



**ENDLINE STUDY -UPMA
ULTRA POOR MARKET ACCESS**

Jan 2023



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List of Abbreviations

APMC	Agriculture Produce Market Committee
CAPI	Computer Personal Assisted Interview
CSO	Civil Society Organization
DIP	Detailed Implementation Plan
FGD	Focus Group Discussion
FPO	Farmer Producer Organization
HHs	Households
IGA	Income Generating Activities
INR	Indian Rupee
KII	Key Informant Interview
KVK	Krishi Vikas Kendra
NABARD	National Bank of Rural Development
NIRD	National Institute of Rural Development
OLM	Odisha Livelihood Mission
POP	Practices of Production
PP	Project Participant
SHG	Self Help Group
SOP	Standard Operating Procedure
TU	Trickle Up
UPMA	Ultra-Poor Market Access
VCA	Value Chain Analysis

EXECUTIVE SUMMARY

In a two-year project cycle, Trickle Up's Ultra-Poor Market Access (UPMA) project implemented in Bangomunda Block in Bolangir District in Odisha has supported 1016 women to become 'market ready' and gain access to other support provided by the local government, private service providers, partner agencies and banks to achieve higher and more sustained returns to their livelihoods and ultimately build resilience to the economic shocks. The UPMA project interventions have been built on and layered extending the Graduation approach to deliberately support project participants' skills, knowledge, and aspirations for better life. The Project Participants (PPs) are drawn from two cohorts. The Cohort 1 women members belong to the earlier part of Trickle Up supported graduation program and have already advanced to the pathway of graduation. The Cohort 2 women members are selected with similar socio-economic status, active members of Self-Help Groups (SHGs) in the same project geography and never participated in any graduation program.

No. of project participants in cohorts			No. of FIG formed
Cohort 1	Cohort 2	Total	
316	700	1016	41

With the economic disruptions of lockdowns during COVID-19 pandemic and stop-start approach adopted nationwide on market closures, the economy has had severe negative impacts on rural poor making more households trapped to extreme poverty. In this vein, Trickle Up's launching of UPMA project in early 2021, is no doubt a forward-looking step while being amidst a critical phase economic rebounding. To evaluate of the performance of UPMA project, and assessment of the role played by the Farmers Interest Groups and recommend the possible steps for formalization of FIGs and integration of FIGs with FPOs, Trickle up commissioned a study i.e., Endline Study of UPMA by using below process.



The UPMA project has worked at multiple levels of the market system providing individual women project participants new knowledge, business and enterprise management skills, technical knowhow and package of practices, financial skills, confidence, and access to information and extension services. Farmer Interest Groups (FIGs) formed to support women's needs for collective action to purchase bulk inputs, access financing, aggregate produce, and access larger markets with greater returns.

Focusing on four core areas of activities namely on livelihood planning with suitable market and value chain linkages; strengthening FIGs; individual and group coaching and mentoring and investing in digital tools, the UPMA project has accomplished all the physical targets as envisaged in the design framework with

- Number of women directly impacted -1016 against a target of 1000

- Total Village covered - 39 in 15 Gram Panchayats
- Farmers Interest Groups (FIGs) formed - 41

In a given short project life, the project marks positive signs of achieving its primary goal in supporting 1016 women in their transitions to sustainable and resilient livelihoods, characterized by increased incomes and greater integration into social and economic structures, increased social status and food security. The end term assessment findings speak about a remarkable journey of these women and the intended changes those have just started happening. Each of the expected core outcomes has been measured based on specific indicators portraying positive signs of advancement towards a take off stage.

- All the project participants are participating and remaining engaged in their respective group enterprises. These three distinct identified micro-enterprises poultry, vegetable cultivation and mushroom value chains have been identified based on the market study.
- It is found that 70.73% FIGs in Poultry, 14.63% in Vegetable Cultivation and 14.63% in Mushroom Cultivation have been engaged in income generating activities.
- The PPs are demonstrating higher degree of self-confidence at the household level and within the FIGs and at village level meeting. Given the time span and the start-up stage of the FIGs, the views of the PPs on their leadership (28%), confidence level (23%) and negotiation skills (82%) exhibit that they are progressing well.
- FIGs though in nascent stage, their functions and operations are evolving as effective platforms for doing business establishing market linkages and in access to various government schemes. Overall, 231 (89%) PPs have reported having knowledge on various operational aspects in FIGs such as type of business, asset, purchase, business input and output, price, and quantity for selling of produce, decision taken, market location.
- Digital tools (tabs/pico projectors, customised excel based tools/POP app) are finding better adaptation and application in training on enterprise management, financial literacy, negotiation, coaching, data, and record keeping supporting decision-making at household level. Overall, 216 (83%) PPs have attended training on POPs such as production practices under Poultry rearing, Mushroom Cultivation and Vegetable Cultivation) and advisory applications. Information relevant to coaches particularly on FIG meeting, training and business operations are tracked with the help of tablet on daily basis.
- In end line study, 88% PPs reported savings money. It can be noted that SHGs have become a biggest platform to save money. 85% PPs have reported to save money. 37% PPs keep money in commercial and gramin bank.
- Overall, 22% PPs have reported that they are food secured. 22% of PPs have reported mildly food insecure. 37% households are moderately food insecure, and 19% households are severely food insecure in endline study.

Following table presents a cohort wise analysis of household income, savings, food security status and decision-making related indicators.

Indicators	Sub indicators	Baseline			Endline		
		Cohor t 1	Cohor t 2	Total	Cohor t 1	Cohor t 2	Total
Income in INR	Average annual income	35996	40627	39014	43266	47735	47735
	Average monthly income	3000	3386	3251	3605	3978	3978
Saving	Number of HH save money	100%	100%	99%	89%	88%	88%
Food security status	Food secure	12%	18%	16%	19%	23%	22%
	Mildly food insecure	12%	25%	20%	20%	22%	22%
	Moderately food insecure	51.2	38.5	43%	41%	36%	37%
	Severely food insecure	25.6	18.6	21%	20%	19%	19%
Decision Making (Self is the primary decision maker)	Investment of food	27%	20%	23%	34%	25%	27%
	Education of Children	22%	19%	20%	22%	18%	19%
	Health care of family members	21%	18%	19%	27%	19%	21%
	Loan from Bank/SHG/others	27%	16%	20%	22%	17%	18%
	Type of crops to be grown	27%	11%	16%	22%	14%	16%
	Animals to purchase, buy, sell	22%	11%	15%	22%	15%	17%
	Hours of work, inputs, sales for micro enterprise	23%	6%	12%	22%	16%	18%

A local ecosystem has evolved comprising of local partner agencies, market actors for both inputs and outputs, concerned government officials like Mission Shakti/OLM, KVK, Veterinary & Horticulture Department and banks being fully aware not only about the project but also the model created and transformation happening at the local economy. The project has received wide appreciation and thus makes a proven case of the concept.

Through the efforts of the implementing partners (Lokadrusti and Mahashakti Foundation), and a community cadre of 20 Coaches guided by the project team, the UPMA project has created a sound social capital base in promoting group based micro enterprises. The main responsibilities of coaches include multiple functions to support FIG formation and community mobilization, business operation, reporting on FIGs, implementation of project activities, organizing regular FIG meeting and income tracking of PPs, problem solving and establishing network with line departments, training and coaching and handholding on business activities, marketing of produce, usage of tab and digital app, generating awareness in community on government social security schemes and providing handholding to the community on livelihood plans and any other digital intervention. Putting together, the multi-tasking roles of the Coaches are critical to perform various tasks and achieving results. These coaches need further capacity building & training and continuous handholding since many of them are newly inducted and do not have adequate experience. For project scale up and wider the impact, the coaches' potential can be harnessed to take up optimum outreach load as local catalysts with proper incentive system for market facilitation.

It is found that all most all the PPs have received support in starting their group enterprises matched to their skills, knowledge, and aspirations. Connecting these women to existing local market has allowed them to realise increased sustained income and in taking moderate risk.

The project has made an endeavour to build pathways for women by way of introducing a planning system at village level Farmer interest Groups (FIGs) as primary collectives to overcome barriers in accessing larger market systems and navigating more through the second-tier formal business structure of FPOs (farmer producers organisations). FIG members mostly mobilised from the women Self Help Groups (SHG) at the village level are serving as steppingstone to join the formal collectives known as FPOs in India. The recent formal induction of the FIG members under the fold of two locally promoted FPOs is a solid milestone towards their integration for doing business in a commercial way. This goes well with national policy on FPOs as a means to empower farmers as well as the Walmart Foundation that has supported UPMA initiative to ensure women living in extreme poverty to seize opportunities towards sustainable livelihoods. A step towards initiating secondary processing of poultry meat by the FIG recently inaugurated in Sindhikela provides a glimpse of the advancement in value chain integration.

Digital tools (tabs/pico projectors, customised excel based tools/POP app) combined with coaching and mentoring on respective value chains have acted as enablers for women towards better livelihoods linking them with various market actors both for inputs as well outputs for poultry, vegetables and mushroom business, social welfare programmes of government. The application of Digital tools, even though in a learning phase, has worked to bolster enterprise management, financial literacy, negotiation, and active participation in household decision making process as well as at village level.

Overall, the end term evaluation findings make an exemplary case of demonstrating early signs of a model that has worked in one of the remotest places in Odisha in a short period providing evidences on women led group enterprises empowering them in moving up one additional step in the Ladder. Around 80% FIGs have been merged to FPOs. This also proves that building readiness on Market Access continues well with the Graduation programme to bring transformative changes in fulfilling the aspiration of participating women and their households. A well-designed coaching system on business skills combined with application of digital tools and engagement of a host of stakeholders for value chain integration and services collectively can make strong foundation in upstreaming the project participants towards prosperity. Overall, 97% PPs have reported that they are satisfied with regular visit by the coaches and time spent by them including their transfer of knowledge, skill, and responsiveness. However, further capacity building of the coaches is needed to cope up and match with the expectations of the PPs as the business enterprises grow in size, value and volume.

Learning from the UPMA project model, it is expected, will showcase its successes and processes to other organisations particularly on convergence, collaboration and coordination with Government schemes and programmes and CSOs committed to activating the potential of poorest of the poor households and in designing programmes in a scale.

Continuation of organised efforts on coaching, mentoring, customised capacity building programmes to the project participants are considered key factors to upkeep the momentum

created including risk mitigation aspects and representation of the shareholders in FPOs' institutional governance system. A pictorial sequence of activities is presented the conclusion in the last section for proper integration of FIGs with the FPOs. It also looks for having exclusive focus on FIG identity to run the group enterprises with proper representation in FPO governance system.

In summary, while the end term evaluation findings bring a strong case on proof of concept, it informs that the FIGs and their businesses are in early stages of their growth cycle. Therefore, it would be premature to conclude on the sustainability of the group business enterprises and motivation of the associated women participants. In order to build further, continuation of the interventions is required to provide demand driven customised technical and mentoring support in business operations and active engagement the enterprising women members. Based on the learning and the current go, the following critical measures are of worth consideration by TU for strengthening and upscaling of the model, with focus attention on-

1. Building and strengthening the capacity of coaches as market facilitators and enhancing the portfolio of PP outreach
2. Utilization of optimum capacities of business operations at the FIG level in each of the value chains in production system and ensuring market linkages by adopting proper SOPs
3. Business planning process owned by PPs under the guidance of the Coached and FPO with targeted volumes and value.
4. Intensifying digital integration processes and gradual transfer to PPs (from the coaches)
5. Adding and diversifying locally suitable business lines in FIG business to continue round the year/season engagement of PPs.
6. Strengthening the project management to be available full time at the project location for coordination, convergence, and resource capitalisation

Even though PPs have expressed gaining high level of confidence by joining FIGs, the current momentum requires continuous hand holding and mentoring to realize their aspirations and for moving up in the ladder.

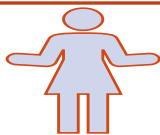
In reality, the Project Participants are in a way ahead to realise their aspirations over a short period of two years amidst the challenging pandemic time.

INTRODUCTION

CONTEXT

Widely known for its mission to create breakthrough opportunities for the world's poorest and most vulnerable people, Trickle Up (TU) has been working in India since more than four decades. The proven success of its Ultra Poor Graduation Approach experimented in India and other countries has spurred development organizations and Governments to expand the model to millions of people. Worldwide evidence shows that Ultra poor graduation approach as a “big push” programme have boosted livelihoods, income, and health among the ultra-poor. Over the years, TU has supported more than 150,000 ultra-poor women in 22 districts across the states of Jharkhand, Odisha, and West Bengal. It has also nurtured partnership with State Rural Livelihood Missions in Jharkhand, Odisha, and West Bengal with an aim to promote integration of economic and social inclusion programming with state social protection programs, building the capacity of government and local partners to implement, monitor, and evaluate their effectiveness, and to ensure that the poorest people benefit from available government services. As a strategy, TU and its non-profit implementing partners interact with government bodies at block, district, and state levels to achieve coordinated convergence via influencing, capacity building and mutual trust built on transparent collaboration. With economic and social inclusion work as the programmatic core, TU strives to deliver services *with quality and at scale*.

Trickle Up in partnership with Walmart Foundation has been implementing a two-year (February 1, 2021 – February 1, 2023) UPMA (Ultra Poor Market Access) project with targeted interventions in Bangomunda block of Bolangir District in Odisha to help extremely poor women to become market ready and gain access to other supports provided by the Government, development agencies and private service providers, to achieve higher and sustained returns from their livelihoods and build resilience to the frequent economic shocks. Thus, UPMA has been working at multiple levels of the market system with the following approach:



Providing individual women with new knowledge, technical, business and financial skills, confidence, and access to information.



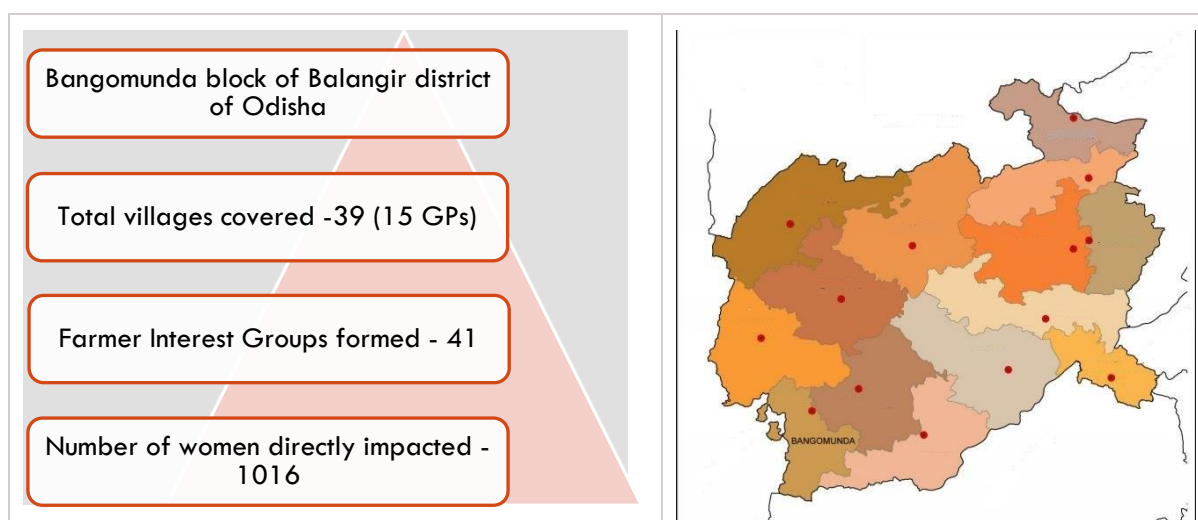
Farmer Interest Groups (FIGs), formed to support women's needs for collective action to purchase bulk inputs, access financing, aggregate produce, and access larger markets with greater returns.

The primary goal of the UPMA project is to make transition of a cohort of 1016 women to more sustainable and resilient livelihoods, which include higher incomes and greater integration into social and economic structures, as well as increased social status and food security. Thereby, the project participating project members step up on the ladder.

Project Area and Coverage

UPMA project covers 39 villages in Bangomunda block with 1016 women member formed into 41 FIGs (Farmer Interest Group) as presented in table 1.

Table 1 Project Coverage



Two local implementing partner agencies namely Lokdrusti and Mahashakti Foundation are instrumental in forming and nurturing these 41 Farmer Interest Groups. The FIGs are formed with combination of members from the cohort 1 (having project participant in Lokdrusti operating area) and cohort 2 (having project participants in Mahashakti Foundation & Lokdrusti operating areas) qualifying the criteria of Graduation to step up in the ladder under UPMA project that lays focus on market access focus in their identified local business opportunities and value chains. The details of cohort wise project participants are presented below in table 2.

Table 2 Information of Implementing agencies.

Implementing agency	No. of project participants			No. of FIG formed
	Cohort 2	Cohort 1	Total	
Lokadrusti	198	316	514	21
Mahashakti Foundation	502		502	20
Total	700	316	1016	41

In order to assess the impact through the endline assessment of UPMA project, the study team from Global AgriSystem has referred to the Logframe indicators which are extracted and described in annexure.

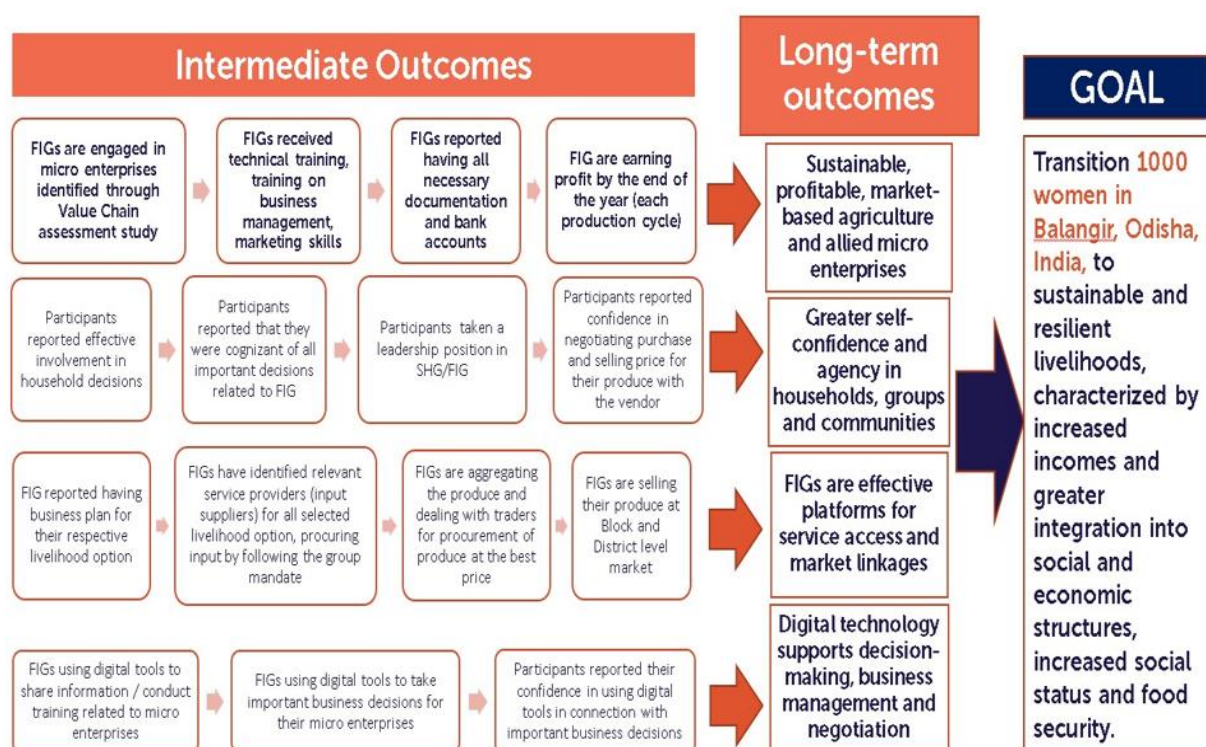
UNIQUE FEATURES OF UPMA PROJECT

- Supports graduated participants, e.g., “Ladders Approach,” who are still highly vulnerable but poised to go further on trajectory out of poverty.
- Shift in focus from individual to collectivization and group-based business ventures
- Shift from low investment/low risk to high risk livelihoods
- Focus on market and value chain-focused interventions

- Use of innovative tools including YouTube videos for training responsive to and reflective of participants' interests

THEORY OF CHANGE

The UPMA project follows a Theory of Change with its defined four outcomes and long-term goal for promoting sustainable livelihoods of poorest of the poor households adopting a market access approach. The Theory of Change of UPMA project is presented hereunder. (Extracted from the project document)



UPMA PROJECT GOAL AND OBJECTIVES OF THE ENDLINE STUDY

The primary goal of the UPMA project is to facilitate and make a transition of the cohort comprising of 1016 women to more sustainable and resilient livelihoods, which include higher incomes and greater integration into social and economic structures, as well as increased social status and food security. Given the context, the following are the major objectives of the Endline study:



Evaluate the performance of UPMA project against the expected outcome and indicators defined in project's logical framework and Trickle Up's global indicator framework.



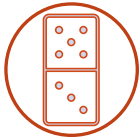
Assess how UPMA project could support the knowledge, confidence and capital building of ultra-poor women in order to gradually engage them in higher risk/higher return group enterprises.



Assess the role played by the Farmers Interest Groups and recommend the possible steps for formalization of FIGs and integration of FIGs with FPOs.



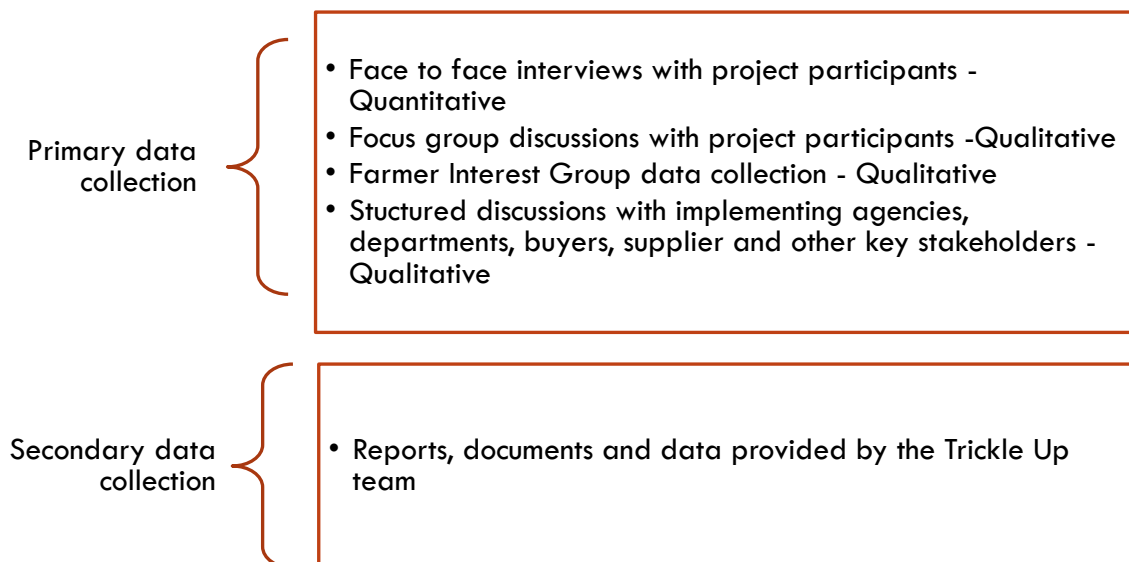
Gauge how UPMA project can become a proof of concept for shifting the ultra-poor women at the bottom of pyramid to sustainable livelihoods and can be replicated /scaled in a different geography



Determine both intended and unintended consequences of UPMA project

APPROACH AND METHODOLOGY

In order for fulfilling the objectives of the study, both quantitative and qualitative analysis methods have been employed to provide sturdy base of information and further benchmarking comparison to capture evidence of achievements and outcomes at the end of the project.



SAMPLING METHODOLOGY – VILLAGES AND FIG COVERED

For the endline study, a total sample of 260 respondents from the list of project participants has been drawn based on the following criteria.

Selection criteria of villages and project participants–

- 10 FIGs having highest number of participants and 10 FIGs having lowest participants.
- 12-13 project participants covered from each FIG/village.
- Coverage of 25% existing and 75% new project participants.

The sampling distribution details of the covered 260 project participants along with 13 FIGs/village name is presented in annexure.

METHOD & TOOLS USED FOR DATA COLLECTION.

Trickle Up conducted a baseline study for Ultra Poor Market Access Project in April 2022, the key objective of conducting a baselines study was to generate baseline estimates and establish benchmarks for the key components of the project. The baseline study used both quantitative and qualitative methods for data collection. Quantitative survey was conducted with 247 participating women and their households and in-depth interviews were conducted with 8 Farmer Interest Groups and their leaders. The baseline study assessed the key change indicators at three different levels, 1) Project participants / ultra-poor women, 2) Household level 3) Collective (Farmer's Interest Group) level. On the other hand, endline study was conducted in January 2023 with key objectives of Evaluation of the performance of UPMA project and assesment of the role played by the Farmers Interest Groups and recommend the possible steps

for formalization of FIGs and integration of FIGs with FPOs. mix method approach both quantitative and qualitative, has been adopted to collect data. Detail of collected data is as follows.

Table 3 Number of quantitative and qualitative data collection

Method of data collection	Qualitative data collection			Quantitative data collection
	Klls	Focus group discussion	FIG data collection	Face to face interviews
Total	23	6	12	260

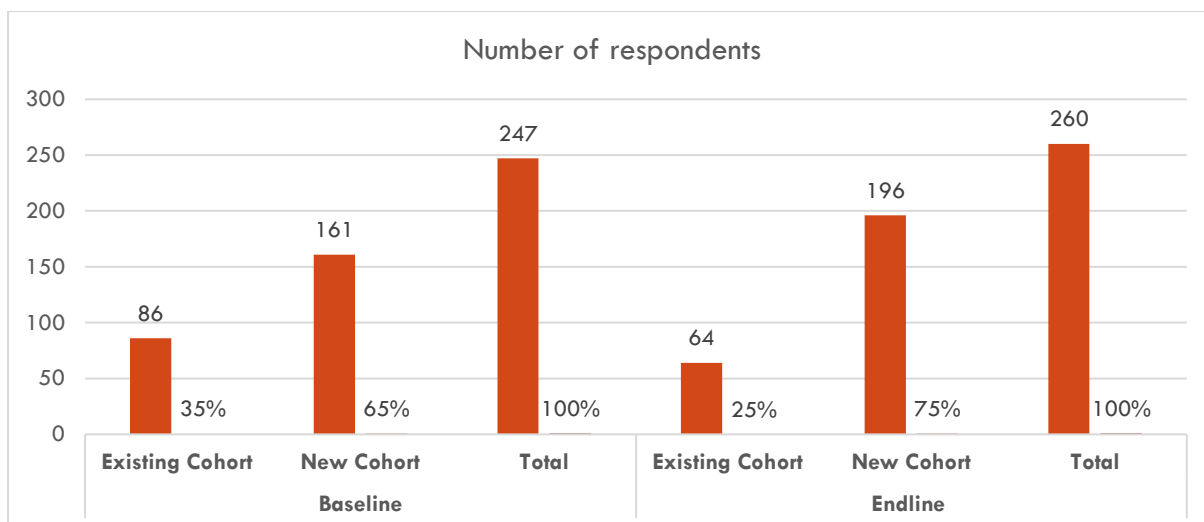
Quantitative data collection process has been undertaken by 6 trained enumerators well conversant with local language Odia (3 Females and 3 Males) under the supervision of 2 supervisors along with Project Manager. Qualitative data has been collected jointly by the Team Leader, Project Manager and Moderator. Quality control measures have been duly introduced from the start of the field study by the Project Manager in close coordination with system of feedback from the UPMA project team. CAPI technique of SurveyCTO has been used for quantitative data collection, face to face interviews have been conducted with the project participants by the trained enumerators using. The questionnaire designed, pretested, and finalized has been administered through the application SurveyCTO and both online and offline mode. The whole process has been made through consultation and under supervision of the TU senior project team members.

Separate sets of information schedule/ guides have been used for collection of qualitative information (Klls, FGDs and FIG).

A set of relevant questions have been formulated in the questionnaire with a view to get information (Core outcome and objectives) about the extent to which the project has progressed so far.

- a. Secondary data analysis includes review of key documents provided by Trickle Up team.
- b. Primary data collection has been undertaken through.
 - administering the questionnaire face to face interview followed by analysis.
 - conducting Klls and FGDs to assess the various activities being undertaken by the implementing agencies for the project participants.

For a better comparison of the data and outcome side by side, the absolute number of project participants covered under baseline and endline study have been provided in the figure below.



TRAINING OF ENUMERATORS

At the start of field survey, the enumerators were invited to attend training programme facilitated by the by Team Leader and Project Manager held in Mundpadar panchayat office of Bangomunda block. Senior members from Trickle Up team have participated in the training. It aimed at familiarising the enumerators, supervisors, and moderator with set of questions and context.

Table 4 Training of enumerators



PILOT TESTING OF THE QUESTIONNAIRE

The piloting of the questionnaire was undertaken in Monigaon village with 26 women PPs before initiating the survey. Based on the feedback received from TU senior members the tools were finalized. The piloting of the questionnaire was conducted in the presence of the Supervisors, Project Manager along with team of Trickle Up for assurance of quality. All the observations and inconsistencies were noted and changes in the application (SurveyCTO) were made.

Table 5 Piloting and pretesting



FIELD STUDY ROLLOUT AND SURVEY

The survey team consist of 6 enumerators (3 females and 3 males) were deployed to collect primary data covering a sample of 260 households. Simultaneously, qualitative data was collected by the Moderator, Project Manager and Team Leader at village, block, and district level. For the qualitative, data semi-structured questionnaires/guides/schedules were prepared to get the desired information on impact of project in the target villages.

QUALITY CONTROL

To maintain and ensure quality in data collection for the Endline study, the following measures have been undertaken:

- Ensuring primary data collection carried out under the supervision of the Supervisors.
- Conducting daily data checks. Downloading data on a daily basis to ensure completion of daily collection of targeted samples and backend data checking.
- Enumerators have been given feedback to help them collect accurate data when asked open-ended questions.

DATA ANALYSIS

Primary data collected has been thereafter collated, tabulated, and presented in utility manner for further analysis and working. Data has been presented in the format for evaluation purpose as per structured samples covered which are agglomerated according to targeted outcomes as per the logframe.

Below documents have been referred for secondary sources of information.

- ❖ UPMA Project documents
 - Baseline report
 - List of stakeholders
 - Note on UPMA
 - Logframe indicators
 - Theory of change
 - Job description of coaches
 - Sales data
 - Monthly and quarterly reports to Walmart Foundation
- ❖ Balangir district and Bangomunda block profile
- ❖ NABARD PLP
- ❖ The guidebook on strengthening of FIG – GIZ 2020
- ❖ Graduation approach technical guide 2018 (partnership for economic inclusion)
- ❖ Performance of FIG in Tamil Nadu 2016
- ❖ Advisory on promotion of producer groups for providing marketing support to small and marginal women farmer under DAY NRLM
- ❖ Government of India guidelines on formation of promotion of 10000 FPOs

KEY FINDINGS FROM THE ENDLINE STUDY

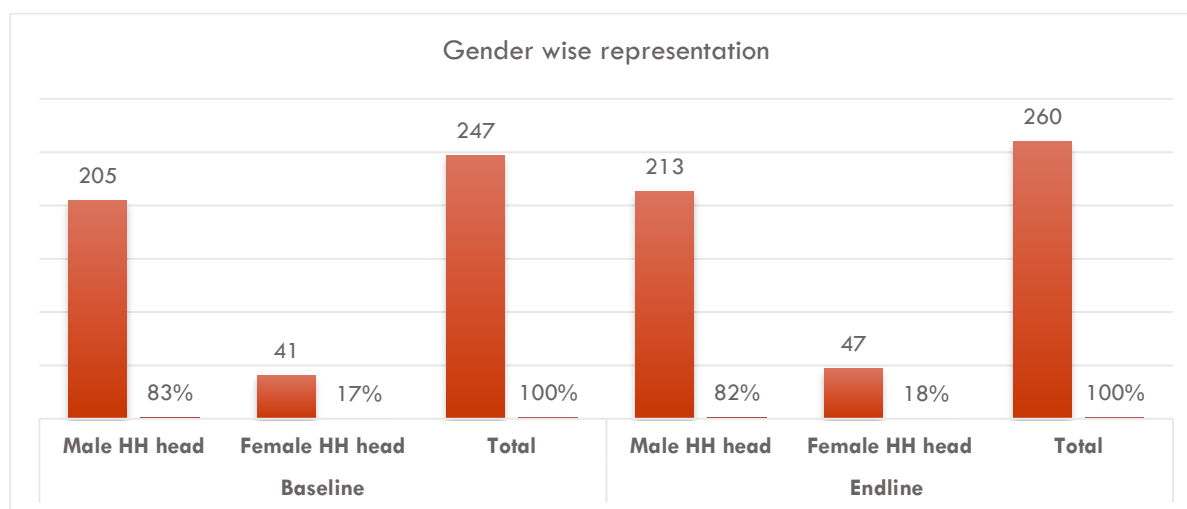
The framework of the analysis is broadly based on the four defined objectives of the two-year UPMA project following a sequence of each of the related outcome indicators outlined in the logframe.

- ❖ Participating women have sustainable market based micro enterprises.
- ❖ Participating women demonstrate greater self-confidence and agency within their households, groups, and communities.
- ❖ Farmer Interest Groups (FIGs) and Self-Help Groups (SHGs) are effective platforms for service access and market linkages.
- ❖ Digital technology supports decision-making, at home and on farm; financial literacy; business management and negotiation.

In this context, this section briefly mentions about the general information and socio-economic profile of the respondents from the primary survey. It consists of members of both cohorts, new and existing under the project. It describes gender composition, occupation, migration, asset ownership, household income, agriculture patterns and digital tools.

GENDER REPRESENTATION OF THE HEAD OF THE HOUSEHOLDS

The primary survey of the endline study reveals that 81% households are headed by the male and balance 19% headed by female. It is also observed that female headed HHs have been increased by 2% as compared to baseline.



OCCUPATIONAL PROFILE

The primary survey reveals that the project participants are majorly engaged in agriculture related activities.

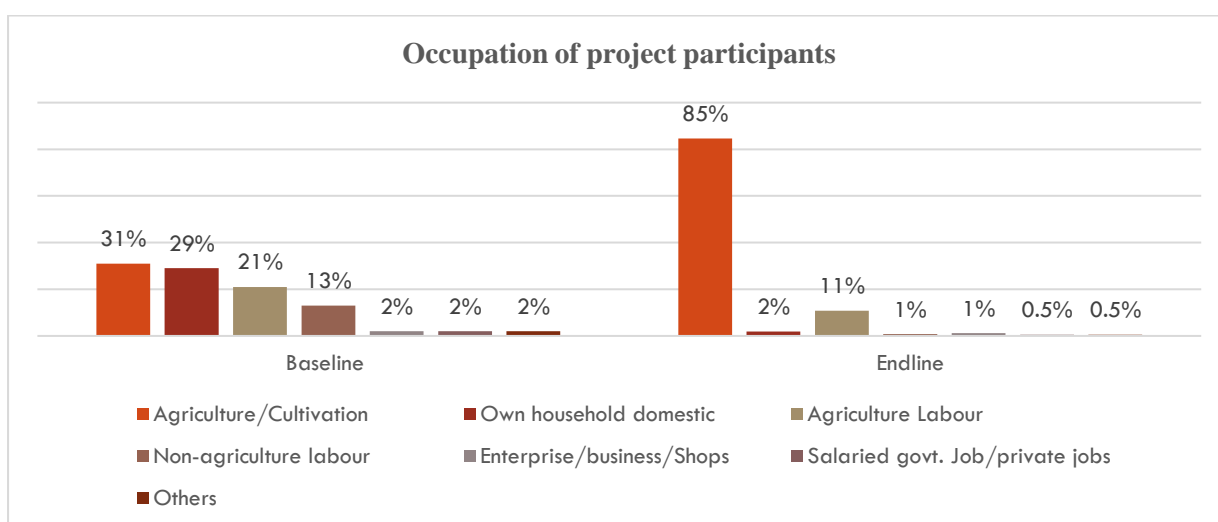
Occupation

Around 85% project participants are engaged in agricultural and allied activities.

In the category of non-agriculture labour, the participants have made a significant shift and now constitute a small section (1%) as compared to the baseline (13%).

There is a reported change and shift to agricultural activities showing an increase by 4% at the project end. During the baseline the data breakup adds up to 81% comprising of 31% PPs in agricultural cultivation, 21% as agriculture labour and 29% as own household domestic. This also shows more focus and interest in agriculture at the household level.

Endline findings also reveal that there is a very small shift from small business/ jobs and occupations as compared to baseline data.



MIGRATION

Under the migration status, it is found that 38% members of PP households have migrated.

Migration

In the baseline study, about 50% households have reported migration as compared to endline study showing 38%. A difference of 12% has been reported in this category from baseline to endline.

With regard to location of migration, it is found that less number of people from PP households (25%) are migrating to urban areas out of the state as compared to baseline status (37%).

Co-relating data from two tables presented below, it also shows a corresponding difference (12%) in pattern of primary activities in migration as explained in location of migration.

The project has partially been addressing the migration issues providing motivation to the migrant families to engage in local activities for their living.

Migration Status	Baseline	Endline	Location of Migration	Baseline	Endline
Samples →	247	260	Urban areas in other states	37%	28%
Number of HH with migration	123 (50%)	99 (38) %	Rural areas in other states	4%	0%
Total number of members have migrated	179	135	Urban areas within the state	7%	9%
Average number of HH members migrated	1-2	1-2	Rural areas within the state	2%	1%

Primary activities in migration	Baseline	Endline	Difference from baseline to endline
Working in Agriculture and related activities	8%	2%	6%
Working in non-agriculture sector	39%	27%	12%
Working in service sectors (Salaried Govt. / Pt. Job)	1%	7%	-6%
Attending training / schools / colleges	2%	2%	0%

ASSET OWNERSHIP (LAND, HOUSE & LIVESTOCK)

For the project participants, asset ownership largely comprises of land, house, and livestock.

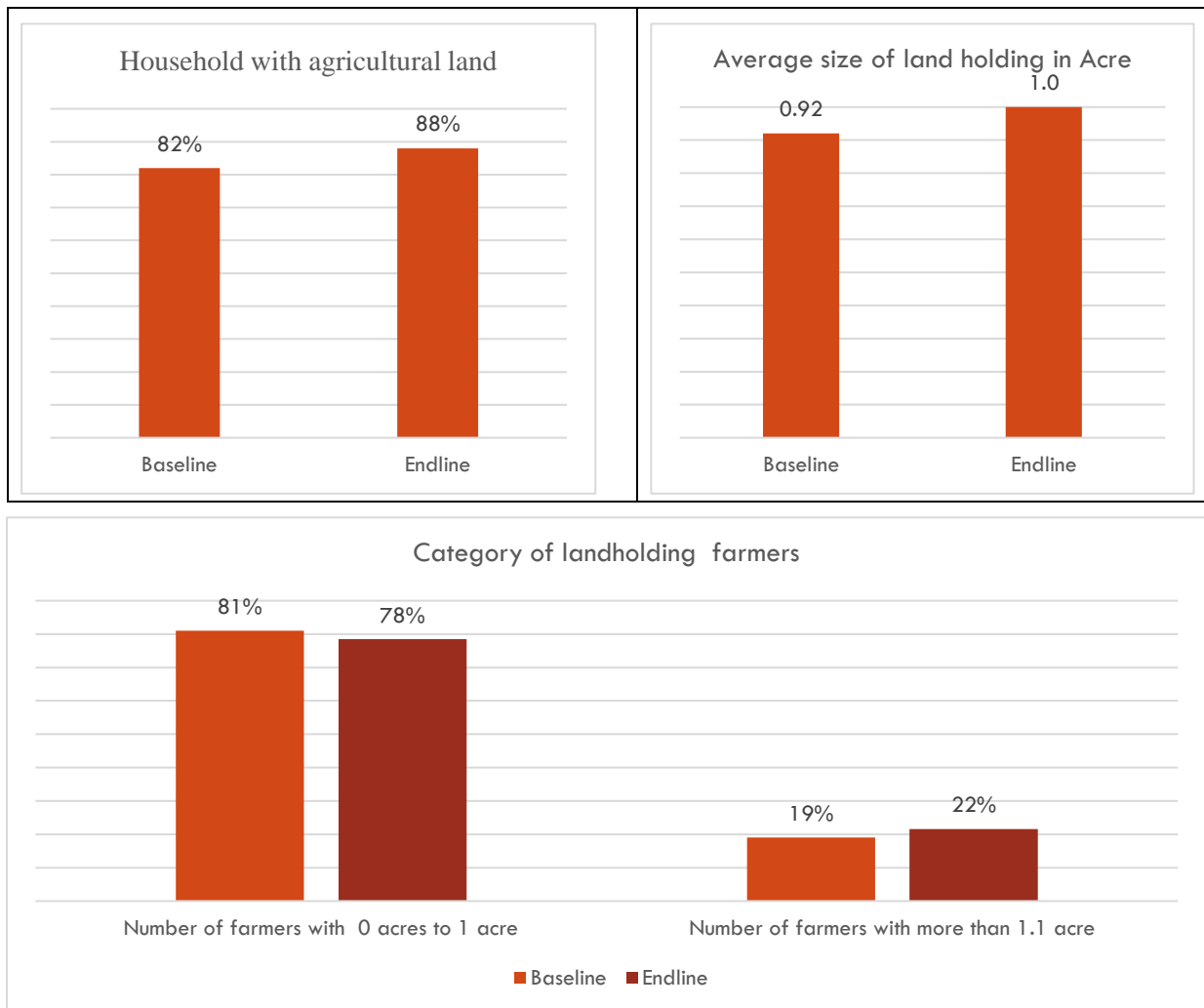
Land ownership

In endline study, around 88% project participant households have agriculture land as compared to baseline data showing 82%. Endline data reports an increase of 6% households those who have agricultural land as compared to the baseline information.

Average size of land holding has increased from baseline (0.92 acre) to endline (1 acre)

In endline study, it is reported that 78% PPs have less than 1 acre land as compared to baseline data showing 81%. A shift of 6% households has been reported in landsize category of "1.1 to 2.5 acre land" from baseline to endline.

The land ownership pattern is also linked to increase in interest by the PP households in agricultural activities.



Cultivable Land

The endline study finds that around 91% project participant households have agriculture land as compared to baseline data 85%. It reports an increase of 6% PP households having agricultural land from baseline (85%) to endline (91%).

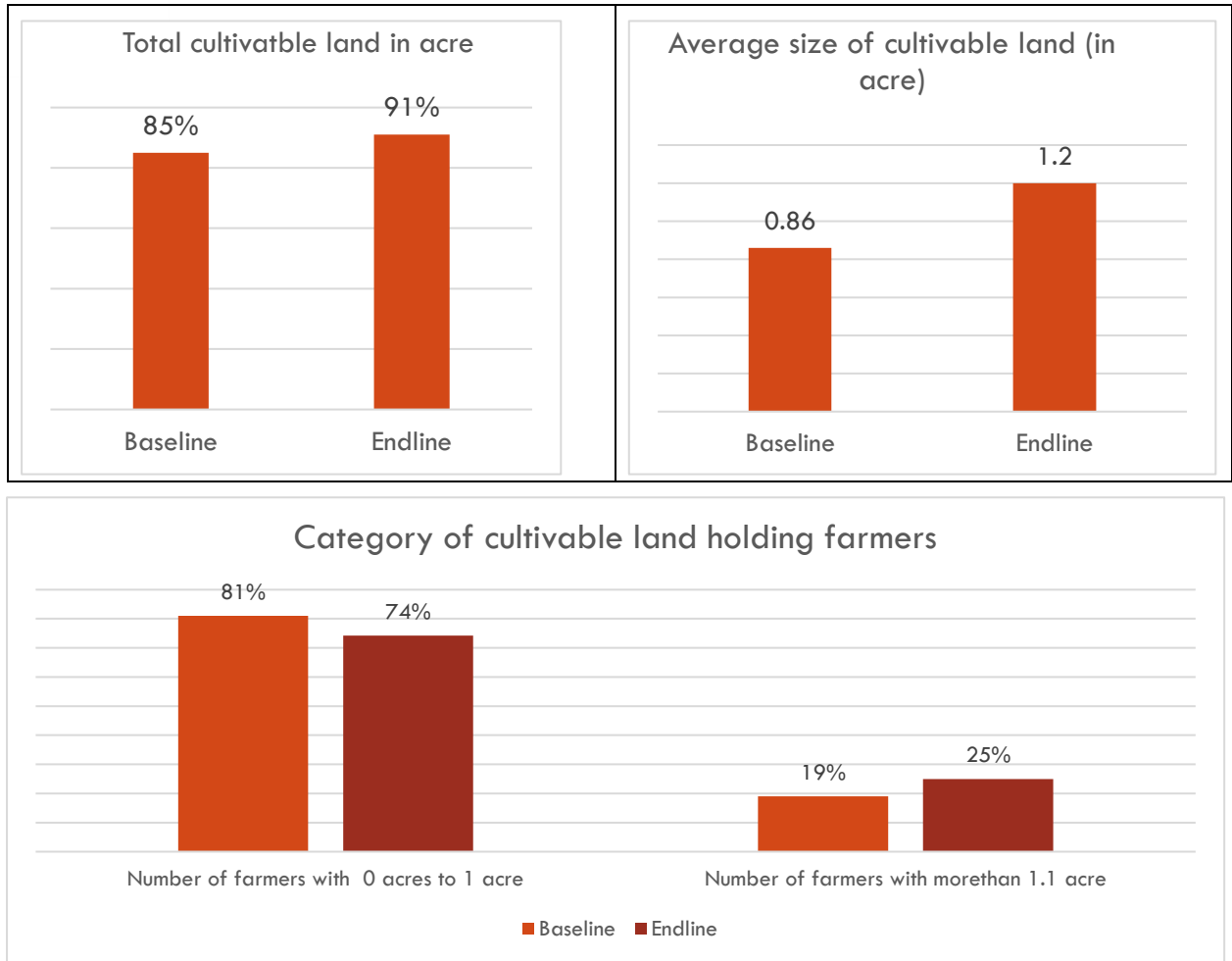
Average size of land holding is increased from baseline (0.86 acre) to endline (1.2 acre)

It is reported in endline study that 74% PPs have less than 1 acre land as compared to baseline data (81%).

As increase of 4% households has been reported from baseline (16%) to endline (20%) having 1.1 to 2.5 acre land.

An increase of 2% households is found under the landsize category owning more than 2.5 acres as presented in graphs below.

The land ownership pattern is also linked to increase in interest by the PP households in agricultural activities.



Productive asset

In the endline study, data has been captured on land ownership, livestock and other assets.

Around 88% households have agricultural land, 42% have livestock, 39% have openwell whereas in baseline study, 82% have agricultural land, 38% have livestock and open wells.

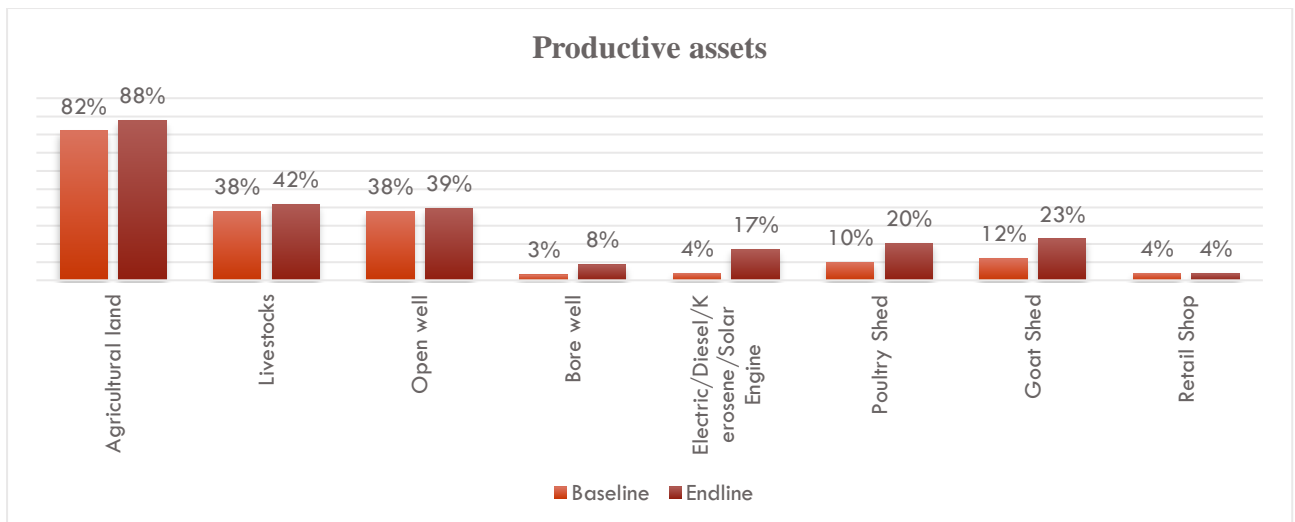
Good to note that there is reported increase in asset ownership. An increase of 13% HHs on ownership of electric/diesel engine (baseline - 4%), 11% HHs, goat shed (baseline - 12%), 10% HHs in poultry shed (baseline - 10%), 6% agricultural land HHs (baseline - 82%), 5% borewell HHs (baseline- 3%), 4% HHs livestock (38%), 1% open well HHs (baseline -38%) have been reported.

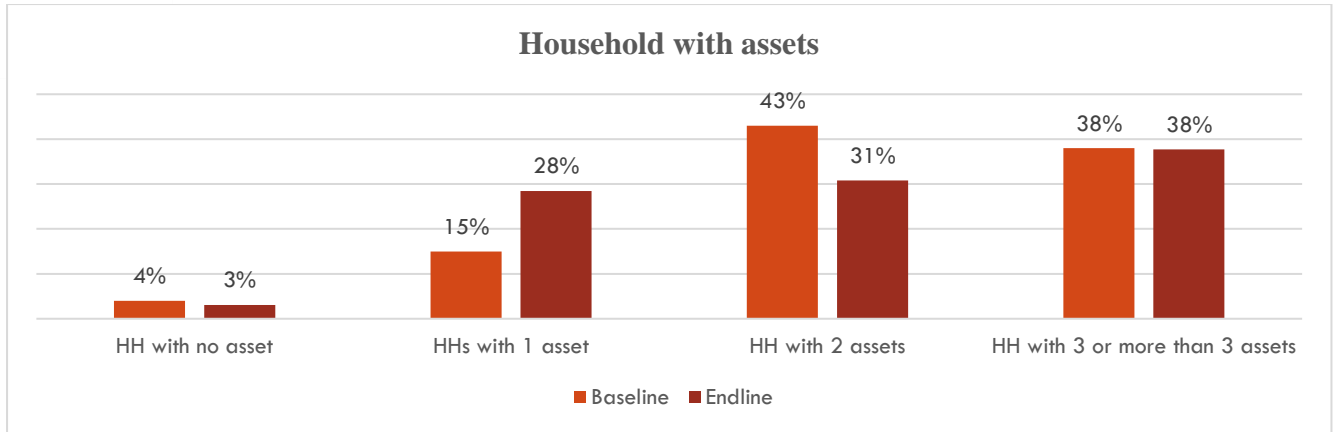
Overall, 38% households have 3 or more than 3 assets, 31% households have 2 assets. 3% households have no asset

From baseline to endline, households with no productive asset have decreased by 1% (from 4% to 3%). HHs having 1 asset, have reported increase by 13%.

HHs having two assets, have reported decrease by 12% from baseline (43%) to endline (31%).

This shows that beginning of a good trend has started in asset ownership and profile of the PPs.





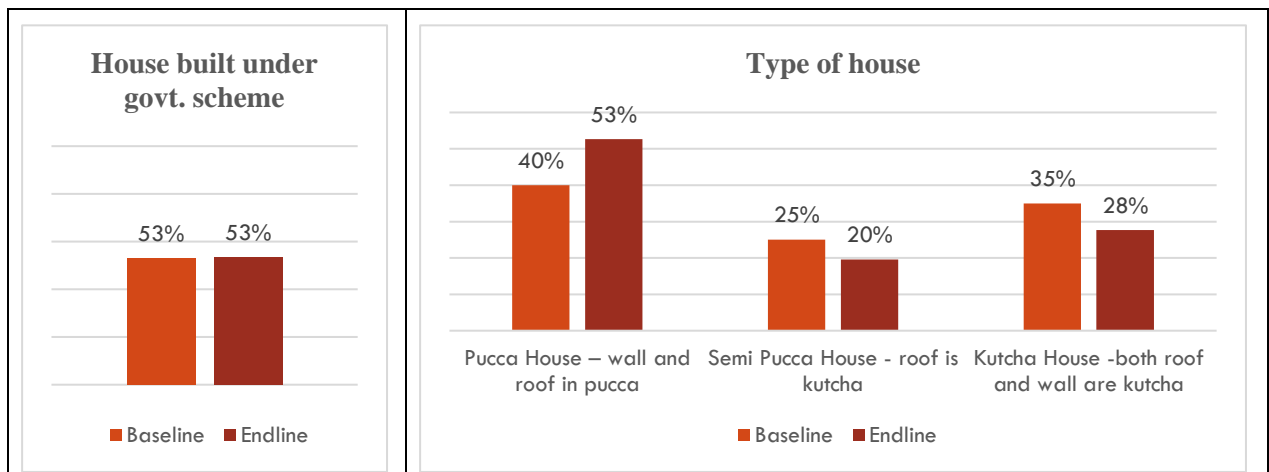
Type of house

Overall, 53% PP households have built house under the government scheme in baseline and endline.

As per baseline study, 40% households have reported living in pucca houses whereas in endline study 53% HHs have pucca houses. 13% HHs have increased who have pucca house from baseline to endline.

From baseline to endline, households with kutcha house have decreased by 7% (from 35% to 28%).

The habitation status of the PPs has thus shown a more towards better living condition.



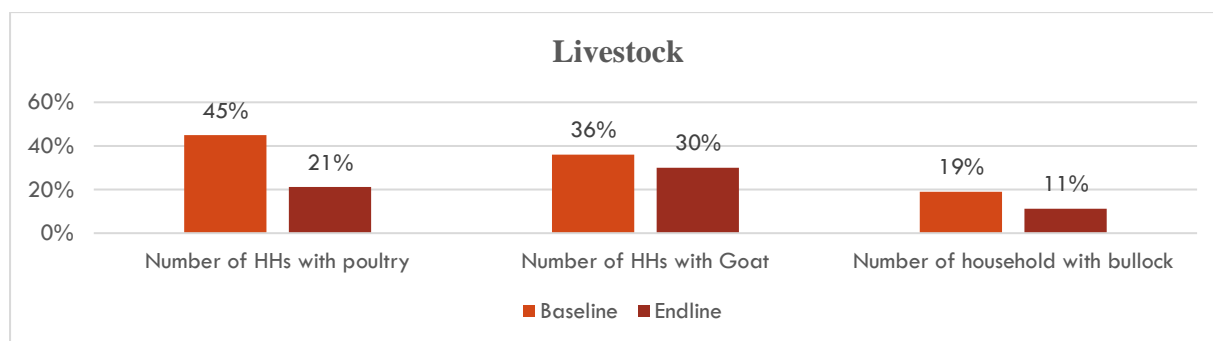
Livestock

Overall, 30% households have goats, 21% households have poultry and 11% households have bullocks.

In baseline study, 36% households reported having goats as compared to endline 30% have goats. It shows a decrease in households having goats.

In case of poultry, it is found that only 24% poultry households are now rearing poultry as compared to 45% households during baseline.

It is to be noted that most of households having poultry have now come under FIG group enterprise initiative and thereby its shows a good sign of integration in poultry value chain.

**AGRICULTURE – CROPPING PATTERN****Cropping pattern and saleable crop**

There is a shift in cropping pattern. Cotton as a commercial crop is now being cultivated taking a share of their cultivable land.

With regard to vegetable cultivation, it reports a sharp decline. The primary reason being the responses of the PPs relates to mostly the Kharif crop season. However, the baseline data collection mostly has happened during the post Rabi season giving higher percentage in vegetable cultivation.

The consumption pattern and saleable market surplus of crops is also showing a shift.

The two tables below depict the scenerio which has happened only in a interval of 6 to 8 months.

Season	Baseline		Endline	
	Kharif	Paddy	99%	Paddy
Vegetables		4%	Peanut	2%
Red gram		3%	Pulses (Arhar, moong, urad)	2%
Rabi	Bengal Gram	41%	Moong	12%

Season	Baseline		Endline	
	Green Gram	32%	Chana	4%
	Onion	16%	Vegetables	17%
Summer crop	Vegetables	91%	Vegetables	6%
	Millets	9%		
Annual Crop	Cotton	58%	Cotton	23%
	Vegetables	40%	Adrak	1%
Vegetables	Tomato	90%	Tomato	13%
	Brinjal	82%	Brinjal	2%
	Okra	65%	Onion	7%
			Other Vegetables	11%

Season	Baseline			Endline		
	Crop	Consumption	Selling in market	Crop	Consumption	Selling in market
Kharif	Paddy	96%	12%	Paddy	95%	50%
	Vegetables	100%	29%	Peanut	70%	35%
	Red gram	83%	0%	Pulses (Arhar, moong, urad)	90%	6%
Rabi	Bengal Gram	91%	11%	Moong	90%	21%
	Green Gram	100%	7%	Chana	90%	10%
	Onion	81%	76%	Vegetables	95%	6%
Summer crop	Vegetables	95%	37%	Vegetables	95%	6%
	Millets	100%	17%			
	Cotton			Cotton	25%	95%
Annual crop	Vegetables	14%	86%	Turmeric	100%	100%
	Tomato	95%	38%	Tomato	100%	40%
	Brinjal	100%	43%	Brinjal	92%	20%
Vegetables	Okra	100%	41%	Onion	82%	26%
	Other Vegetables	100%	34%	Other Vegetables	95%	22%

HOUSEHOLD INCOME

Annual household income

It is found that average annual income of households is INR 45,500, with an average monthly income of INR 3792 in endline study.

Baseline study reported average annual income of INR 39014 whereas endline study brings a good increase of 16% reaching INR 45500. Increase of INR 6486 in average annual income have been reported from baseline to endline study.

This reported increase in income is considered statistically significant considering the interventions in a short period.

Sources of income

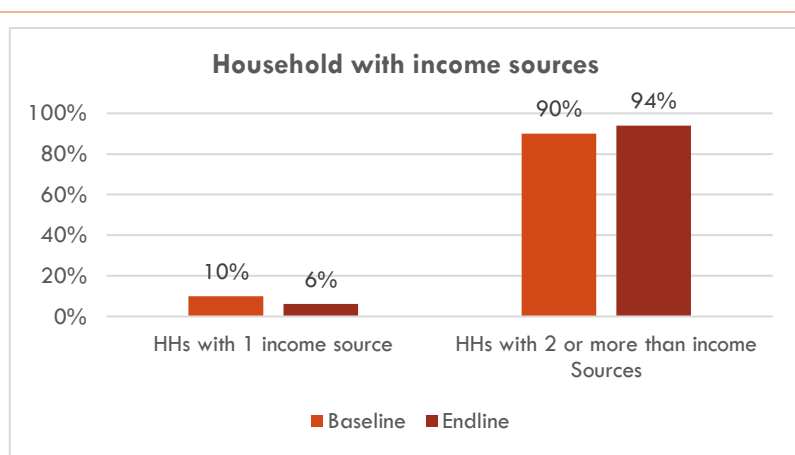
Overall, 62% households have more than 2 income sources. 32% households have 2 income sources. 6% households have only 1 income sources in endline study.

In the category of HHs with more than 2 income sources, there is an increase of 10% households from baseline (52%) to endline (62%).

In the category of HHs with 2 income source, there is decrease of 6% households from baseline (38%) to endline (32%).

This reported increase of household income is attributable to the sources of income which have shown more diversification.

Average Income	Baseline (INR)	Endline (INR)
Annually	39014	45500
Monthly	3251	3792

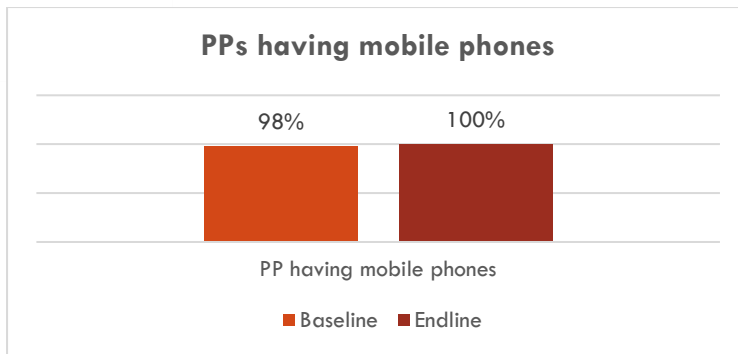


DIGITAL TOOL

Availability of mobile phones

The endline study reveals that 100% PPs have mobile phones as compared to 98% PPs in baseline.

As observed during the study most of the PPs used phones with basic features. On usage of digital tools the PPs understand the applications through visual mode as most of them are illiterate.



OUTCOME 1 - PARTICIPATING WOMEN HAVE SUSTAINABLE MARKET BASED MICRO ENTERPRISES

One of the core objectives of the project is on participation of women having sustainable market based micro enterprises This section deals with information on:

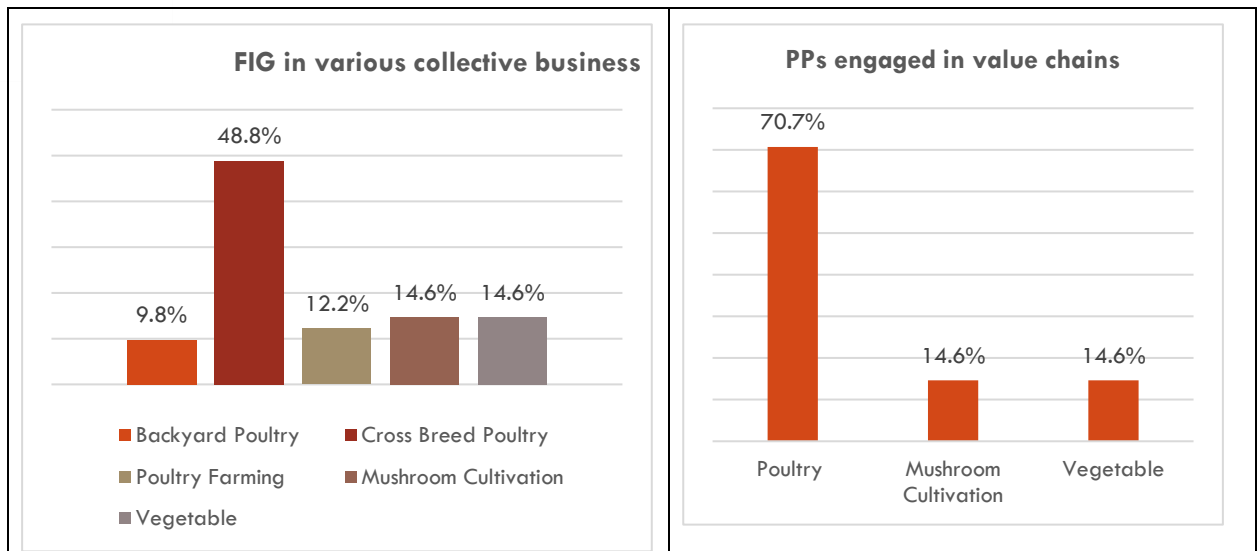
1. Impact on project participants
2. PPs participation in FIGs and their collective enterprises in 3 value chain
3. The role of coaches as catalysts in the process

Number and percentage of FIGs and PPs engaged in micro enterprises and value chain

A total of 20 FIGs (48%) have been studied under the end line. It is found that all the members of FIGs have been engaged in income generating activities through various value chains namely Mushroom Cultivation, Poultry and Vegetable Cultivation. These activities have been recommended at the project start through a validation of the market assessment study by the project.

PP's involvement in value chains

In endline survey, it is found that 70.7% PPs in Poultry, 14.6% PPs in Vegetable Cultivation and 14.6% PPs in Mushroom Cultivation have been engaged in value chains for their income generation.

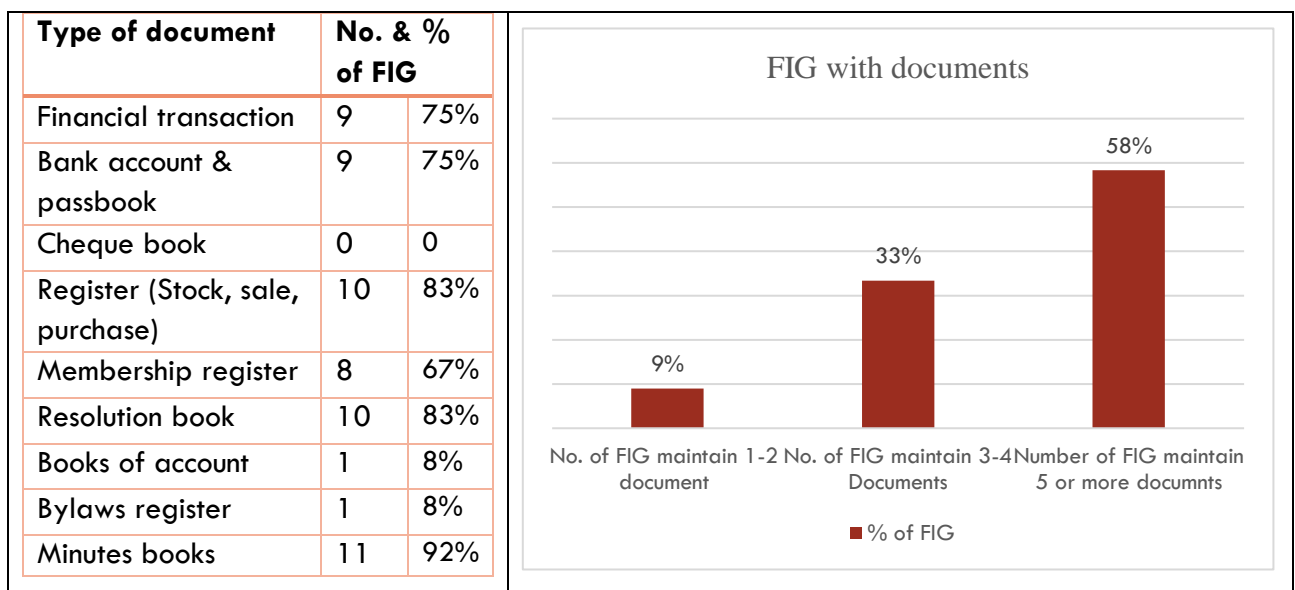


It is good to note that a positive outcome, all the women PPs now engaged in respective value chains such as production processes, collective marketing and decision making while at the time of UPMA project start, none of them access to market through organised group efforts as it is happening today. A beginning has been made to start, grow, and prosper in getting better income by virtue of their participation in the local value chains.

Record keeping system at FIG level

Record keeping system Overall, 92% FIGs are maintaining minutes books, 83% FIGs have register -stock, sale & purchase and resolution book, 75% FIG have financial transaction, bank account and passbook.

58% FIGs have been maintaining 5 or more than five kinds of documents and 33% FIGs are maintaining 3-4 kinds of documents.



Record keeping is a key in doing business and assessing their performance. Even though they are in nascent stage, the basic book verifying aspects are well placed and maintained. The FIGs will need further work and bring the related addition on transactions through cheque having bye laws for their governance etc.

Technical training imparted on respective micro enterprises value chain to FIG.

All 20 FIGs have been imparted training on production practices on their respective value chains. The duration of the training imparted to PPs is mostly a two-day period. The highest number of training programs (15) have been organized on poultry rearing since the maximum number of FIGs and group enterprises are in this sub sector. On vegetable growing and mushroom cultivation, only 3 & 2 training programs respectively have been organized for the sample FIGs studied.

Value Chain	No. of FIG -imparted training
Vegetable Cultivation	3
Poultry rearing	15
Mushroom cultivation	2

An extract on information from the quarterly progress report dated September 2022 provides data on number of PPs those who have attended training programs.

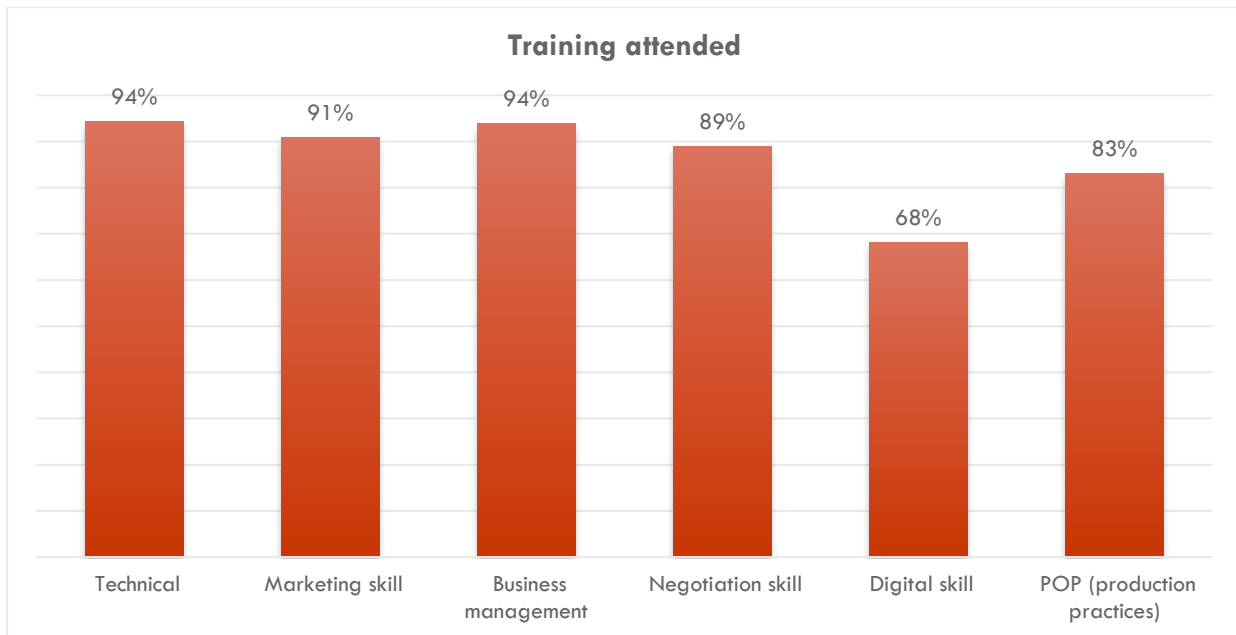
- Training of FIGs on FIG Management & Record Keeping - 41 FIGs (100%) and 948 PPs (93%)
- Training on Climate Resilient Agricultural Practices & Production Management including aggregation mechanisms - 26 FIGs (63%) and 583 members (57%)
- Exposure visits of FIG members on Poultry & Mushroom Cultivation. - 21 FIGs (51 %) & 186 PPs (18%)

The project DIP (Detailed Implementation Plan), quarterly progress report submitted to the Walmart Foundation and our primary survey data inform that a series of capacity building training programs has been organized attended by project participants.

Training attendance of project participants on thematic areas – Production, marketing skill, business management, negotiation & digital skill, and production packages

Technical training Overall, 86% project participants have been trained on various aspects - production, business management, negotiation & digital skill and production packages

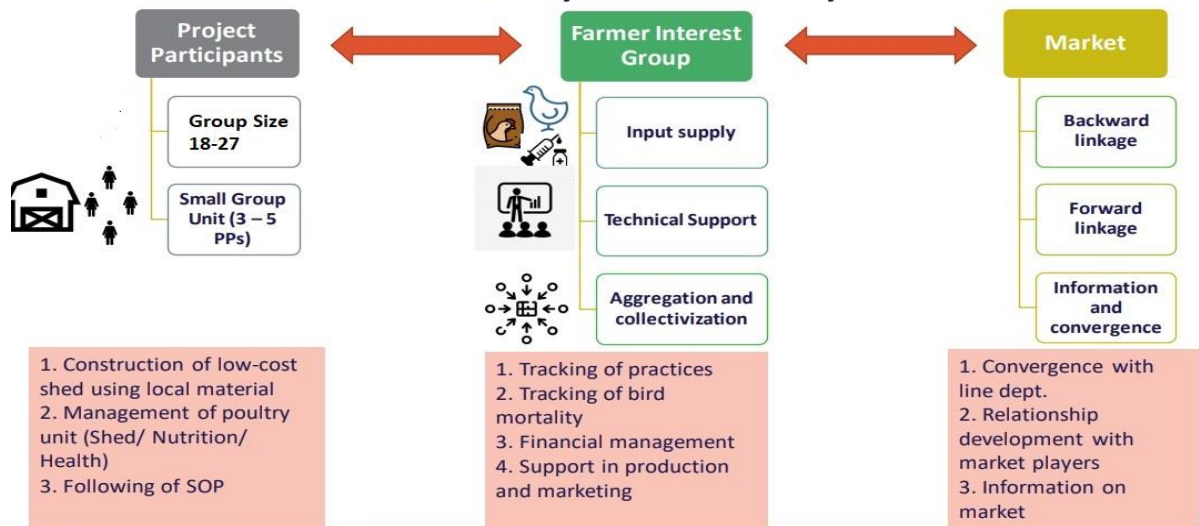
94% PPs have attended training on technical and business management skills, 91% have attended training on marketing skills, 89% attended on negotiation skills, 83% have attended on production practices, 68% attended on digital skills.



Practice in collectivization and aggregation

In the end line study, it has been reported that all PPs are practicing collective and sharing efforts in a mutually agreed shared principle. As an illustration the business model of poultry value chain is presented below. Similar collectivization process takes place in case of mushroom and vegetable at the FIG level.

Business Model – Backyard Poultry Unit



Turnover and profit-sharing at fig level

All the FIGs are in nascent stage and have completed around 1-4 production cycles. Below are the sales figures of value chains.

Value Chain	Type of value chain	Number of PPs	Number of FIGs	Total Sales in value chain in INR	
Poultry	Backyard Poultry	726	4	13,000	1,019,162
	Cross Breed Poultry		20	403,159	
	Poultry Farming		5	603,003	
Mushroom Cultivation	Mushroom Cultivation	119	6	63,632	63,632
Vegetable	Vegetable	171	6	133,445	133,445
Total		1016	41		1,216,239

Since the inputs for each of the value chains have been supported through the project and via partners to the FIGs, the reported turnovers of each of the FIGs are contributing towards income of the FIG members.

Distribution of profit

All FIGs have completed only 1 year of their operations. They have not distributed any profit/surplus yet to their members except for one case where in first distribution has happened.

Access to credit and savings platforms

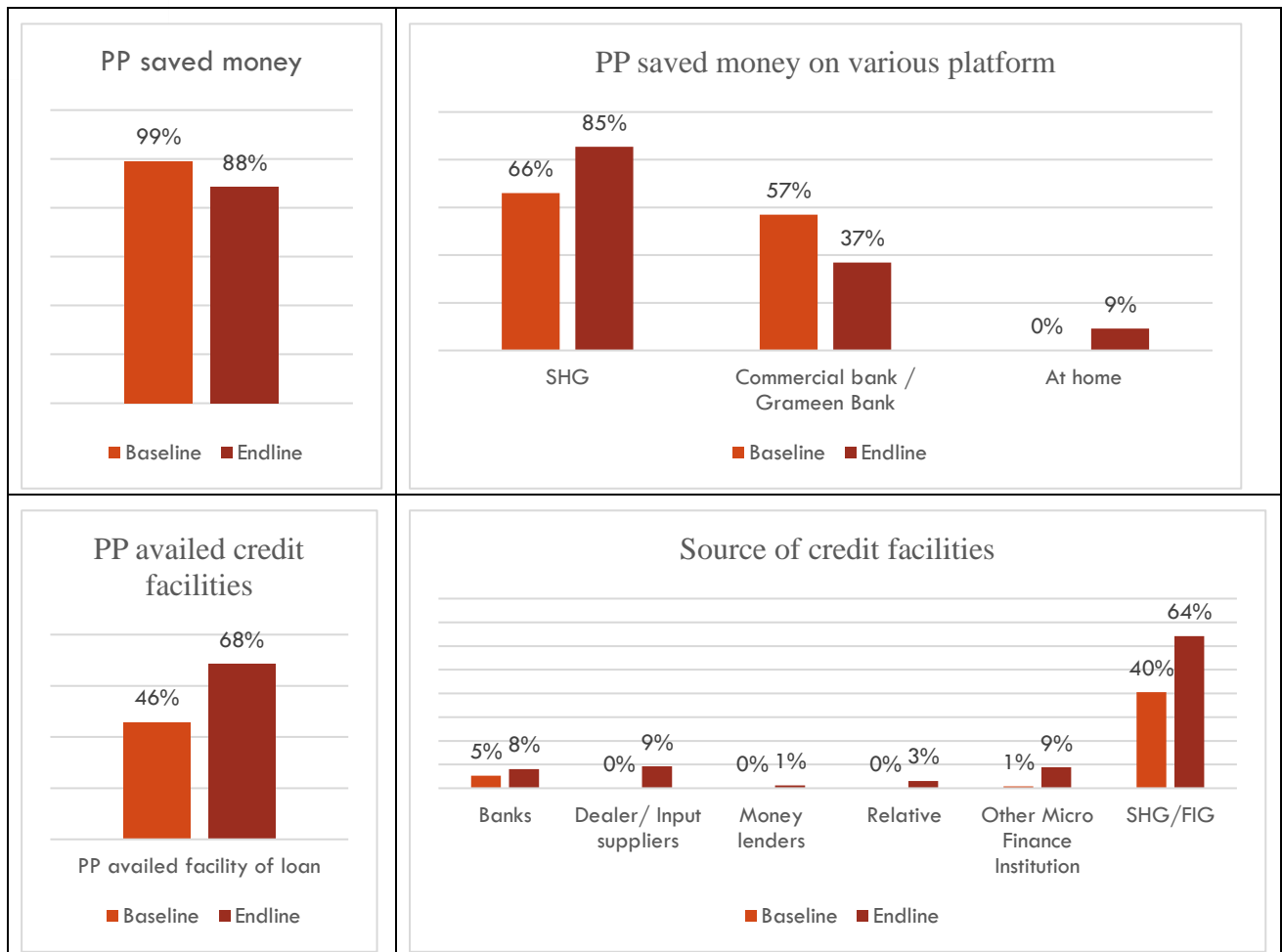
Savings and credit facilities

In endline study, 88% PPs reported savings money on the other hand 99% PPs reported saving in baseline.

It can be noted that SHGs became a biggest platform to save money. 85% PPs have reported to save money. 37% PPs keep money in commercial and gramin bank.

In endline study, 68% PPs have availed loan from various platforms as compared to baseline data 46%. Source of credit are SHGs, Banks,, Other Micro Finance Institution etc.

64% PPs have reported that Self Help Groups are functioning as main source of extending credit facilities.



Role of Coaches

Coaching and mentoring are the cornerstone of graduation approach. Coaching and support to FIG members along with training and linkages are key elements of UPMA project. Coaches as the frontline cadres provide coaching and mentoring supports to project participants. From the project records as well as the primary sources, it is ascertained that they have been identified and selected through tests and interviews by the TU project team. During the project life, they have been trained, oriented, and have also attended exposure programs on structured thematic areas like FIG management, poultry care and management, mushroom cultivation, climate resilient agriculture, digital technology, and usage of POP app. During the project life, all the 20 coaches have received various training to conduct group & individual coaching sessions. The thematic areas are mentioned below:

- Capacity building of coaches on poultry care and management was conducted - The training comprises five modules:
 - Poultry care & management
 - Brooding, disease management, vaccination etc.
 - Backyard and semi-intensive poultry farming
 - Cage System
 - Integrated farming- duck rearing and fishery.

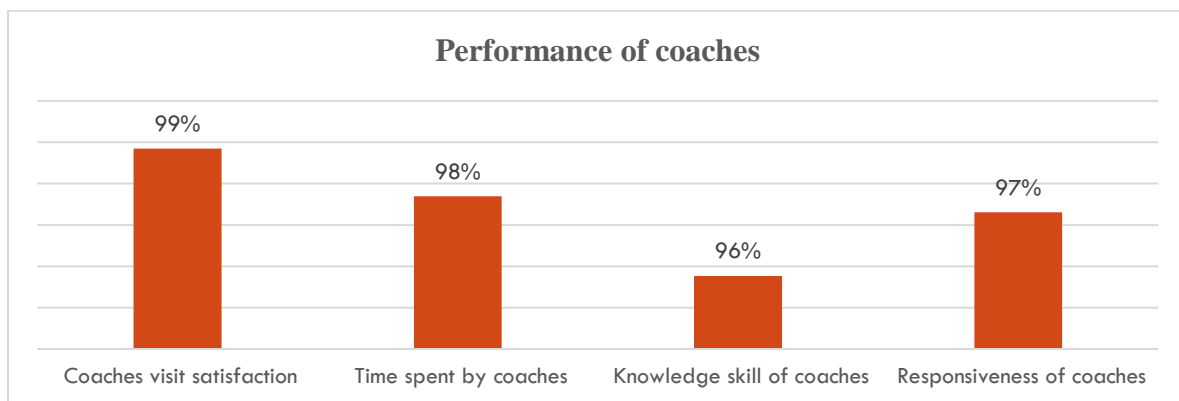
- Training on Package of Practices of mushroom cultivation, poultry, and vegetable cultivation
- Use of tablets for record keeping and data management - include monthly meeting documents, emergency meeting documents, training of coach's documents, training of FIGs documents, and IGA business data documents (production, market linkages, financial details).
- The SEWA team trained the coaches in Bangomunda block.

As per the job description, the coaches have multi tasks in hand and each one of them is responsible for coaching and mentoring of two FIGs (50 PPs).

Perception of Project participants on Coaches' performance

Performance of Coaches

Overall, 97% PP have reported that they are satisfied with regular visit by the coaches and time spent by them including their knowledge, skill and responsiveness.



The qualitative data collected through KIs, and observations provide more insights on typology and performance of coaches. It is observed that there are experienced coaches backed by good community familiarity, training and coaching skills and business orientation in respective value chains. Out of the five coaches interviewed, 3 are found to be new, inducted recently and have little orientation and understanding about their roles and responsibilities. Two of them are well experienced and familiar with the local context. The newly inducted coaches need basic training programs and more orientation to discharge their responsibilities effectively. Ongoing refresher programs for both new and experienced coaches will help supplement in strengthening their capacities. However, the PPs have expressed satisfaction on the coaches benefitting from their regular visits and mentoring efforts.

Level of satisfaction as a member of FIG

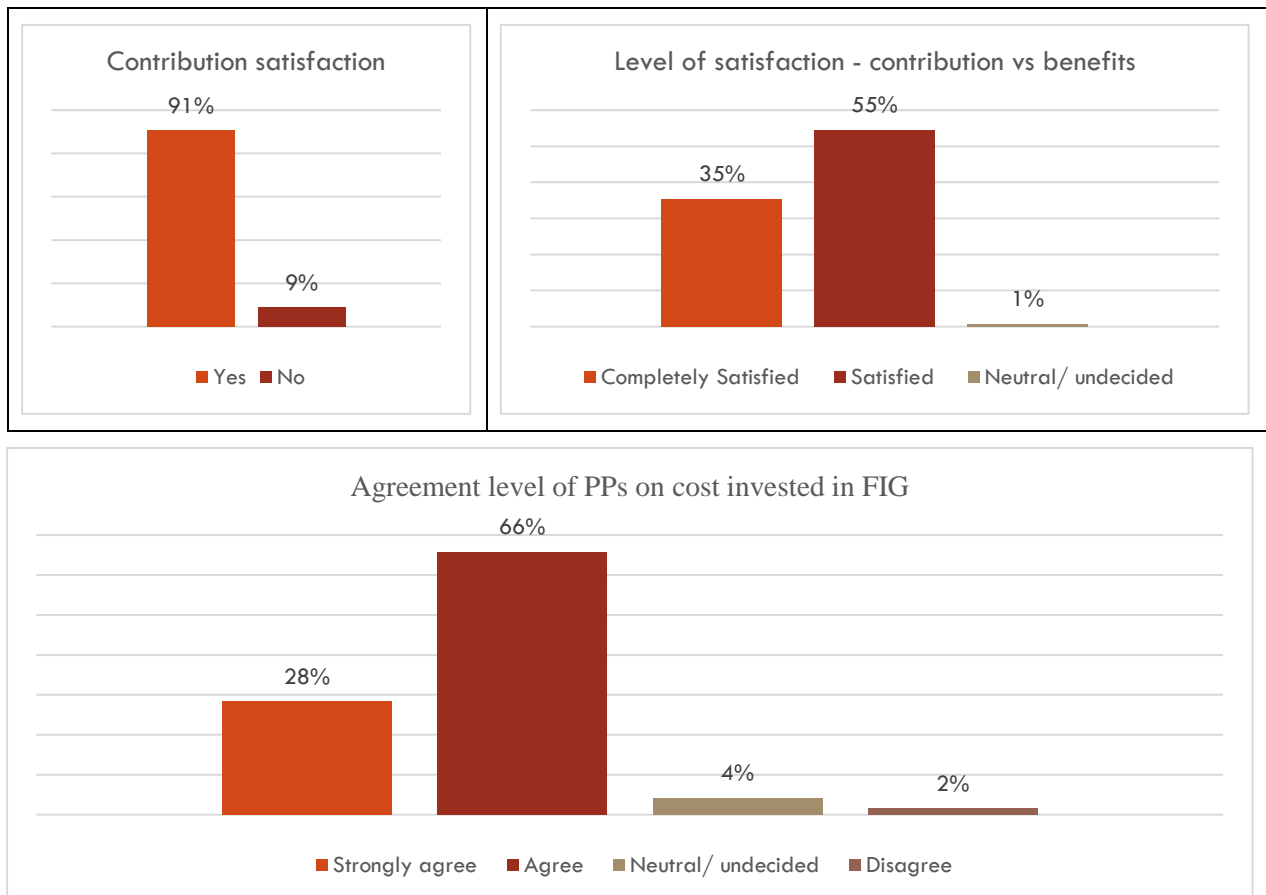
Satisfaction

Around 91% of FIG members have reported satisfaction being a member of FIGs.

With regards to the benefits realized from FIGs, 35% PPs have expressed high degree of satisfaction followed by 55% have shown good amount of satisfaction and negligible percentage being neutral (1%)

66% of PPs expressed agreement on cost invested vs. benefit received from the FIG, while 28% of PPs expressed strong agreement towards return on investment from FIG.

The level of satisfaction and the investments of PPs in FIGs show a similar pattern as presented in the graphs below.

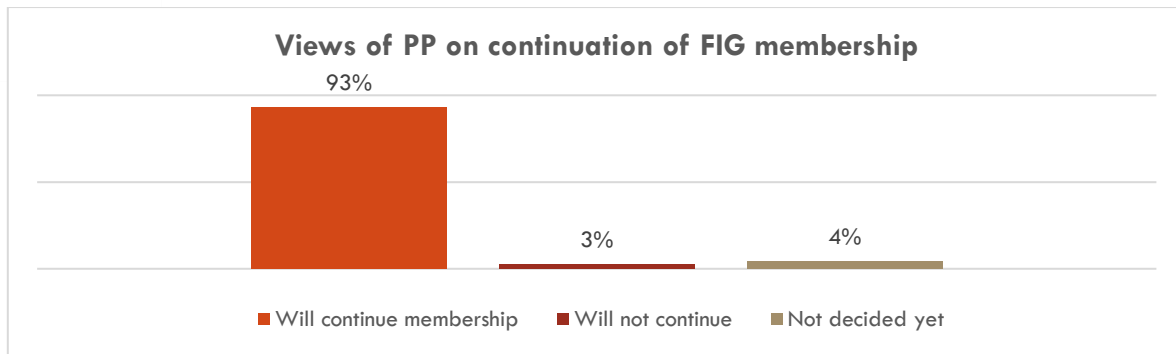


Views of Project participants on continuation of their membership in FIG

Views of PPs on membership

Around, 93% PP members reported for continuation of membership in FIG

Around 4% PPs have reported that they have not decided yet to continue membership in FIGs.



There is a new turn marking a bold step in moving one step in building and strengthening the FIGs mapping them to the local FPOs functioning as Tier II structure. The recent enrolment and induction of all the PPs under the umbrella of two existing local FPOs is considered as a positive move with award of share certificates to all.

OUTCOME 2 - DEMONSTRATION OF PROJECT PARTICIPANTS GREATER SELF-CONFIDENCE AND AGENCY WITHIN THEIR HOUSEHOLDS, GROUPS, AND COMMUNITIES

Involvement of Project participants in household decision making

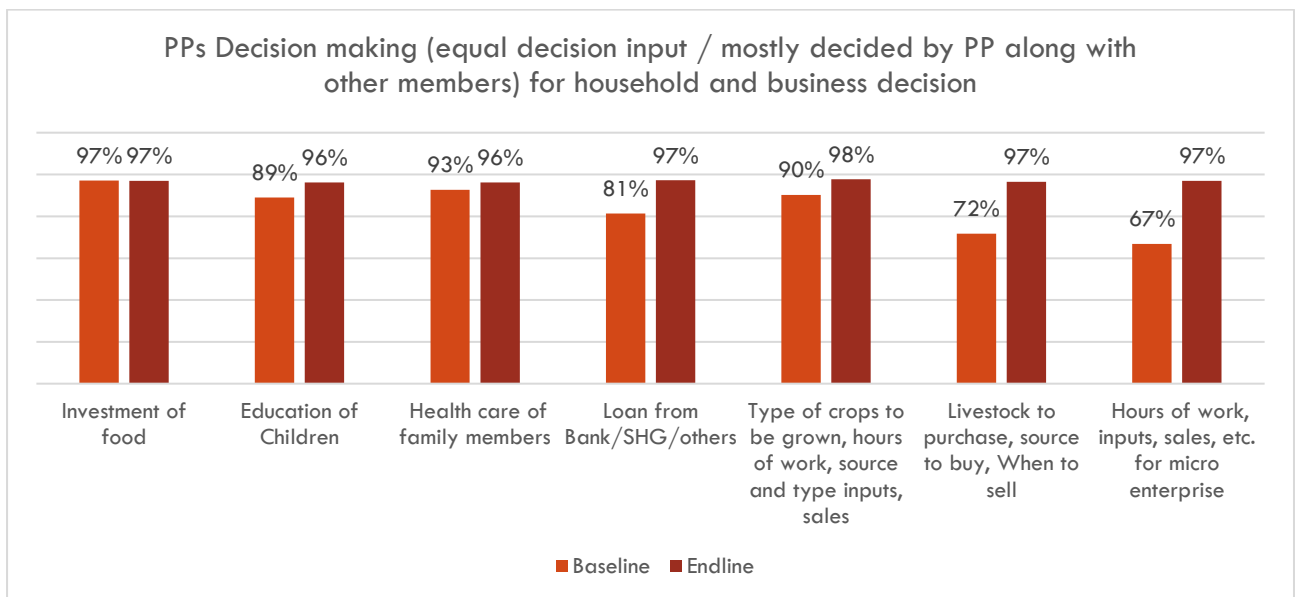
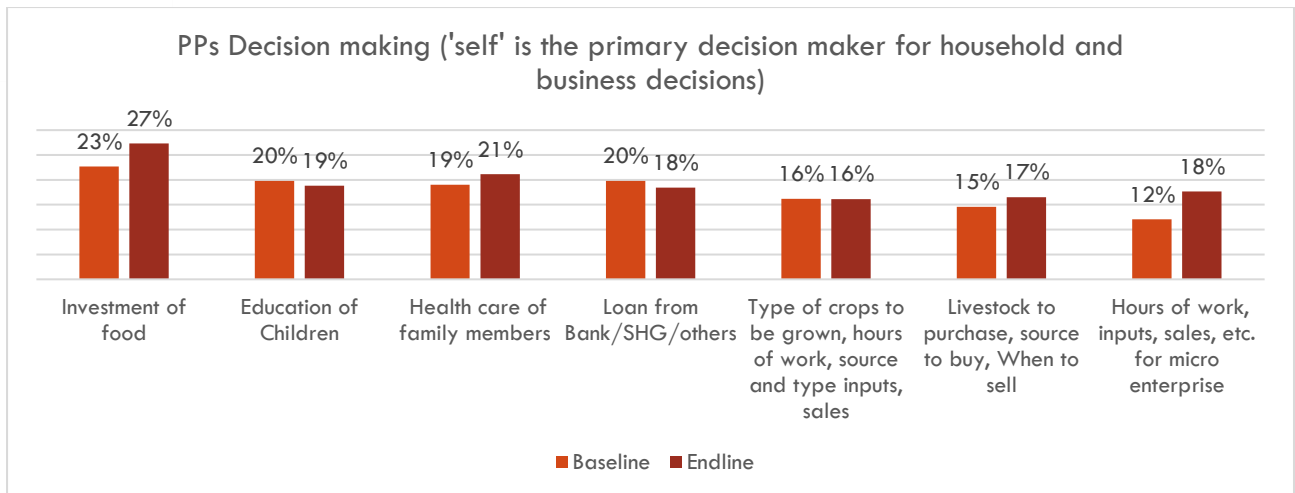
Involvement of PPs in decision making

Minor increase in decision making has been reported at household level from baseline to endline.

Similar proportion of participants (around 20%) reported that they themselves are the primary decision makers for key household decisions and business decisions related to agriculture, livestock or the micro enterprises.

98% & 97% PPs have reported involvement in decision making on types of crop grown & investment on food, loan from bank/other, livestock to purchase, hours of work input, sales etc. respectively

Positive changes are visible from primary data and during the FGDs that PPs getting more space in terms of mobility from out of the home, investment on food, and better working condition in the field.



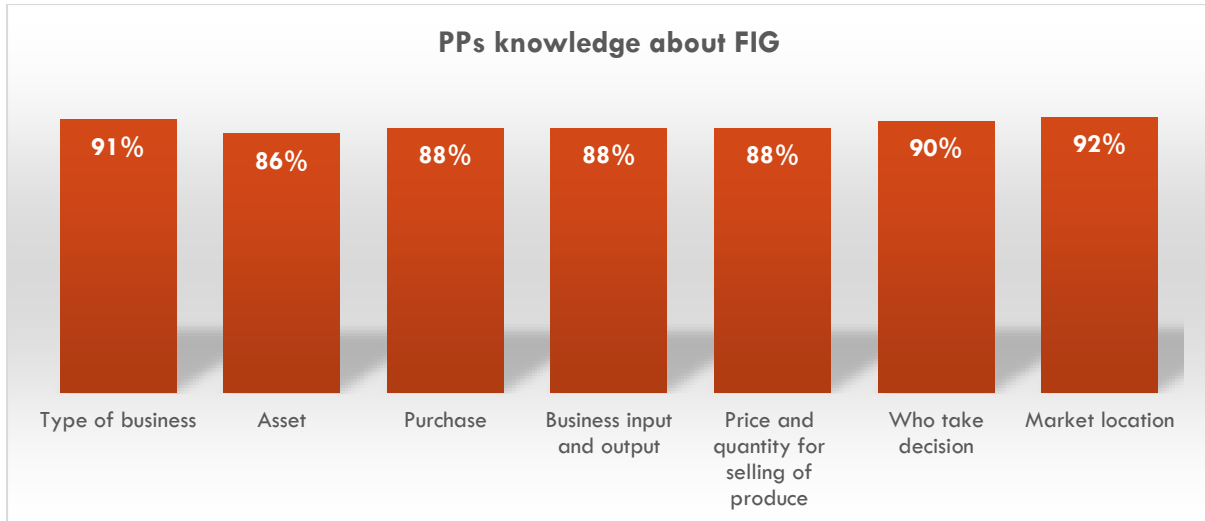
The interval between baseline and endline is very limited to assess the change in behavioural aspects particularly in decision making segment.

Knowledge of PPs on various operational subjects of FIGs

Knowledge of PPs

Overall, 89% PPs have reported knowledge on various operational aspects in FIG such as type of business, asset, purchase, business input and output, price and quantity for selling of produce, decision taken, market location.

92%, 91%, 90% PPs have reported knowledge about market location in FIGs, type of business and who takes decision in FIGs respectively.

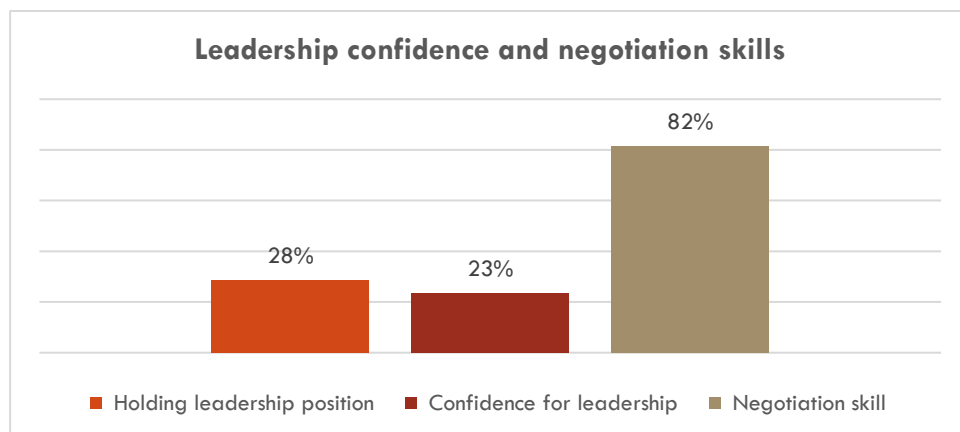


The above analysis presents very good picture about the knowledge of PPs on operation aspects of FIGs. However, they are observed to be in the preliminary stage of the learning curve as they have just started practising. In the area of business decision making, they are supported by the coaches and project team heavily till date (both inputs, purchase, market linkages etc.) which needs more experiential learning and gradual withdrawal of support mechanism.

Leadership, confidence, and negotiation skill of PPs

Skills of PPs

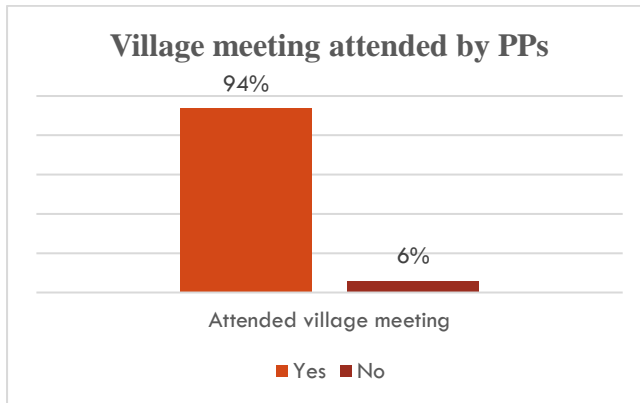
82%, 28%, 23% PPs have reported having negotiation skills, holding leadership position and confidence for leadership position respectively.



This requires more focus in subsequent action to build leadership, confidence, and negotiation skills.

Participation of PPs in village meetings and their views

Overall, 94% of PPs have attended the village meetings to give their opinion about village problems. Of the cohort 1, 98% PP members and 92% PP members from the cohort 2 have participated in village meetings. Thus, it is found that PPs are well conversant in village matters and issues.



OUTCOME 3 - FARMER INTEREST GROUPS (FIGS) AND SELF-HELP GROUPS (SHGS) AS EFFECTIVE PLATFORMS FOR SERVICE ACCESS AND MARKET LINKAGES

Key benefits of joining in FIGs

Key benefits of joining of FIGs

Overall, 57% PPs have reported the benefits of joining of FIG

Majority of PPs (82%) have reported that the highest benefit of joining FIG is increase in household income. Ease in marketing of produce (61%), higher price realization (57%), and business improvement (57%) are also three major benefits of joining FIGs reported by the PPs.

There is a decline showing less benefits realized by PPs in joining FIGs particularly on two areas such as improvement in digital training (47%) and technical training on selected enterprises (38%).

These two areas need more focus in next phase of coaching and counselling.

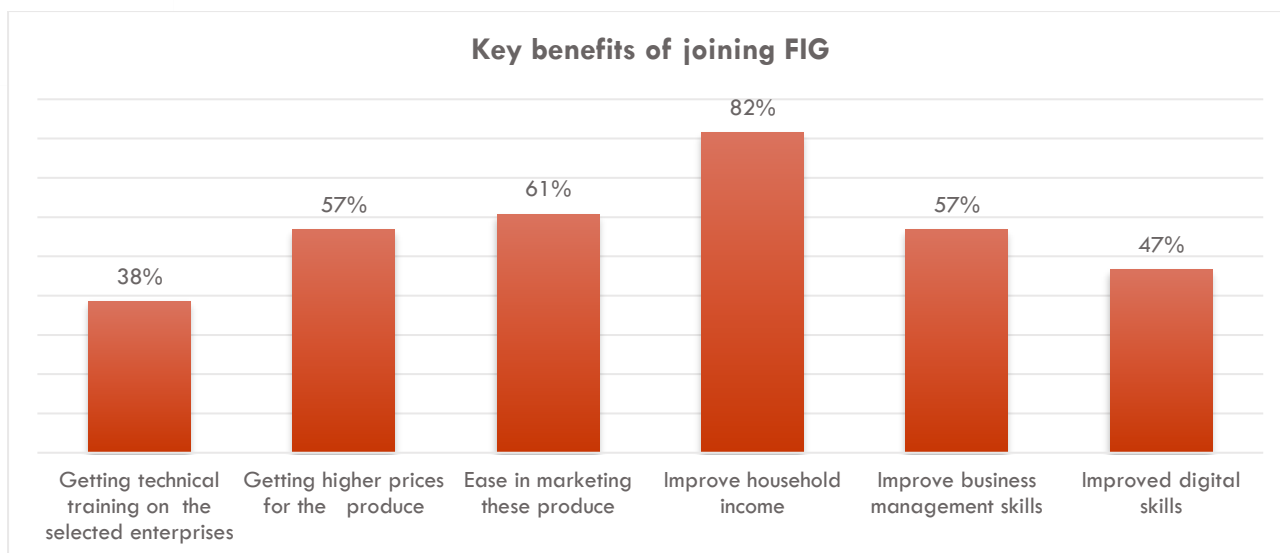


FIG level business plans in place (NABARD/NIRD guidelines)

The project team has facilitated the process of preparation of business plans for the FIGs on the respective value chains and group enterprises. These are in the line of recommended templates of national organizations NIRD/NABARD. Since all FIGs are in nascent stage, these business plans and the details are facilitated through the field level project staff. It is found that the business plans in case of all the sample studied are yet to be in place and available at FIG level. As a single instance, one FIG has reported having an approved business plan by the department of horticulture on Onion.

Identification of relevant service providers

It is found that relevant service providers particularly input suppliers and traders have been identified and linked with the FIGs for their group enterprises. This particular task is currently undertaken by the project staff. The service contract and arrangement are facilitated through the project staff of the implementing agencies. Most of the FIGs have started negotiating on their own with traders and suppliers. However, some of the FIGs are selling their produce by their own and also procuring inputs from the selected vendors. The number of input service providers are listed below corresponding to each of the value chains.

Value Chain	Number of service providers	
	Input	Output
Poultry	4	3
Vegetable cultivation	2	2
Mushroom	1	2
Total	7	7

Procurement of inputs for income generating activities (IGA)

Input procurement is facilitated through the project staff for respective IGAs/value chains. The FIGs are yet to start direct procurement of inputs by themselves. Issues have been reported by PPs such as variety of chicks in initial stage particularly in case of poultry value chain.

Aggregation of produce and dealing with traders on procurement

All the FIGs are aggregating the produce in each of the 3 value chains. Trade facilitation of each of the products is done through the project staff at a competitive price. The traders view that the product size, weight and quality do not meet the market demand and consumer preferences and fetch less than the best market price (poultry). Sharing of market intelligence related information and interface with the traders/ market players on regular basis need to be in place for bridging the gaps. A system of formal procurement through orders between the buyers and suppliers including price discoveries will best address this issue.

Market place for the FIGs

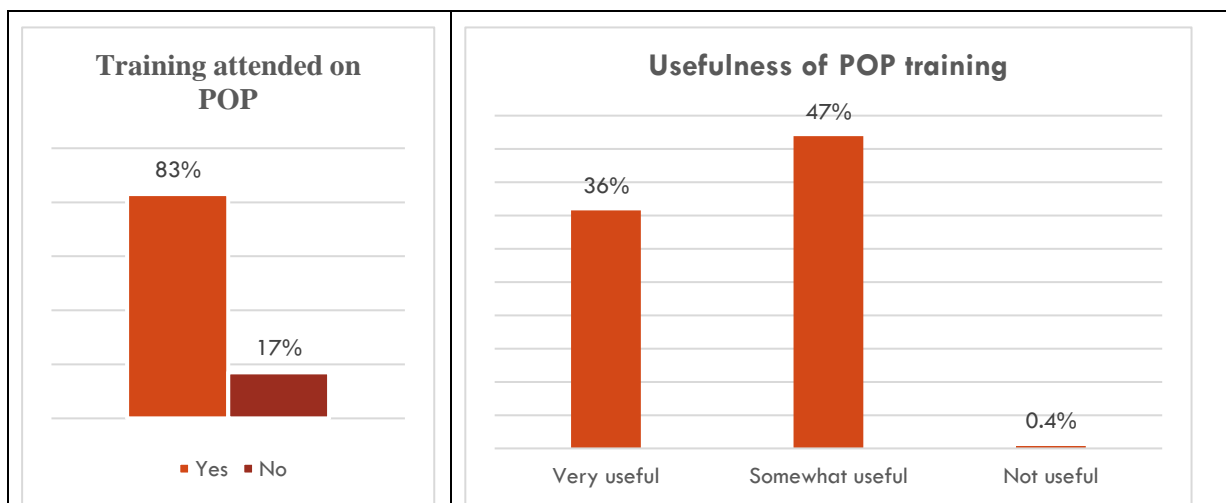
The products in the respective value chains are marketed locally at the block level. Each of the products has good local market potential as corroborated through the views of traders, value chain actors and stakeholders.

OUTCOME 4 - APPLICATIONS OF DIGITAL TECHNOLOGY IN DECISION-MAKING, FINANCIAL LITERACY, BUSINESS MANAGEMENT AND NEGOTIATION IN BUSINESS AND HOME

FIGs using digital tools (POP app / advisory app)

Use of Digital tools (POP app/ advisory app)

Overall, 83% PPs have attended training on POP - production practices (poultry, mushroom and vegetable cultivation) and advisory applications.



Digital tools and applications are being used by the coaches to gather information on FIG operations with the help of tablets. Information relevant to coaches particularly on FIG meeting,

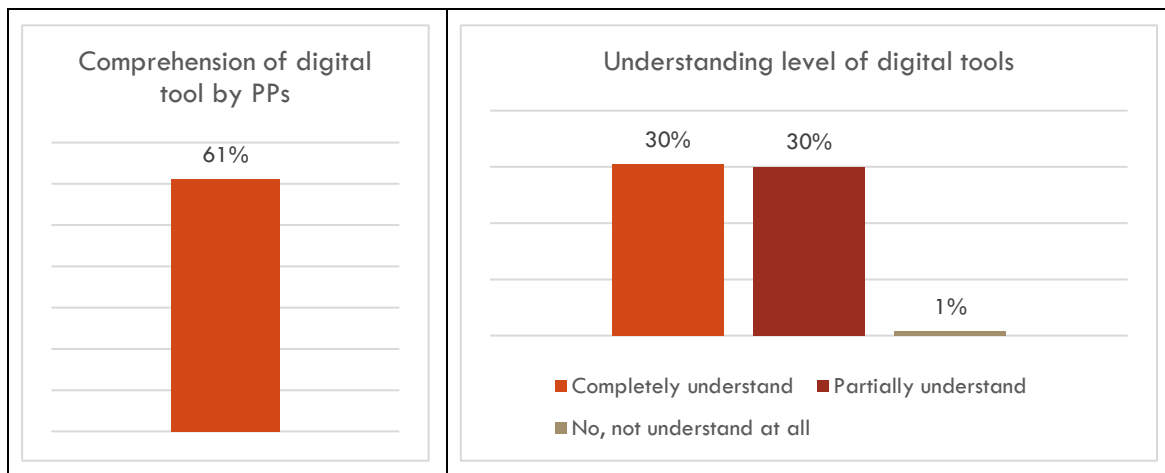
training and business operations are tracked with the help of tablet on daily basis. The application includes Kobo toolbox (2 forms) and google sheet (3 forms).

Level of comprehension on training of digital tools

Comprehension of digital tool

Overall, 61% PPs have reported that comprehensive training has been provided on digital tools.

Of the 61% PPs having comprehension around 50% have completely understood and rest 50% have partially understood the digital information.



Digital integration under UPMA project intends to help FIGs to take business decisions. Currently, the tabs loaded with application on POP and data keeping are used for both training modules, data storage and documentation purposes with various folders. All the applications in the digital tools are administered by the coaches. The transfer of technology and applications relating to tabs are yet not in the hands of the PPs. On the other hand, the level of literacy of PPs is found to be at a very low level to handle the digital tools and applications. Full literacy concept includes reading, writing and arithmetic and ability to apply them. Since most of the PPs can't read and write, acquiring full understanding is too challenging in the context. Mostly the PPs have visualization through the tablet. Even though some of them have mobile handsets.

Digital information utility empowering PPs on various subject at FIG level

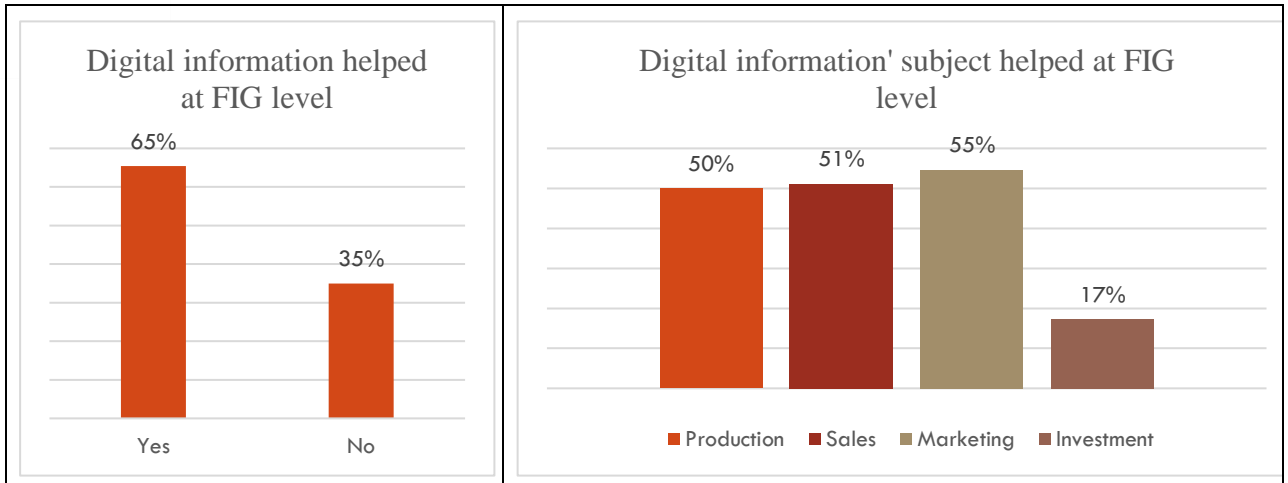
Digital information utility at FIG level

Overall, 65% PPs have reported that digital information has helped at FIG level.

Around 55% PPs have reported that it helped in marketing of their produce. 51% and 50% have reported that it has helped in enhancing sales and production respectively.

In the area of investment digital information utility has shown low utility realization to the PPs (17%).

Utility realization of digital information by PPs is found to be average.



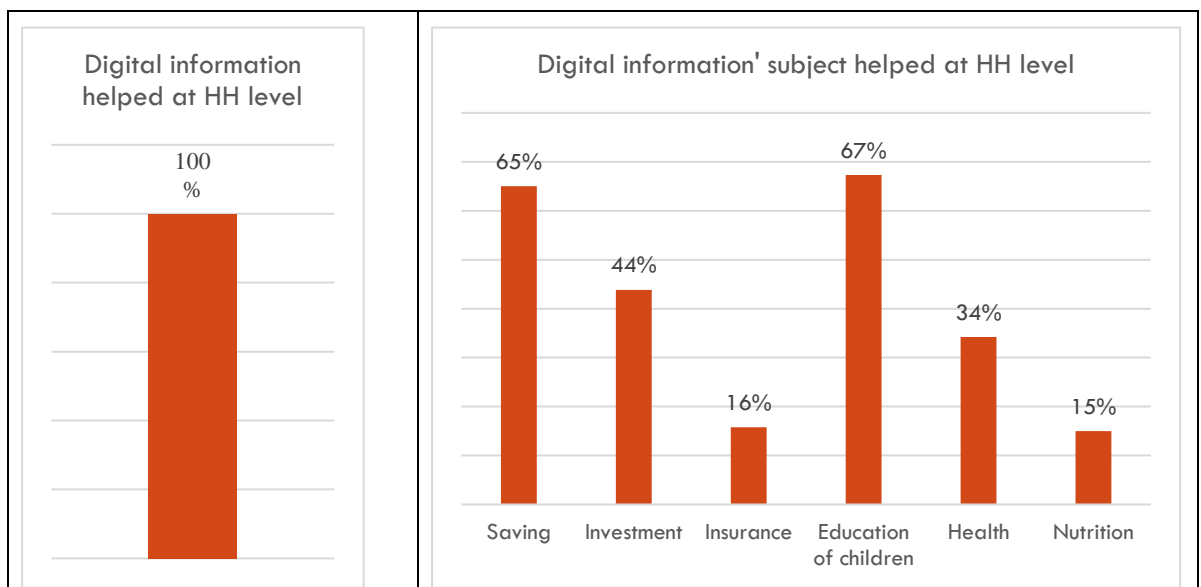
Digital information utility empowering Project Participants on various subject at household level

Digital information usage at Household level

Overall, 100% PPs have reported that usage of digital information has helped at household level.

Around 67% PPs have reported that it has helped in education of children, 65%, 44% & 34% have reported that it has helped in savings, investment & health respectively.

In the area of insurance and nutrition the digital information usage reported very low 16% and 15% respectively.



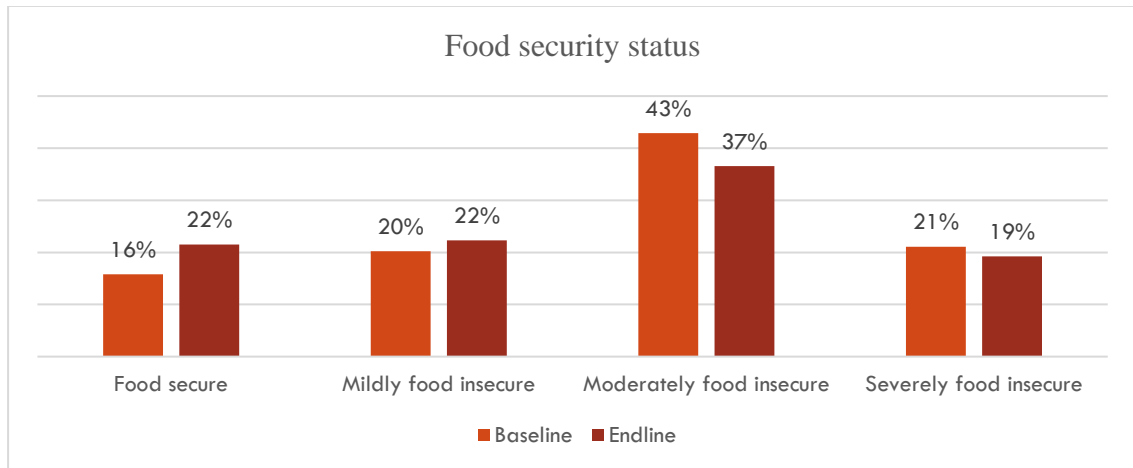
Thus, digital inclusion and usage is found to be an area for furtherance in action for the PPs. It will require a special drive for creating a system and capacitating the PPs on digital and financial literacy through visual mode in infographics. During the FGDs, it was also discovered that PPs are unfamiliar with functioning of tablets and rarely use these digital tools.

Food Security status of PPs

Food security scale

Overall, 22% PPs have reported that they are food secured. 22% mildly food insecure households. 37% households are moderately food insecure and 19% households are severely food insecure in endline study.

Decrease of 2% has been reported in severely food insecure household from baseline (21%) to end line (19%).



RISK AND CHALLENGES

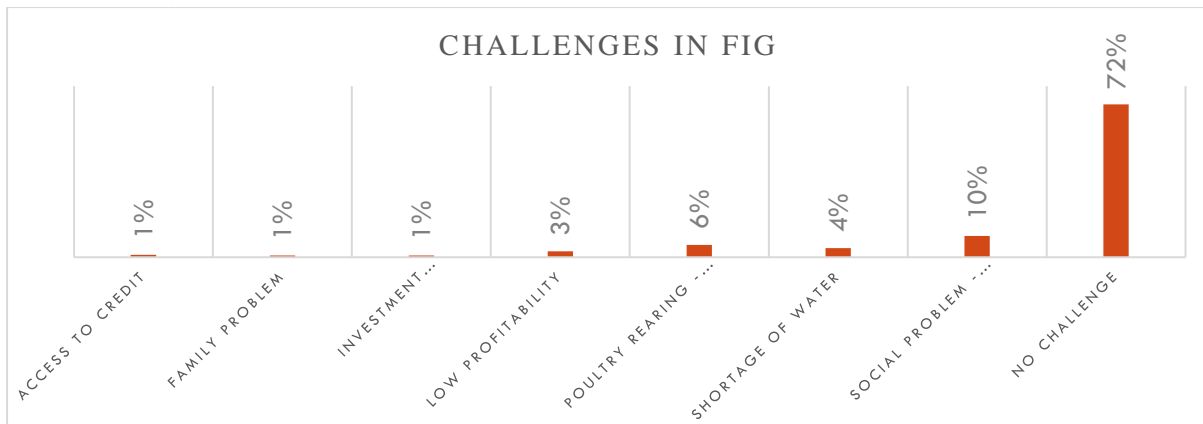
Risks and challenges

Overall, 72% PPs have reported facing no challenge.

10% PPs have reported social problems such as discouragement by community being a member of FIG

Around 6%, & 4% PPs have reported the challenges of shortage of water and lack of feed & disease in bird flu for poultry respectively. No profitability have also been reported by 3% PPs in business.

However, views and observation during the interface with the PPs and other stakeholders provide different dimensions of risks and challenges in the areas of production, market price of both inputs and outputs, time factor for training and extension by the coaches to the PPs, level of digital literacy and potential challenges in positioning of FIGs in the FPO structure.

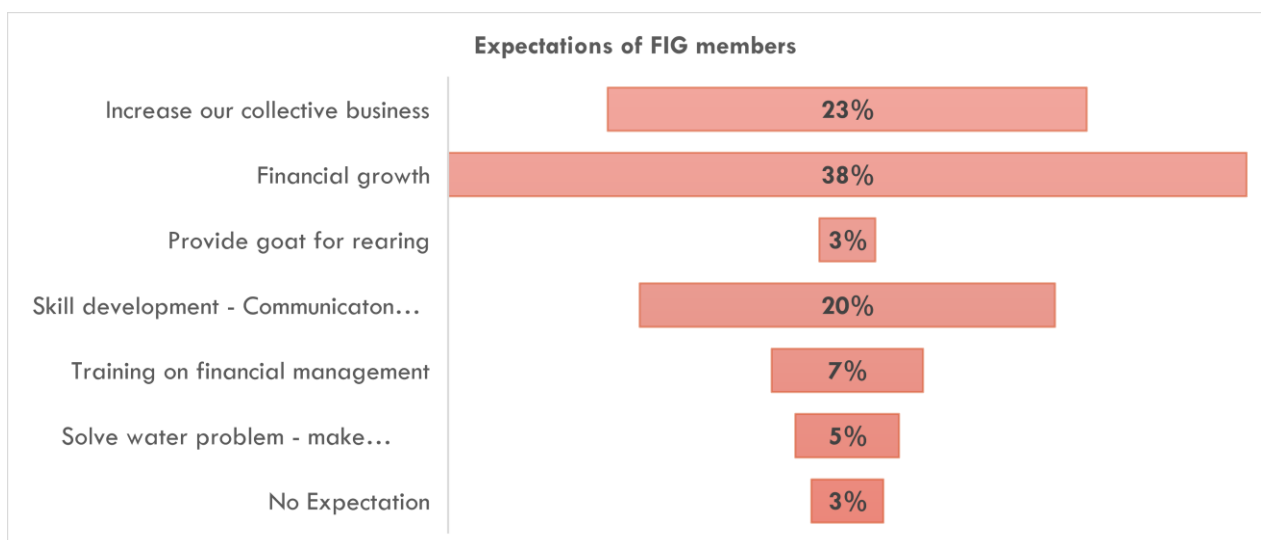


EXPECTATIONS OF PPS

Expectation of PPs

Overall, 13% PPs have reported their expectations on income growth.

Around 17% PPs have expected proper support & training on poultry rearing & 16% members expected communication and digital skill development.



Project participants have higher level of expectations and aspirations as expressed during the Focus Group Discussion. They want to add and diversify into other economic activities to earn more and also take moderate risks. Their expectations and dreams quite visible for earning more to have better life.

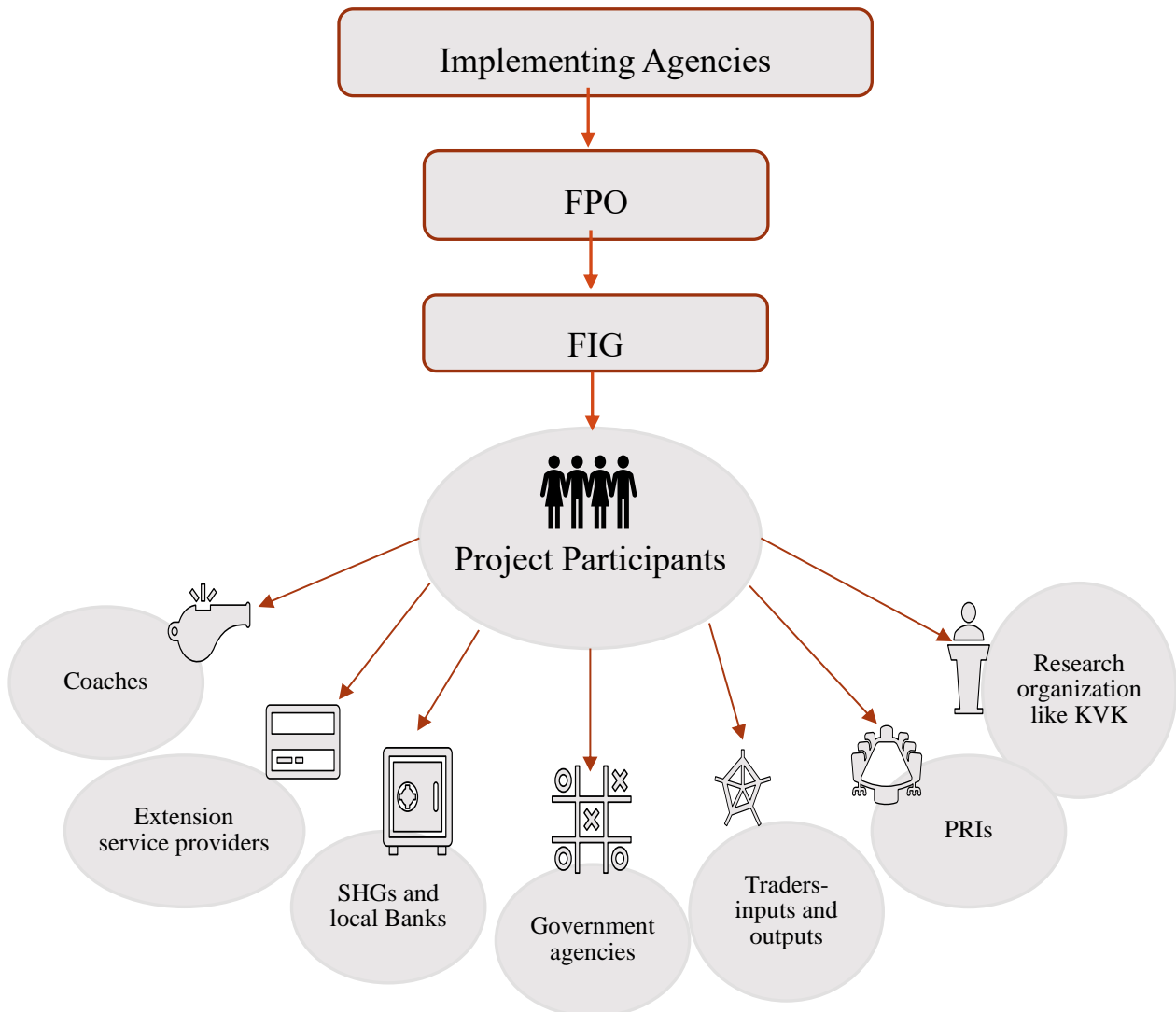
LIMITATIONS OF THE STUDY

While study is undertaken in a time bound manner, it engaged many field personnel to conduct the study. Hence it is obvious to keep in view the biases on expressions and views in understanding the intensity as planned. Since the study is based on views and memories of the respondents. The study is undertaken in a gap of 8 months after the baseline. Since agriculture related value chains requires longer period for market inclusion of the participants starting from production cycle to realization of sustainable income, the outcomes captured through the study only provides a glimpse of the initial results.

Secondly, the cohort wise schematic is more an internal exercise and drawing lessons on the basis of cohorts is found to be complex since the target population is in the same Block and implemented by two local partners.

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Thinking on livelihood promotion of poor has evolved a great deal over last few decades. Time to time, a plethora of programmes and schemes have been launched by Government. Most of these programmatic interventions are based on the principle of integrated sectoral support that could influence the livelihoods of millions of people. Even though, huge investments have been made over these years, a section of people with distinct socio-economic profiles remain excluded in remote locations. Within the broader space of 'Poor,' this section of excluded people is known and named in various ways- ultra poor, poorest of the poor, hard core poor, marginalised, land less famers, tribal, Dalits etc. Thus, the UPMA project implemented over a period of two years in Bangomunda block is an innovation built on further with Trickle Up's Graduation approach implemented in the same Block targeted at identified ultra-poor families. Thus, it brings a combined focus of spatial, segmentally targeted, and sectoral value chain (poultry, vegetables, and mushroom) approaches together to promote sustainable livelihoods. Focusing on market access for enterprise creation and value chain integration, the UPMA project end term evaluation brings the following findings and conclusions measured against the project logframe. A schematic on various stakeholders in the ecosystem built under the UPMA is presented below.



Based on the foregoing analysis in the previous section, an attempt has been made to capture the project highlights and action recommendations in 10 broad areas.

PROJECT PARTICIPANTS AND THEIR PARTICIPATION

It is to be noted that in addition to Trickle Up's proven graduation approach in the same area, the UPMA project is designed and launched in a period clouded with uncertainties due the pandemic prevailing then. Therefore, creating sustainable livelihoods with market access as a focus for the women in Bangomunda block with a targeted approach of 1000 project participants is a daunting task for not only in designing but also remain dynamic for implementation. For the UPMA Project and for its successful implementation, stakeholders particularly partner agencies and OLM functionaries from the local Government view that criteria for identification and selection of project participants by the implementing team followed a robust participatory process. The project factsheet says its little over achievement in number of target women.

- All women from a remote Block from Bangomunda in Bolangir District in Odisha.
- 1016 Women formed to 40 Farmer Interest Groups (FIGs) based on interest in common and collective Enterprises (41 Villages).
- Hypothesized to run collective enterprises in three locally promising Value Chains- Poultry, Mushroom growing and Vegetable cultivation following recommendation of the market study.
- With 2-3 Cycles of business, there are visible signs of increased realization of Income, Aspirations, Confidence, Local acknowledgement, and recognition. Women express their willingness to take Risks and, in a Go, Ahead mindset.
- Initiation of processing activities

FIG OPERATIONS PROFILES

A Farmer Interest Group (FIG) is a **self-managed, independent group of farmer** members with **a shared goal and interest**. The members work together to achieve this goal by pooling their existing resources, gaining better access to other resources and to share in the resulting benefits. It is widely acclaimed that the success of a collective/FPO is reliant on the successful functioning of the village level FIGs. However, both the factsheets' profiles from the records and insights from the focus group discussions with the FIGs inform that all of them are in very nascent stage with between age of 12-16 months. While their group coherence features are particularly good, all of them are required to move to next level. Particular attention is required in the following areas.

Areas of improvement at FIG level

Areas of work	Actions needed
Record Keeping	FIGs to initiate processes on further work and bring the related addition on transactions through cheque having bye laws for their governance etc

Profit distribution	All FIGs have completed only nearly 1 year of their operations. They have not distributed any profit/surplus yet to their members except for one case where in first distribution has happened.
Strengthening of FIGs through FPOs	Building and strengthening the FIGs mapping them to the local FPOs functioning as Tier II structure.
Negotiation with traders and suppliers	Since none of the FIGs have negotiated as of now on their own with traders and suppliers, this area needs attention to empower key functionaries of the FIGs so that can start interfacing with the stakeholders.
Input procurement	Input procurement is facilitated through the project staff for respective IGAs/value chains. The FIGs are yet to start direct procurement of inputs by themselves. Issues have been reported by PPs such as variety of chicks in initial stage particularly in case of poultry value chain.
Business planning at FIG level	Since all FIGs are in nascent stage, these business plans and the details are currently facilitated through the field level project staff. Business plans in case of all the sample FIGs studied are yet to be in place and available at FIG level. A facilitation process is expected to be made by the coaches for transfer of ownership to the PPs in respective FIGs. Both processes for procurement inputs and selling of outputs as above are critical factors for developing Standard Operating Procedures (SOP) as a part of Business Planning.
Market outreach and distribution channel	The products in the respective value chains are marketed locally at the block level. Each of the products has good local market potential as corroborated through the views of traders, value chain actors and stakeholders. But with increase in operations scale and aggregation, the FPOs need to address these issues of volume and value gradually.
Training on POP	36% of PPs have found the POP training especially useful and 47% PPs have reported somewhat useful.
Digital tools	Tools are being used and updated by coaches
	Digital inclusion and usage are found to be an area for furtherance in action for the PPs

BUSINESS OPERATIONS- ENTERPRISE AND VALUE CHAIN LEVEL

All the three value chains are found to be locally suitable for the PPs as well as the market conditions. However, for business sustainability in the respective value chains, it would require meticulous planning on seasonality of demand pattern, and allied planning on Inputs supply, disease control, variety of chicks and viability of the units. It is strongly recommended by the stakeholders and traders to rear more mix breed variety. Of the 3 Value Chains, Poultry is prominent in the area with ample market demand for the local variety being grown. It is also found that growing poultry birds is highly competitive, and more investments are made on feed once birds attain six weeks period. Secondly the existing group enterprises are operating with

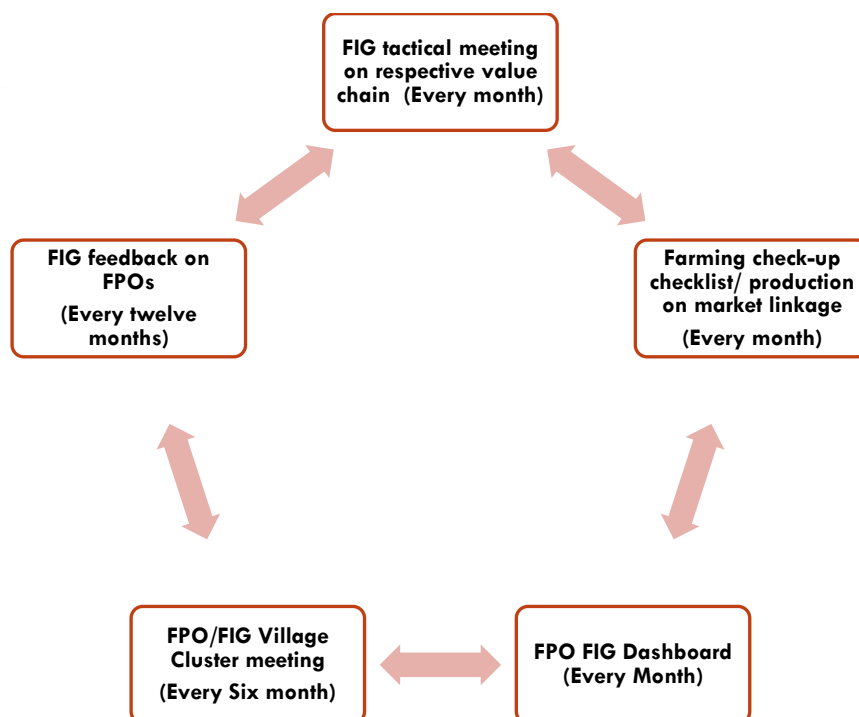
a maximum capacity of growing 400 birds in one batch. The shed capacities of each of the group enterprises on poultry is around 800 birds. It shows that there is huge potential to enhance the current capacity of 50% to a higher level. Vegetables growing is an off shoot of Kitchen Nutri Gardens. Mushroom market potential is growing locally. However, there is a reported shortage of water and feed & disease control measures due bird flu for poultry including mortality of chicks and their growth. The poultry sheds in some cases are on rent. Innovative ideas and actions are motivating factors for the PPs such as opening up of the outlets which goes beyond production and primary processing. There is a good potential for upscaling, widening, and deepening including step up approach for processing, value addition by the FIGs themselves. The PPs have come out with a local solution to start captive local feed mix for poultry. It also requires intensive efforts on digital integration and continuous training and orientation through digital apps on production, crop/bird's health care management and market linkage to the PPs.

ROLE OF COACHES FOR TRAINING, COACHING AND MENTORING

The Coaches and Coaching are considered two central elements in the project design. However, it is found that they are multi tasked with varied community orientation and experiences. They are responsible for community mobilisation and awareness building, FIG formation, support for business operations, reporting on FIGs, implementation of project activities at FIG level including organizing meeting, performance tracking on income of the PPs, liaisoning and networking, problem solving, training, and coaching and handholding on business activities, marketing of FIG produces, data management through tabs and digital apps and other field level activities. They are acting as all in one functioning as Friend-cum- Guide. In order for maintaining process symmetry on coaching and mentoring, the next round of focus is required on how to strengthen their Soft Skills-Community Engagement and facilitation skills; Hard Skills- Basic Orientation on respective trades and practices and Digital Skills. A Coach level performance criteria matrix for new and experienced coaches may be devised. Some experienced can act as Super/Mentor Coaches to the newly recruited/inducted coaches. The coaches are also currently responsible for two FIGs (approximately 50 PPs). The scale up of this approach will require at least a fourfold increase in number (around 200 PPs) with a proper incentive mechanism to motivate them and act as market facilitators at the community level. It will also require huge investment on building the capacity of coaches as they are catalysts in the process.

FPO INTEGRATION

All the PPs have now come under the fold of two formally registered existing local FPOs. The PPs have been enrolled in just recently with share certificates. It would require an active communication system between the PPs to be active and participate in FPO businesses. It can happen if the system of communication between FPO and FIG is seamless facilitated through meetings and their representation in the governance systems of the 2 FPOs. For proper integration of FIGs with the FPOs, a systemic approach is presented below to have exclusivity in focus to run the group enterprises and also proper representation of governance system. Also, two FPOs need to provide requisite support and technical guidance particularly in poultry value chain on which currently the respective FPOs limited exposure.



STAKEHOLDER MANAGEMENT AND ENGAGEMENT

As presented above, an ecosystem of stakeholders has been evolving. It needs continuity of efforts for building higher degree of engagement for collaboration, convergence, and coordination. The established relationships with OLM, Veterinary Dept, KVK, input suppliers and local traders need augmented skills and representation to sustain the momentum including building relationships with local banks (currently credit accessed from SHG platforms only) for ensuring access to credit once businesses grow. Input suppliers for vegetable seeds recommend addition and diversification to other crops like Pumpkin, Watermelon, Coriander etc. which they can facilitate for bulk buying with a pre-harvest trader procurement arrangement from Raipur. OLM functionaries have shown interest in support for Marigold, and programmatic budget convergence on fishery and village entrepreneurship including trade outlets.

LEVERAGING AND CONVERGENCE WITH GOVERNMENT PROGRAMMES

There are several initiatives being run by the Government at the Block level. The Project functionaries have established excellent rapport and are in a position to leverage from OLM/Mission Shakti, Department of Horticulture, Department of Animal Welfare including Ministry of Agriculture and Farmers' Welfare GOI for Agriculture Infrastructure Fund for creating small infrastructural facilities including sheds, storage, outlets etc.

DIGITAL INCLUSION AND INTEGRATION

In rural areas, digital applications are bringing transformative changes. However, utility realization of digital information by PPs is found to be average. Particularly two areas need further action.

- On insurance and nutrition, the digital information usage reported exceptionally low 16% and 17% respectively.
- On investment digital information utility has shown low utility realization to the PPs (17%).

PARTNERSHIP WITH LOCAL NGOS

Both the local partners have a deep understanding of the Value chains support required to sustain the businesses. Through the partner NGOs, the Veterinary Dept. has evinced interest in support for training and in availing Govt. schemes at the Block level.

RISK ASSESSMENT AND MANAGEMENT

Some of the risks being expressed by the PPs include disease control system and arresting mortality rate, shed in common property, conflict management on role sharing, and above all the potential risks relating to inclusion-exclusion in FPO governance system- wherein PPs have been just recently inducted. Around 17% PPs have expressed their expectation on proper support & training on poultry rearing & 16% members expected communication and digital skill development. The project has partially been addressing the migration issues providing motivation to the migrant families to engage in local activities for their living. The expectations are to be properly met through the new structural arrangement with the FPOs.

END NOTE

The UPMA project has not factored an in-built withdrawal plan given the short project life. In that lens, the findings exemplify that it is good Entry Strategy towards market access and value chain integration.

No doubt, these PPs need better infrastructure and service support for their business ventures along with other basic entitlements. However, in order to benefit more from the group enterprises in a sustainable manner, these PPs need to be prepared to recognise the value of the infrastructure facilities and share responsibilities for their maintenance and quality. The lessons from the UPMA project help in understanding the importance of building confidence and aspirations through hard work leading to incremental gains, of spotting and nurturing local women leadership, of creating a structure that provide space for individuals and collective decisions in a transparent manner, and of maintaining a positive vibration at the community level. Demand driven services when provided to meet up PPs' aspirations, local efforts are valued more.

The United Nations has set a goal to achieve sustainable development by eradicating extreme poverty in all its manifestations by 2030. And the UPMA project has demonstrated results and brought evidence with a focus on market access and value chain integration towards promoting sustainable livelihoods even though many steps to climb up in the ladder.

Having the proof of concept in hand and in order for climbing up in the ladder in a scale up mode the following actions are suggested.

1. Building and strengthening the capacity of coaches as market facilitators and enhancing the portfolio of PP outreach.
2. Utilization of optimum capacities of business operations in each of the value chains in production system and ensuring market linkages by adopting proper SOPs (Standard Operating Procedure).
3. Facilitation of proper business planning process and ownership by PPs (integrating with FPO system) – on production, inventory and stock, crop and health management, and trade relationships, credit and working capital arrangement corresponding to market forecasts.
4. Intensifying digital integration processes and gradually transferring the ownership of record keeping and data management by the PPs (from the coaches).
5. Adding and diversifying locally suitable and recommended business lines in allied areas like they have pumpkin, watermelon, fishery, marigold flower, Goatry etc. into the fold of FIG businesses.
6. Strengthening the project management will require in-situ presence of project team members in the project location itself in Bangomunda to insensibly engage with the stakeholders for convergence with government programs (OLM, horticulture, and veterinary department) and market players to smoothen the procurement and trade processes. The project team may bring expertise in the areas of market linkages since Bangomunda is away from major markets.
7. Even though PPs have expressed gaining high level of confidence by joining FIGs, the current momentum requires continuous hand holding and mentoring to realize their aspirations and for moving up in the ladder.

ANNEXURE

OBJECTIVES AND PERFORMANCE INDICATORS

Objectives	Performance Indicators
Participating women have sustainable, market based micro-enterprises, either as individuals or collectives)	% Of FIGs are engaged in micro enterprises linked to most potential value chain identified through VCA and market assessment study
	% Of FIGs reported having all necessary documentation (a set of records relating to their financial transaction, membership register, minutes book, etc.)
	% Of FIGs received technical training on production of their respective livelihood options
	% Of PPs receiving technical training / demonstration on production of their respective livelihood options
	% Of PPs receiving training on business management, marketing, and negotiation skills
	% Of FIGs are practicing collective farming / production (buying inputs / sharing labour / sharing productive assets / selling as a group)
	% Of FIG are earning profit by the end of the year (each production cycle)
	% Of FIGs with bank accounts
	% Of PPs accessing financial resources / accessed credit from any formal sources (individually / in group) for individual / group enterprises
	% Of FIGs are distributing profits following FIG Norm
	% PPs reported satisfaction with the expected costs/ contribution as a FIG member vs benefit that she gets by being member in FIG
	% Of coaches / mentors have prior experience of working with communities and business acumen
	% Of coaches received all relevant trainings following a well-defined coaching model
	% Participants satisfied with their coach's support related to selected livelihood options
	% Of PPs continue to be part of project FIGs and effectively engaged in group activities
Participating women demonstrate greater self-confidence and agency within their households, groups, and communities	% Of PPs reported effective involvement in household decisions (e.g. decisions regarding investment, savings, expenses, purchase of assets and education for children and health care for family members)
	% Of PPs reported that they were cognizant (having complete knowledge) of all-important decisions related to FIG / Micro Enterprise (like decision on type of business, asset purchase, business input, output, price for selling / quantity / market location etc.)

	% Of PPs reported either taken a leadership position in SHG/ FIG or self-confidence to take a leadership position in SHG/FIG
	% Of PPs reported confidence in negotiating purchase and selling price for their produce with the vendor
	% Of PPs. with a viable business plan in tandem with the business activities to be taken up by the group at the end of the project
	% Of PPs reported attending village level meetings regularly and voice their opinion about village problems
Farmer Interest Groups (FIGs) and Self-Help Groups (SHGs) are effective platforms for service access and market linkages.	% Of FIG reported having business plan (NABARD / NIRD approved model) for their respective livelihood option
	Proportion of FIGs have identified relevant service providers (input suppliers / traders) for all selected livelihood option, signed the service agreement and procuring input for the group by following the group mandate
	% Of FIGs able to procure the input for their IGA in time and as per quality mentioned in the SOP for the respective IGA
	Proportion of FIGs are aggregating the produce and dealing with traders for procurement of produce at the best price
	% Of continuing PPs that meet savings targets within banks and SHGs (active bank account / amount of savings in the bank account)
	% Of FIGs are selling their produce at Block and District level market
Digital technology supports decision-making, at home and on farm; financial literacy; business management and negotiation	% Of FIGs using digital tools (tabs / pico projectors/ other tools) to share information related to micro enterprises
	% Of FIGs using digital tools (customised excel based tools / POP app / other suitable app) to take important business decisions for their micro enterprises
	% Of FIGs are using digital tools (POP app / advisory app) for conducting training of the PPs
	% Of PPs attending all relevant trainings using digital tools
	% Of PPs reported that they could comprehend the information shared through digital tools by the FIGs
	% Of PPs reported their confidence in using digital tools in connection with important business decisions
	% Of PPs have received any information using digital technology (supported by the project), which helped them to take important decisions at home (Savings, investment, insurance, education of children, health, nutrition)
	% Of HHs that have met annual income targets through group enterprises
	% Of households met Food Security target

COHORT WISE DETAIL OF PROJECT PARTICIPANTS

Village Name	FIG Name	Type of project participants		
		Cohort 2	Cohort 1	Total
Bakagura	Asharasagara FIG	12		12
Balbeng	Maa Manikeswari		13	13
Batharala	Maa Shakti	1	12	13
Bhanpur	Maa Dharitri FIG	13		13
Bhirkapada	Maa Gayatri	3	10	13
Budhipadar	Ukia FIG	13		13
Chindagura	Adishakti FIG	13		13
Dabjhar	Tulasi	6	7	13
Dengpadar	Unnati FIG	14		14
Ganjabahal	Maa Bastaren	4	9	13
Ganjiapada	Narishakti FIG	13		13
Godoramunda	Bhagabati	8	5	13
Govindpur	Subhalaya	10	3	13
Jamkhunta	Maa Mahalaxmi FIG	13		13
Jampada	Maa Gujen Mauli FIG	13		13
Jhinkipara	Maa Saraswati	8	5	13
Purniapali	Maa Radhika	13		13
Ranipur	Shaktirupa FIG	13		13
Salebarat	Bhagbat FIG	13		13
Titisilet	Maa Saraswati FIG	13		13
Grand Total		196 (75%)	64 (25%)	260

SALES FIGURE OF FIG

S. No	Name of the Village	Name of the FIG	Activities	Total Sales (INR)
1	Purniapali	Maa Radhika FIG	Cross Breed Poultry	24,757
2	Dedhgaon	Sahabhagita FIG	Cross Breed Poultry	3,030
3	Salebarat	Bhagabat FIG	Cross Breed Poultry	33,854
4	Paruabhadi	Maa Santoshi FIG	Cross Breed Poultry	10,293
5	Jhalap	Pragati FIG	Cross Breed Poultry	5,704
6	Dengpadar	Unnati FIG	Cross Breed Poultry	850
7	Bhanpur	Maa Dharitri FIG	Cross Breed Poultry	32,316
8	Salebarat	Angel FIG	Cross Breed Poultry	5,304
9	Chindaguda	Bhagyadeepa FIG	Cross Breed Poultry	5,665
10	Chindaguda	Adishakti FIG	Cross Breed Poultry	6,200
11	Budhipadar	Ukia FIG	Cross Breed Poultry	12,025
12	Ranipur	Shaktirupa FIG	Cross Breed Poultry	12,045
13	Kurlubhata	Nua Asha FIG	Cross Breed Poultry	18,987
14	Chandotara	Maa Duarsini FIG	Cross Breed Poultry	79,000
15	Jampada	Maa Gujen Mauli FIG	Cross Breed Poultry	43,045
16	Jamkhunta	Maa Mahalaxmi FIG	Cross Breed Poultry	69,387
17	Titisilet	Maa Saraswati FIG	Cross Breed Poultry	20,056
18	Ganjiapada	Narishakti FIG	Cross Breed Poultry	8,980
19	Bakagura	Ashara Sagara FIG	Cross Breed Poultry	775
20	Bakagura	Binapani FIG	Cross Breed Poultry	10,886
21	Manigaon	Maa Gangadei FIG	Mushroom Cultivation	12,410
22	Bhirkapada	Maa Gayatri FIG	Mushroom Cultivation	16,912
23	Dumermunda	Maa Samaleswari FIG	Mushroom Cultivation	9,620
24	Kurdiamunda	Maa Mangala FIG	Mushroom Cultivation	6,980
25	Luhurapali	Maa Saraswati FIG	Mushroom Cultivation	12,340
26	Balbeng	Maa Manikeswari FIG	Mushroom Cultivation	5,370
27	Godramunda	Maa Bhagbati FIG	Vegetable	17,175
28	Telipdar	Maa Tarini FIG	Vegetable	37,355
29	Lukapada	Maa Bandkhaden FIG	Vegetable	32,895
30	Govindpur	Maa Subhalaya FIG	Vegetable	10,330
31	Telsarei	Maa Dwarseni FIG	Vegetable	11,650
32	Jhinkipada	Maa Samaleswari FIG	Vegetable	24,040
33	Ganjabahal	Maa Bastren FIG	Poultry Farming	134,635
34	Sagunbhadi	Maa Saraswati FIG	Poultry Farming	113,733
35	Kandbahal	Maa Narishakti FIG	Poultry Farming	96,237
36	Salemudgha	Maa Parbati FIG	Poultry Farming	125,585

37	Dabjhar	Tulashi FIG	Poultry Farming	132,813
38	Badpara	Maa Durga FIG	Backyard Poultry	5,750
39	Batharla	Maa Shakti FIG	Backyard Poultry	5,000
40	Bhatasar	Maa Tulasi FIG	Backyard Poultry	2,250
41	Barkani	Mangala FIG	Backyard Poultry	-
		Total		1,216,239