	7
	Sheopur	3	
Odisha	Ballanda	1	12
	Bodehi	1	
	Chadeimara	1	
	Danara	2	
	Garam	2	
	Kundheigola	2	
	Sailo	1	
	Talapada	2	

VO/CLF Leaders:

State	Block/GP	Surveyed per block/GP	Total Surveyed
Chhattisgarh	Baderajpur	1	9
	Charama	1	
	Dhamtari	2	
	Kanker	1	
	Keshkal	2	
	Kurud	2	
	Dumri	3	

Jharkhand	Thethaitangar	3	6
Madhya Pradesh	Karahal	3	6
	Sheopur	3	
Odisha	Ballanda	1	7
	Bodehi	1	
	Chadeimara	1	
	Danara	0	
	Garam	2	
	Kundheigola	1	
	Sailo	0	
	Talapada	1	

Panchayat Leaders⁶⁵:

State	Block/GP	Surveyed per block/GP	Total Surveyed
Chhattisgarh	Baderajpur	2	9
	Charama	1	
	Dhamtari	2	
	Kanker	2	
	Keshkal	1	
	Kurud	1	
Madhya Pradesh	Karahal	2	2
	Sheopur	0	
Jharkhand	-	-	0

⁶⁵ In Jharkhand, interviews with Panchayat leaders could not be carried out due to a lack of phone numbers. In Odisha, Panchayat elections in 2022 led to significant churn in the Panchayat level leadership with the election of a lot of new leaders who were not in office during SWAYAM implementation. As a result, interviews were not carried out with them

Odisha	-	-	0
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BPMs/DPMs:

State	BPMs Surveyed	DPMs Surveyed	Total Surveyed
Chhattisgarh	2	2	4
Jharkhand	1	0	1
Madhya Pradesh	1	0	1
Odisha	2	1	3

APPENDIX III

A. Sampling Note

According to the Request for Proposal (RFP), IDinsight and IWWAGE agreed to survey ~500 women per state so that the estimates have a reasonable margin of error of less than 0.05. Since the sampling frame did not differentiate between women with phone numbers and women without phone numbers, and because we expected that not all respondents would pick up the phone, we requested phone numbers of nearly 2,000 women per state.

1. Madhya Pradesh, Chhattisgarh and Jharkhand

In Round 1, IDinsight received a sampling frame of all women in SHGs in the 10 blocks where SWAYAM was initially piloted in these three states. Stratification was done on three dimensions: block, age and caste category.

- **Blocks:** There were 10 blocks and we needed to ensure that women from all the blocks were represented in our final sample
- **Age Quartile:** We defined four age quartiles. The first quartile included women aged 18-32, the second quartile included women aged 33-40, the third quartile included women aged 42-47, and the fourth quartile included women aged 48-98.
- **Caste:** We defined two caste buckets - the first included women who were members of a scheduled caste or a scheduled tribe, and the second included women who were members of other caste categories.

The sampling frame for MP, Chattisgarh, and Jharkhand remain the same between Round 1 and 2 of the process evaluation.

2. Odisha

It was observed that phone numbers received from SRLM in Round 1 don't comprehensively cover the SWAYAM pilot geographies in Odisha. As a result, the sampling frame for Odisha had to be updated for it to accurately cover the SWAYAM pilot blocks in that state. For Round 2, IDinsight received a sampling frame of all SHGs in the 8 Gram Panchayats (GPs) where SWAYAM was initially piloted in Odisha. Stratification was on three levels: district, block and GP. Given our understanding that ~ 10-15 women are part of any single SHG and since we wanted a sample of nearly 2,000 women, we randomly selected 172 SHGs across the stratas.

We wanted the number of women surveyed to be roughly equal in both of Odisha's pilot districts - Deogarh and Jagatsinghpur. Given that not all women would have access to

phones (phone access was assumed to be 50% in Deogarh and 70% in Jagatsinghpur⁶⁶) and assuming a non-response rate of 20% in both districts, our random sample of 172 SHGs included 98 from Deogarh and 74 from Jagatsinghpur. We requested phone numbers of all the women in these SHGs and through this exercise, we received 1,328 phones of SHG women which constitute the sample for Odisha for Round 2.

Overall, there were a total of 85 strata defined across the four states⁶⁷ The table below highlights the number of women sampled per block/GP in each state:

State	Block/GP	Population of SHG women	Sampled SHG women	Phone Numbers Received	Surveyed
Chhattisgarh	Baderajpur	13,613	339	307	45
	Charama	16,667	334	257	62
	Dhamtari	23,957	359	316	65
	Kanker	14,531	363	229	66
	Keshkal	13,476	336	320	70
	Kurud	24,770	371	355	40
Jharkhand	Dumri	20,570	1,028	424	183
	Thethaitangar	10,123	1,013	591	186
Madhya Pradesh	Karahal	17,160	1,029	189	51
	Sheopur	20,134	1,005	512	114
Odisha⁶⁸	Ballanda	841	240	169	35
	Bodehi	1,037	193	131	68
	Chadeimara	580	164	109	42
	Danara	1,593	456	298	130
	Garam	1,010	169	89	49
	Kundheigola	929	258	160	68

⁶⁶ Estimates provided by the CSO partner (PCI)

⁶⁷ The stratification in Madhya Pradesh, Chhattisgarh and Jharkhand is based on Block, Age Quartile and Caste while in Odisha it is based on District, Block and GP due to data constraints.

⁶⁸ Population and sampled numbers for SHG women in Odisha were based on estimates given by the CSO partner (PCI) and may not exactly reflect the true number of women that were a part of the SHGs sampled

	Sailo	1,384	258	221	105
	Talapada	1,166	209	132	49

We did not receive phone numbers for the women sampled who did not own phone numbers. Thus, the sample of women reached by survey is approximately representative of the population of SHG women phone owners.

B. Weighting Strategy

For the women's sample, we adjusted the mean estimates with weights to account for:

1. Differential sampling probability across strata; and
2. Differential non-response rates

The weights are constructed within each stratum. Weights are the inverse probability of each unit being in the sample, and are calculated by dividing the total number of people in the relevant population over the total number of respondents reached. This strategy assigns a greater weight to under-represented groups in the sample, and a smaller weight to over-represented groups, making the estimates more representative of the population. However, our sampling frame did not contain information on phone ownership in the population and we were unable to precisely calculate the total number of women with phone numbers in the population. To overcome this challenge, we first estimated the percentage of women with phone numbers in a particular stratum in the population based on the percentage of women with phones in the sample in that stratum. The following steps were performed within each stratum to calculate weights:

1. Calculate the phone ownership rate in the sample based on the phone numbers received after sampling
2. Estimate the total number of women with phones in the population based on the phone ownership rate in the sample
3. Calculate the number of women reached
4. Calculate the weight using the formula below, for each stratum s :

$$\text{Weight} = \text{Estimated population of women with phone numbers}_s / \text{Total number of women reached}_s$$

The underlying assumption behind the calculation is that conditional on caste, age group and block in the case of Madhya Pradesh, Chhattisgarh and Odisha, and district, block and GP in the case of Odisha respectively, non-response was random and that women

who were not reached would have provided similar responses to the women who were reached. All estimates in the report were generated in Stata using svyset commands. Confidence intervals are reported at a 5% significance level.

APPENDIX IV

Comparability of R1 and R2 on key indicators

During R1, quantitative surveys were carried out for five respondent groups - SHG women, GCs, VO/CLFs, Panchayat leaders and BMMU/DMMUs. However, on account of the updated objectives ahead of R2, only SHG women and GCs were respondents of interest for quantitative surveys of R2. In this report, we compare indicator data between R1 and R2 for both SHG women and GCs wherever feasible. The table below indicates which key indicators were a part of both R1 and R2, and comments on their comparability between the two rounds.

Indicators	R1	R2	Comparison/Rationale
Recall rates of individual SWAYAM training topics (SHG women)	Yes	No	Not compared because training topics changed between R1 and R2 making inter-round and inter-state comparisons infeasible
Recall rates of individual SWAYAM training topics (GCs)	Yes	No	Not compared because training topics changed between R1 and R2 making inter-round and inter-state comparisons infeasible
Attendance of any training programs by CSO partners (GCs)	Yes	Yes	Not compared as the estimates are not reliable due to small sample size
Training satisfaction (SHG women)	Yes	Yes	Compared
Training satisfaction (GCs)	Yes	Yes	Not compared as the estimates are not reliable due to small sample size
Access to contact details of GC (SHG women)	Yes	Yes	Compared
Awareness, knowledge and use of GRCs (SHG women)	Yes	Yes	Not compared because: • New sampling frame in Odisha makes comparison infeasible • Absence of GRCs in Chhattisgarh in R1 makes comparison infeasible • Inconsistent recall among SHG women in MP makes comparison tenuous • GRCs are not present in Jharkhand
Awareness of GRCs (GCs)	Yes	No	Not asked in R2 because awareness was 100% in all states in R1
Reasons for visiting GRCs (SHG women)	Yes	No	Not compared because - • New sampling frame in Odisha makes comparison infeasible • Absence of GRCs in Chhattisgarh in R1 makes comparison infeasible • In MP, small sample size makes comparison tenuous • GRCs are not present in Jharkhand
Perception of GRC staff's helpfulness (SHG women)	No	Yes	Not compared because indicator not defined in R1

Comfort with approaching GRCs (SHG women)	No	Yes	Not compared because indicator not defined in R1
Perception of GRCs value to community (SHG women)	No	Yes	Not compared because indicator not defined in R1
Areas where GCs struggle to provide support (GCs)	No	Yes	Not compared because indicator not defined in R1
Challenges faced by GCs in providing support (GCs)	No	Yes	Not compared because indicator not defined in R1
Attending VO/CLF meetings in previous month (GCs)	No	Yes	Not compared because indicator not defined in R1
Visiting all SHGs in cluster in previous month (GCs)	No	Yes	Not compared because indicator not defined in R1
Contribution to family income (SHG women)	Yes	Yes	Compared
Contribution to family income (GCs)	Yes	Yes	Compared
Household decision-making (SHG women)	Yes	Yes	Compared
Household decision-making (GCs)	Yes	Yes	Compared
Access to documents and entitlements (SHG women)	Yes	Yes	Not compared because the corresponding question was updated in the survey instrument for R2
Assistance from GCs in accessing documents and entitlements (SHG women)	Yes	Yes	Not compared because survey instrument was modified for R2 to shorten survey length and decrease non-response
Institutional preference for social entitlement support (SHG women)	No	Yes	Not compared because indicator not defined in R1
Attitudes to GBV (SHG women)	Yes	Yes	Compared
Attitudes to GBV (GCs)	Yes	Yes	Compared
Approached by women for GBV support in previous month (GCs)	Yes	Yes	Compared
Institutional preference for GBV support (SHG women)	No	Yes	Not compared because indicator not defined in R1
Attendance at Gram Sabha meetings (SHG women)	Yes	Yes	Compared
Attendance at Gram Sabha meetings (GCs)	Yes	Yes	Compared
Attitudes towards women's participation in Gram Sabha meetings (SHG women)	Yes	Yes	Compared
Attitudes towards women's participation in Gram Sabha meetings (GCs)	Yes	No	Not compared because women's own perception of attitudes towards their participation in Gram Sabha meetings was considered to be a more relevant indicator
Confidence in speaking at community meetings (SHG women)	Yes	Yes	Compared
Confidence in speaking at community	Yes	Yes	Compared

meetings (GCs)			
Part of other village groups (GCs)	Yes	Yes	Compared
Resolving community issues (GCs)	Yes	Yes	Compared
Interest in local politics (GCs)	No	Yes	Not compared because indicator not defined in R1

APPENDIX V

State-wise demographic characteristics for SHG women

Indicator	MP					CH					JH					OD				
	R1	R2	N - R1	N - R2	p	R1	R2	N - R1	N - R2	p	R1	R2	N - R1	N - R2	p	R1	R2	N - R1	N - R2	p
Age (mean)	36.4	36.2	202	163	0.83	37.1	38.2	583	343	0.14	36.1	38.2	520	361	0.00	44.4	41.4	291	543	0.00
Years in SHG (mean)	5.3	6.1	169	151	0.03	3.9	5.4	534	331	0.00	3.7	5.8	460	287	0.00	8.7	10.6	247	465	0.00
HH Size (mean)	5.5	5.3	199	150	0.51	5.6	5.1	593	322	0.00	6.3	5.5	542	341	0.00	5.2	4.7	292	527	0.00
Religion (Hindu %)	95.2	92.5	204	162	0.27	99.2	93	596	341	0.00	89.9	53.8	544	367	0.00	95	99.3	291	542	0.00
SC/ST (%)	62.5	51.8	204	156	0.06	50.4	44.7	597	344	0.14	57	61.5	544	365	0.17	25.5	25.6	292	541	0.95
Schooling > 10th (%)	4.5	5.7	201	154	0.65	8.3	7.6	588	339	0.73	11	14.2	539	367	0.16	15.2	15.1	289	537	0.98
Agri (%)	74.4	62.6	204	158	0.03	77.9	82.9	597	340	0.16	72.5	68.6	544	367	0.21	76.7	73.4	292	540	0.31
Marital Status (%)	94.3	93.5	198	165	0.79	89.3	92	591	344	0.25	91.3	89.5	543	369	0.35	89.5	88.9	290	542	0.79

Panel (%) (Both in R1 & R2)	59.4	60.6	73.7	N/A
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