

Project Title: Women Entrepreneurship Livelihood Enhancement and Development Program (WE LEAD) In Jharkhand

Baseline Survey Interim Report



Report submitted to

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Report submitted by

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Chapter I

Introduction:

A baseline survey is a study that is done at the beginning of a project to get knowledge of the current status of an item of study before a project commences. Baselines surveys are important to any project for they are the starting point for a project. A recommended way of starting a project is to carry out a baseline study. Through its results, a baseline serves as a benchmark for all future activities, where project managers can refer to for the purposes of making project management decisions.

Baseline studies are important in establishing priority areas for a project. This is especially true when a project has several objectives. The results of a baseline study can show some aspects of a project need more focus than other while others may only need to be given little focus. Without a baseline, it is not possible to know the impact of a project. A baseline study serves the purpose of informing decision makers what impact the project has had on the target community. Accordingly, along with other strategies such as use of control groups, it also helps in attributing change in the target population to the project.

Baseline tools are used for evaluation: the tools used during a baseline study are normally the same tools used during monitoring and evaluation of a project. This is important for ensuring that management compares the situation before the planned project and the aftermath of the project. As such, conducting a baseline means that time and other resources for designing evaluation tools are minimized or even eliminated altogether.

Baseline surveys serve as a benchmark for all future activities. The purpose of the baseline data collection within the planning procedure is to collect background information that is essential to determine the requirements for an adequate sanitation and water project both from a technical point of view, and from the user's perspective. Baseline models also help improve the efficiency with which you can build the models. Increase speed and performance: With a baseline model in place, you will have detailed information on what to improve and develop. This makes it easy to see if the changes you're making to your model are improving metrics or not. As explained above, a performance measurement baseline is a way to control our project scope, schedule and costs. The performance measurement baseline captures our project plan so when we execute it, we have something to compare against our actual progress.

The main characteristics of baseline survey or data are demographic, medical and other information, particularly prognostic variables. Researchers collect this information about each participant at the beginning of a study, before they have received the treatments that are going to be compared in a treatment comparison

Types:

1. **Quantitative Baseline Survey** – Gathers numerical data (e.g., income levels, literacy rates).

2. **Qualitative Baseline Survey** – Gathers descriptive insights (e.g., community perceptions, cultural beliefs).
3. **Mixed-Methods Survey** – Combines both quantitative and qualitative approaches.

Importance of baseline survey:

- Establishes a clear starting point to **measure change** over time.
- Helps in setting **realistic targets** and performance indicators.
- Aids in identifying **needs, gaps, and priorities**.
- Informs **project design** and resource allocation.
- Enhances **accountability and transparency**.

Need in a Project:

- To **understand the context** before interventions.
- To **compare outcomes** during and after implementation.
- To **monitor progress**, evaluate impact, and guide decision-making.
- To ensure the project is **relevant and responsive** to actual needs.

With the support of the Small Industries Bank of India this survey was originally conceived as a twenty-four-month research project covering the evolution of the socioeconomic impact of women's empowerment through a baseline and end line survey.

Chapter II

Materials and Methods:

The Study Area: The present study was conducted six aspirational districts of Jharkhand (Ranchi, Khunti, Gumla, Lohardaga, Hazaribagh and Chatra). Twelve development blocks (Ratu, Mandar, Khunti, Karra, Sisai, Bharno, Kairo, Bhandra, Hazaribagh Sadar, Ichak, Simaria and Tandwa) were selected from above mentioned six aspirational districts. Two blocks from each district were selected for the present study.

Methods: In the present study data were collected through group discussion, interview, observation, case study methods, questionnaire- schedule methods. Primary data /first hand data were collected offline mode and collected data were uploaded by android phone through a special software (a software was developed by the software developed agencies) by the project staffs.

Inclusion criteria: Only female candidates (age 18– 55 years) were selected for the present study and who are interested to do something for increase their family income.

Sampling procedure: Firstly, the Secondary data was collected (Beneficiaries'/applicants name) from the MFI/Bank, Block office and self-help group (SHG) members in the above-mentioned blocks and municipalities' area. Sample was selected through stratified random and snowball sampling methods. Then the project staffs meet with the beneficiaries/subjects and discussed with them about the project. The beneficiaries/subject who are interested to do something for income generating activities; only those beneficiaries/subjects were selected for baseline survey.

Stratified Random Sampling: It is a method of sampling that involves the division of a population into smaller subgroups (homogenous group) known as strata. A stratified random sample is one obtained by dividing the population elements into mutually exclusive, non-overlapping groups of sample units called strata, then selecting a simple random sample from within each stratum. Stratified sample is one that ensure that subgroup (strata) of a given population is each adequately represented within the whole sample population of the present study.

Snowball Sampling: Snowball sampling is well known, non-probability methods of survey sample selection that is commonly used to locate hidden population. This method relies on referrals from initially sampled respondents to others persons believed to have the characteristics of interest.

Sample Size: A total 2361 female beneficiaries/applicant, aged between 18- 55 years were included for the present study. Among them 123 were existing beneficiaries/applicant and 2238 were new beneficiaries/applicant. The applicant who are engaged in income generating activities considered as existing category and who are not engaged in any income generating activities but in future would like to engage to increase income considered as new applicant.

The rate of new applicants was higher (97.90%) in Ranchi and Chatra district than the other districts. On the other hand, existing applicant was higher (13.30%) in Khunti district. Overall rate of new and existing applicants was 94.80% and 5.20% respectively.

Table 1: Project beneficiaries classification based on baseline survey (new/existing):

District	Proposed Entrepreneurship Status		
	New	Existing	Total
Ranchi	327	7	334
	97.90%	2.10%	
Hazaribagh	455	14	469
	97.00%	3.00%	
Khunti	450	69	519
	86.70%	13.30%	
Gumla	326	11	337
	96.70%	3.30%	
Lohardaga	361	15	376
	96.00%	4.00%	
Chatra	319	7	326
	97.90%	2.10%	
Combined District	2238	123	2361
	94.80%	5.20%	

The data shows that the overwhelming majority of project beneficiaries are new entrepreneurs across all districts. The rate of new applicants was higher (97.90%) in Ranchi and Chatra district than the other districts. On the other hand, existing applicant was higher (13.30%) in Khunti district. Overall rate of new and existing applicants was 94.80% and 5.20% respectively.

Chapter-III

Results:

Table 2: showing the beneficiary classification based on age:

District	Age Group in years			
	up-to 25	26 to 35	36 to 45	Above 45
Ranchi	41	177	116	0
	12.3%	53.0%	34.7%	0.0%
Hazaribagh	166	210	81	12
	35.4%	44.8%	17.3%	2.6%
Khunti	142	235	137	5
	27.4%	45.3%	26.4%	1.0%
Gumla	78	154	94	11
	23.1%	45.7%	27.9%	3.3%
Lohardaga	141	171	60	4
	37.5%	45.5%	16.0%	1.1%
Chatra	185	120	20	1
	56.7%	36.8%	6.1%	0.3%
Combined district	753	1067	508	33
	31.9%	45.2%	21.5%	1.4%

Figure indicating the classification of beneficiaries based on age

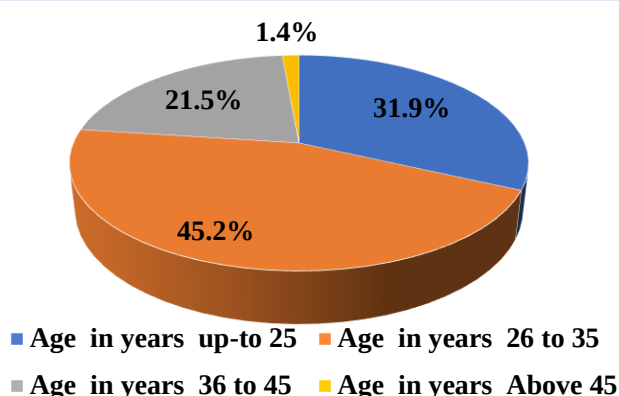


Figure 2.1: The above figure shows that the Beneficiaries are predominantly within the 26–35 age group, indicating youth-led entrepreneurial involvement. This indicates the majority of the age group is between 26 to 35 years. In Ranchi it is largest percentage which is 53% and the other districts like Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage is 44.8%, 45.3%, 45.7%, 45.5% and 36.8%. In Chatra the exceptionally the percentage of age group

having up to 25 years is about 56.7%. In the overall scenario the percentage of age group having up to 25 years is 31.9%, age group having 26 to 35 years in 45.2% , age group 36 to 45 years is 24.5% and above 45 years is 1.4%. So the Beneficiaries are predominantly within the 26–35 age group, indicating youth-led entrepreneurial involvement

Table 3: Showing the beneficiary classification based on religious group

District	Religious Group				
	Hindu	Islam	Sarna	Christian	Sikh
Ranchi	138	35	136	24	1
	41.3%	10.5%	40.7%	7.2%	0.3%
Hazaribagh	461	6	0	0	2
	98.3%	1.3%	0.0%	0.0%	0.4%
Khunti	220	23	202	73	1
	42.4%	4.4%	38.9%	14.1%	0.2%
Gumla	146	66	110	15	0
	43.3%	19.6%	32.6%	4.5%	0.0%
Lohardaga	149	94	129	4	0
	39.6%	25.0%	34.3%	1.1%	0.0%
Chatra	257	69	0	0	0
	78.8%	21.2%	0.0%	0.0%	0.0%
Overall	1371	293	577	116	4
	58.1%	12.4%	24.4%	4.9%	0.2%

Figure indicating Studied population classification based on religious group

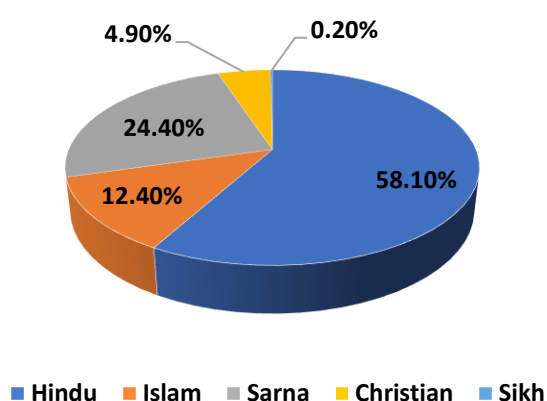


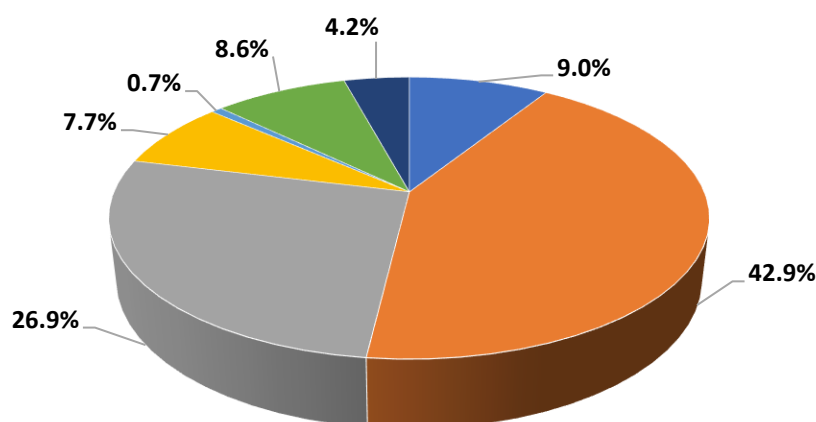
Figure 3.1: The above figure shows the Beneficiaries belong to diverse religious backgrounds, with the majority being Hindus, followed by Sarna and Christians. In this table it is clearly

showing that In Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage of Hindu religion population is 41.3%, 98.3%, 42.4%, 43.3%, 39.6% and 78.8% respectively. In the other side the percentage of beneficiaries having other religion like Islam, Sarna, Christian and Sikh is comparatively less than the Hindu population. The overall percentage of Hindu population is 58.1%, the Islam is 12.4%, and the Sarna Christian and Sikh is 24.4%, 4.9% and 0.2% respectively.

Table 4: Educational status of the studied population

Age category in Years	Educational Status						
	I to V	VI to X	H. S	Graduate	Above Graduate	Can-sign only	Illiterate
up to 25	27	337	291	83	5	9	1
	3.6%	44.8%	38.6%	11.0%	0.7%	1.2%	0.1%
26 to 35	104	481	275	86	10	83	28
	9.7%	45.1%	25.8%	8.1%	0.9%	7.8%	2.6%
36 to 45	76	191	68	12	1	99	61
	15.0%	37.6%	13.4%	2.4%	0.2%	19.5%	12.0%
Above 45	5	4	2	0	0	13	9
	15.2%	12.1%	6.1%	0.0%	0.0%	39.4%	27.3%
Overall	212	1013	636	181	16	204	99
	9.0%	42.9%	26.9%	7.7%	0.7%	8.6%	4.2%

Figure indicating Study population classification based on educational status



■ I to V ■ VI to X ■ H.S ■ Graduate ■ Above Graduate ■ Can-sign only ■ Illiterate

Figure 4.1: the below figure shows that the majority of beneficiaries have completed up to class X, the percentage is 42.9%. Literacy remains high, though few have higher education qualifications. The total overall percentage of educational qualification having educational status of up to class V is 9%, the percentage of beneficiaries having qualification of up to class X is 42.9%, the percentage of beneficiaries having H.S qualification is 26.9%, the percentage of graduate is 7.7%, above graduation is 0.7%, the percentage of beneficiaries who can sign only is 8.6% and the percentage of illiterate beneficiaries is 4.2%. So the majority of the beneficiaries having educational qualification is up to class X and the percentage is 42.9%.

Table 5: Showing the beneficiary classification based on Marital Status

District	Marital Status			
	Married	Single	Divorced	Widow
Ranchi	292	33	0	9
	87.4%	9.9%	0.0%	2.7%
Hazaribagh	370	90	0	9
	78.9%	19.2%	0.0%	1.9%
Khunti	445	54	2	18
	85.7%	10.4%	0.4%	3.5%
Gumla	278	53	0	6
	82.5%	15.7%	0.0%	1.8%
Lohardaga	300	75	0	1
	79.8%	19.9%	0.0%	0.3%
Chatra	236	84	0	6
	72.4%	25.8%	0.0%	1.8%
Combined district	1921	389	2	49
	81.4%	16.5%	0.1%	2.1%

Classification based on Marital Status

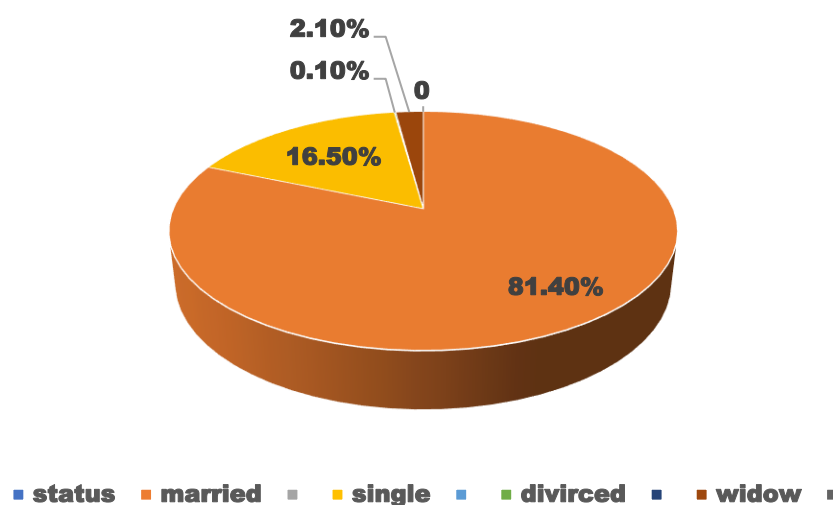


Figure 5.1: The above table and figure are showing that Most beneficiaries are married with single individuals making up a smaller share. The table indicates that the percentage of married beneficiaries is higher than the other marital status. The percentage of married beneficiaries in Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra is 87.4%, 78.9%, 85.7%, 82.5%, 79.8% and 72.4% respectively. So, the overall percentage of married beneficiaries is 81.4% while the percentage of other categories like Single, Divorced and Widow is 16.5%, 0.1% and 2.1% respectively. And it clearly indicates the higher percentage of beneficiaries having “Married” marital status.

Table 6: Showing the beneficiary classification based on social category:

District	Social Category			
	General	Other Backward Classes	Scheduled Caste	Scheduled Tribe
Ranchi	70	90	5	169
	21.0%	26.9%	1.5%	50.6%
Hazaribagh	49	239	134	47
	10.4%	51.0%	28.6%	10.0%
Khunti	67	116	28	308
	12.9%	22.4%	5.4%	59.3%
Gumla	48	140	44	105
	14.2%	41.5%	13.1%	31.2%
Lohardaga	47	154	132	43
	12.5%	41.0%	35.1%	11.4%
Chatra	6	152	55	113
	1.8%	46.6%	16.9%	34.7%
Overall District	287	891	398	785
	12.2%	37.7%	16.9%	33.2%

Social Category overall percentage

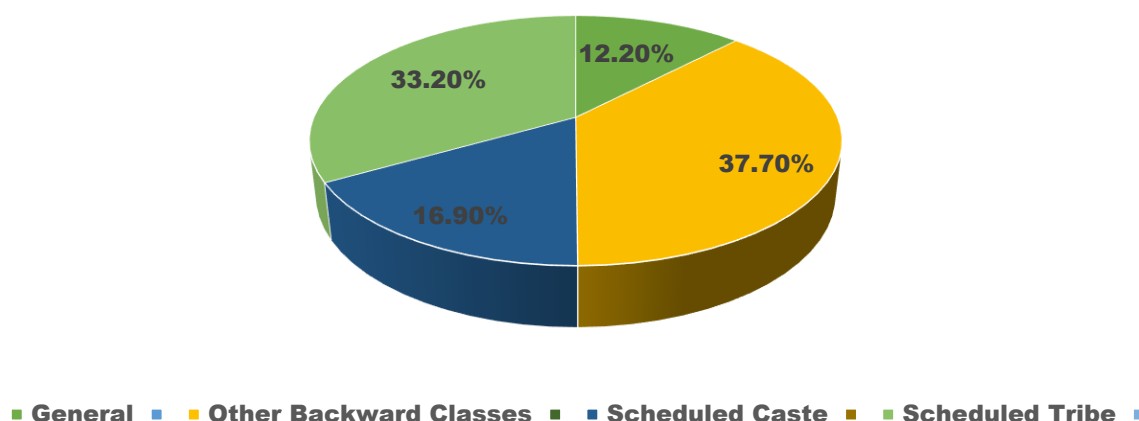


Figure 6.1: The above table is showing that a significant proportion of beneficiaries belong to Scheduled Tribes, followed by OBCs and Scheduled Castes. The table indicates the higher percentage of Other Backward Classes in the districts except Ranchi and Khunti. In these two districts the percentage of Scheduled Tribe is higher than the other social categories. In Ranchi the percentage is 50.6% and in Khunti the percentage is 59.3%. Other districts like Hazaribagh, Gumla, Lohardaga and Chatra the percentage of ST is lower than the percentage of OBC. In these 4 districts the percentage of OBC category is 51%, 41.5%, 41% and 46.6% respectively. So, the overall percentage of OBC category is 37.7% which is higher than the other categories like SC, ST and general.

Table 7: Showing the beneficiary classification based on Monthly family income

District	Monthly Family income category			
	Up-to 10000	10001 to 20000	20001 to 30000	Above 30000
Ranchi	260	72	1	1
	77.8%	21.6%	0.3%	0.3%
Hazaribagh	32	405	31	1
	6.8%	86.4%	6.6%	0.2%
Khunti	485	28	4	2
	93.4%	5.4%	0.8%	0.4%
Gumla	196	133	6	2
	58.2%	39.5%	1.8%	0.6%
Lohardaga	339	32	4	1
	90.2%	8.5%	1.1%	0.3%
Chatra	46	239	24	17
	14.1%	73.3%	7.4%	5.2%
Overall District	1358	909	70	24
	57.5%	38.5%	3.0%	1.0%

Monthly Family income category overall percentage

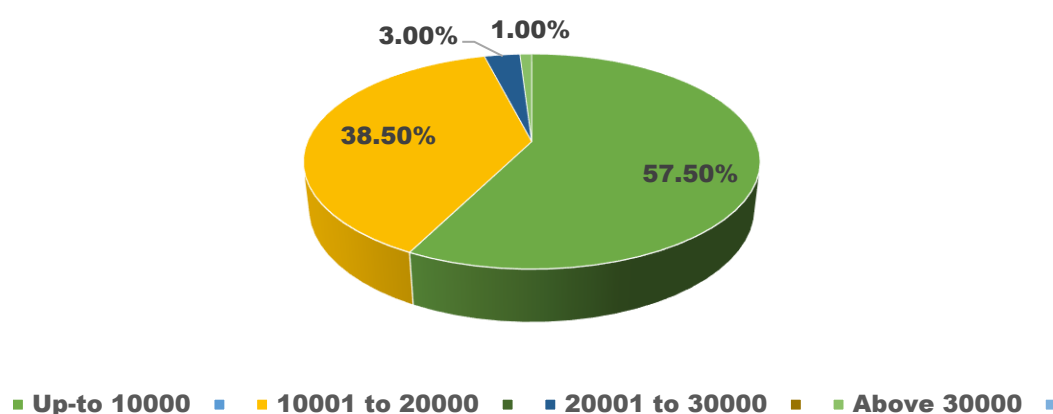


Figure 7.1: The above table and the figure are showing that more than half of the beneficiaries have a monthly family income below ₹10,000, and the percentage is 57.5%, indicating the economically weaker background of the majority. Exception in Hazaribagh and Chatra the percentage of beneficiary who has the income above 10000/- per month is about 86.4% and 73.3% respectively, where the other districts have the lowest percentage of having beneficiaries who have earned above 10000/- per month i.e. Ranchi 21.6%, Khunti 5.4%, Gumla 39.5%, and Lohardaga 8.5%. In the broader side the overall percentage of having income within 10000/- per month is higher than the other categories. In Ranchi that percentage is 77.8%, Khunti 93.4%, Gumla 58.2% and Lohardaga it is 90.2%. So except Hazaribagh and Chatra, the overall percentage of all the districts indicates the beneficiary having income within 10000/- per month is higher than the other categories and the percentage is 57.5%.

Table 8: Showing the beneficiary classification based on District wise family members

District	Family member category		
	up-to 4	5 to 6	Above 6
Ranchi	171	145	18
	51.2%	43.4%	5.4%
Hazaribagh	168	233	68
	35.8%	49.7%	14.5%
Khunti	242	205	72
	46.6%	39.5%	13.9%
Gumla	106	153	78
	31.5%	45.4%	23.1%
Lohardaga	141	132	103
	37.5%	35.1%	27.4%
Chatra	143	146	37
	43.9%	44.8%	11.3%
Overall district	971	1014	376
	41.1%	42.9%	15.9%

Family member category overall percentage

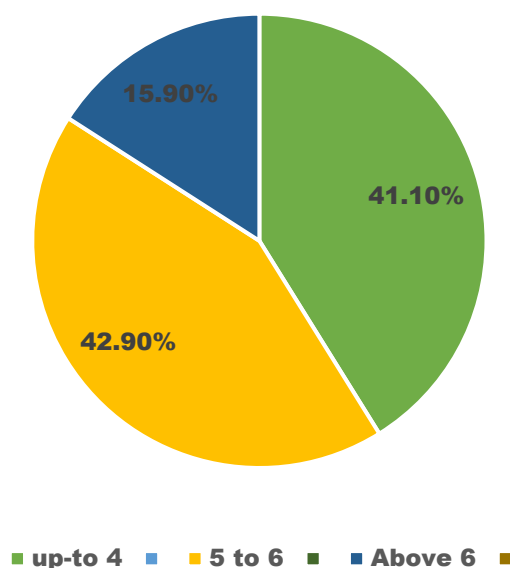


Figure 8.1: The above table and the figure is showing that the most households have between 5 to 6 members, and the percentage is 42.9%, showing a typical family size for rural India. In this table it is clearly indicates that in Ranchi most of the households have up to 4 members in their family which percentage is 51.2% where the percentage is less in case of households have between 5 to 6 members in their family which percentage is 43.4%. similarly, in Khunti the percentage of households have up to 4 members in the family is high i.e. 46.6% and the percentage of having members between 5 to 6 is lesser than that i.e. 39.5%. in case of Lohardaga it is also same. But the other districts like Hazaribagh, Gumla and Chatra the percentage of having 5 to 6 members in the household in higher than the other ones. In Hazaribagh the percentage is 49%, in Gumla it is 45.4% and in Chatra the percentage is 44.8%. So, the overall percentage of having 5 to 6 members in a household is 42.9% which is higher than the other categories mentioned in the above table.

Table 9: Showing the district wise classification based on different types of sources of income of the beneficiaries:

District	Business	Self-employment	Unskilled labour/Informal Sector Worker	Wage/Salaried	Others
Ranchi	12	93	75	154	0
	3.6%	27.8%	22.5%	46.11%	0
Hazaribagh	42	28	344	37	18
	9.0%	5.97%	73.35%	7.89%	3.84
Khunti	74	296	107	41	1
	14.3%	57.03%	20.62%	7.90%	0.19%
Gumla	63	161	91	19	3
	18.7%	47.77%	27.00%	5.64%	0.89%
Lohardaga	26	337	3	10	0
	6.9%	89.63%	0.80%	2.66%	0
Chatra	16	47	250	11	2
	4.9%	14.42%	76.69%	3.37%	0.61%
Overall	233	962	870	272	24
	9.9%	40.75%	36.85%	11.52%	1.02%

Classification based on different types of sources of income of the beneficiaries

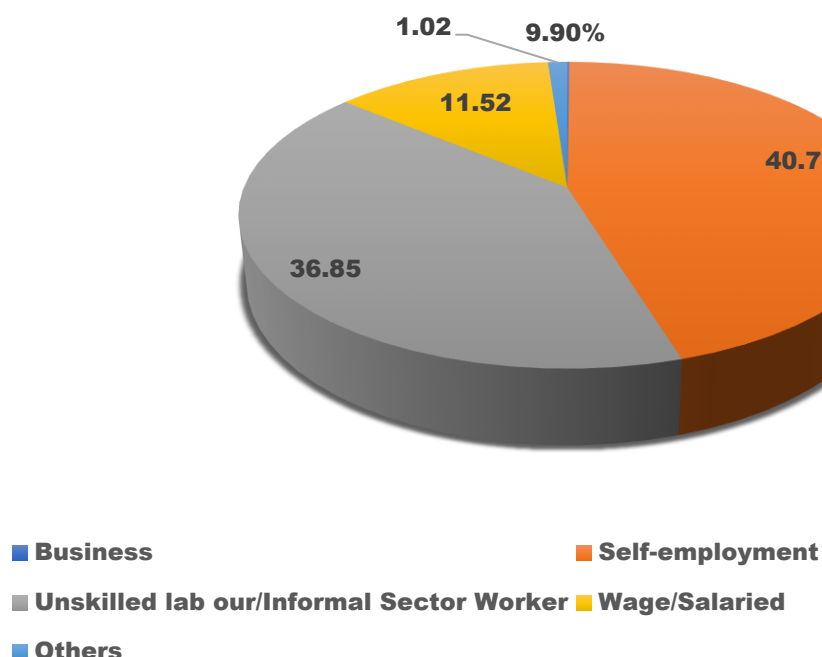


Figure 9.1: The above table and figure show the district wise classification based on different types of sources of income of the beneficiaries. In the table it is clearly shows that the beneficiaries based on self-employed category of income sources is higher than the other categories like business, unskilled labours, waged and salaried and other sources of income. In Khunti, Gumla and Lohardaga the percentage of self-employed is higher i.e. 57.03%, 47.77% and 89.63% where in Ranchi the percentage of waged and salaries beneficiaries is higher i.e. 46.11%. On the other hand, in Hazaribagh and Chatra the percentage of unskilled labour or informal sector worker is higher i.e. 73.35% and 76.69% respectively. Analysing the overall percentage of these types of sources of income the self-employment category is higher than the others. Total overall self-employment percentage is 40.75%. where the percentage of the other categories like business, unskilled labours, waged and salaried and other sources of income is 9.9%, 36.85%, 11.52% and 1.02% respectively.

Table 10: Type of house among the studied population:

House Type					
District	Kaccha	Pucca	Semi-pucca	Others	N.A
Ranchi	19	41	261	0	13
	5.69%	12.28%	78.14%	0	3.89%
Hazaribagh	22	188	241	1	17
	4.69%	40.09%	51.39%	0.21%	3.62%
Khunti	346	112	60	0	1
	66.67%	21.58%	11.56%	0	0.19%
Gumla	230	19	72	0	16
	68.25%	5.64%	21.36%	0	4.75%
Lohardaga	221	81	57	1	16
	58.78%	21.54%	15.16%	0.27%	4.26%
Chatra	66	184	58	0	18
	20.25%	56.44%	17.79%	0	5.52%
Overall	904	625	749	2	81
	38.29%	26.47%	31.72%	0.08%	3.43%

The above table indicates the house types of the beneficiaries. It is clearly showing that the overall percentage of beneficiaries having Kaccha house types is higher than the other types and i.e. 38%. In Ranchi the percentage of the beneficiaries having semi pucca house is higher i.e. 78.14%, while the kaccha and pucca types are 5.69% and 12.28 % respectively. In Hazaribagh the semi pucca and pucca house type is about 51.39% and 40.09% respectively. In Khunti the percentage of beneficiaries having kaccha house type is higher than the other type of houses and i.e. 66.67%, while the pucca and semi pucca is holding 21.58% and 11.56% respectively. In Gumla also the percentage of beneficiaries having kaccha house type is higher i.e. 68.25% where the pucca and semi pucca is 5.64% and 21.36% respectively. In Lohardaga similarly the percentage of kaccha house type is higher i.e. 58.78%. In Chatra the percentage of beneficiaries having pucca hose types is higher i.e. 56.44%. after analysing the overall scenario, it is clearly showing that the overall percentage of beneficiaries having Kaccha house

types is higher than the other types and i.e. 38% while the percentage of pucca and semi pucca house type are 26.47% and 31.72% respectively.

Table 11: Amount wise monthly family expenditure of studied population

Amount wise monthly family expenditure of studied population of different districts				
District	Up to 10000	10001 to 20000	20001 to 30000	Above 30000
Ranchi	198	136	0	0
	59.28%	40.72%	0	0
Hazaribagh	295	164	9	1
	62.90%	34.97%	1.92%	0.21%
Khunti	467	50	1	1
	89.98%	9.63%	0.19%	0.19%
Gumla	303	29	4	1
	89.91%	8.61%	1.19%	0.30%
Lohardaga	357	18	0	1
	94.95%	4.79%	-	0.27%
Chatra	126	182	14	4
	38.65%	55.83%	4.29%	1.23%
Total	1746	579	28	8
	73.95%	24.52%	1.19%	0.34%

Monthly family expenditure of studied population

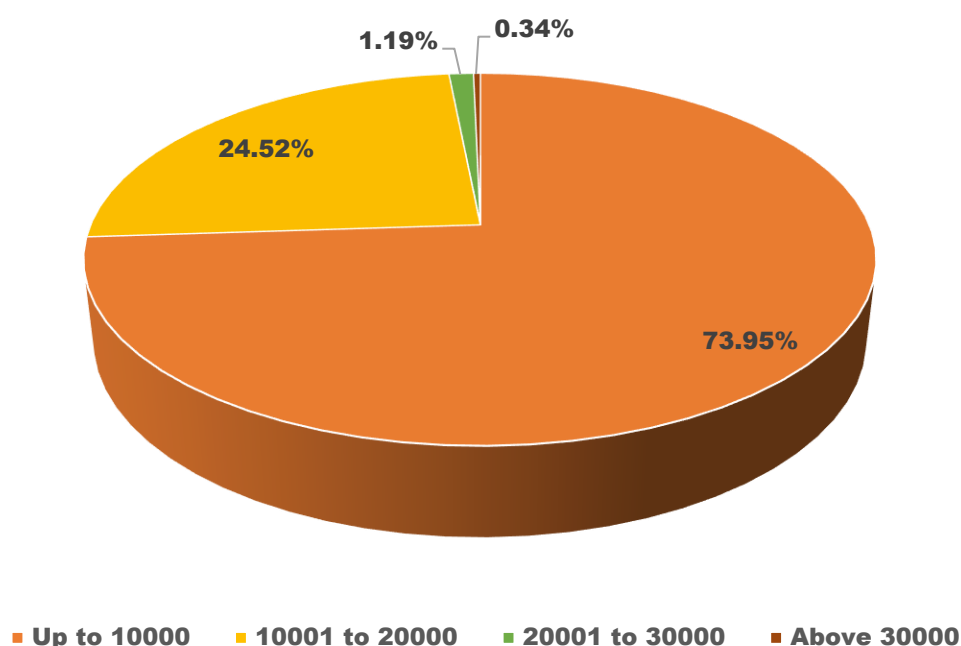


Figure 11.1: The above table indicates the Amount wise monthly family expenditure of studied population of different districts. In this study it is clearly visible that the most of the studied population having monthly expenditure is up to 10000/- per month. In Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage of population having up to 10000/- of monthly expenditure is 59.28%, 62.9%, 89.98%, 89.91%, 94.95% and 38.65% respectively. The percentage of beneficiaries having monthly expenditure above 10000/- and up to 20000/- in different districts such as Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra is 40.72%, 34.97%, 9.63%, 8.61%, 4.79% and 55.83%. In Chatra the percentage of beneficiaries having monthly expenditure is above 10000/- and up to 20000/- is higher than the other i.e. 55.83%. Analysing the overall scenario the overall percentage of the beneficiaries having monthly expenditure up to 10000/- is high and the percentage is 73.95% while the percentage of up to 20000/- is 24.52% , up to 30000/- is 1.19% and above 30000/- is 0.34% approximately.

Table 12: District wise percentage of beneficiary having Savings

District wise percentage of beneficiaries having Savings		
District	Yes	No
Ranchi	255	79
	76.35%	23.65%
Hazaribagh	384	85
	81.88%	18.12%
Khunti	481	38
	92.68%	7.32%
Gumla	278	59
	82.49%	17.51%
Lohardaga	222	154
	59.04%	40.96%
Chatra	236	90
	72.39%	27.61%
Total	1856	505
	78.61%	21.39%

District wise percentage of beneficiary having Savings

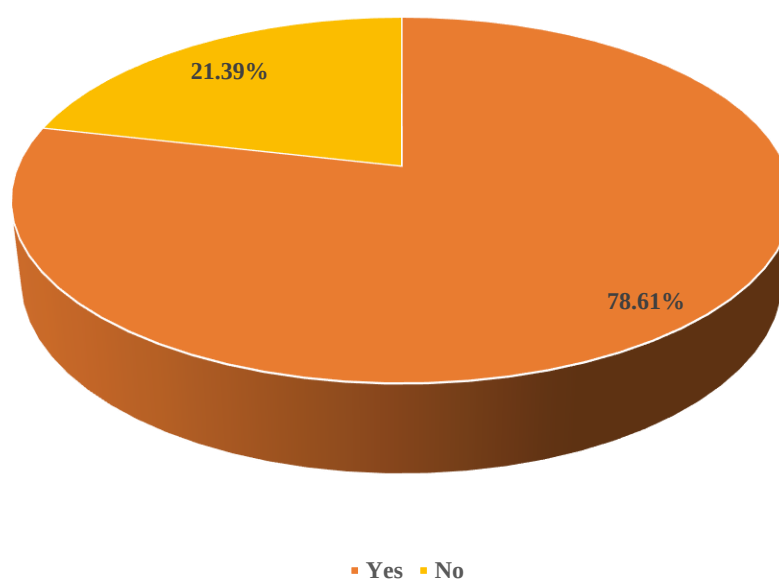


Figure 12.1: The above table and the figure indicate the district wise percentage of beneficiaries having some Savings for their future expenses. In our studied population most of the beneficiaries have some sources of saving. In Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage of population who has the savings is 76.35%, 81.88%, 92.68%, 82.49%, 59.04% and 72.39% respectively while there are some beneficiaries who doesn't have any savings but that percentage is very little. In Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage of population who doesn't have any savings is 23.65%, 18.12%, 7.32%, 17.51%, 40.96% and 27.39% respectively. After analysing the overall scenario, the overall percentage of the population who have some kind of savings is 78.61% and the population who doesn't have any savings is 21.39%.

Table 13: Different Type of savings locations of the studied population

Different Type of savings locations of the studied population							
District	Cash at home	In Bank	Post Office	SHGs	Share Market/ Mutual Fund	Others	Having no savings
Ranchi	7	128	0	120	0	0	79
	2.10	38.32	0	35.93	0	0	23.65
Hazaribagh	14	11	5	360	0	2	77
	2.99	2.35	1.07	76.76	0	0.43	16.42
Khunti	11	113	4	353	0	0	38
	2.12	21.77	0.77	68.02	0	0	7.32
Gumla	9	134	41	58	30	9	56
	2.67	39.76	12.17	17.21	8.90	2.67	16.62
Lohardaga	103	94	2	34	0	0	143
	27.39	25.00	0.53	9.04	0	0	38.03
Chatra	90	39	0	116	0	0	81
	27.61	11.96	0	35.58	0	0	24.85
Total	234	519	52	1041	30	11	474
	9.91	21.98	2.20	44.09	1.27	0.47	20.08

Different Type of savings locations of the studied population

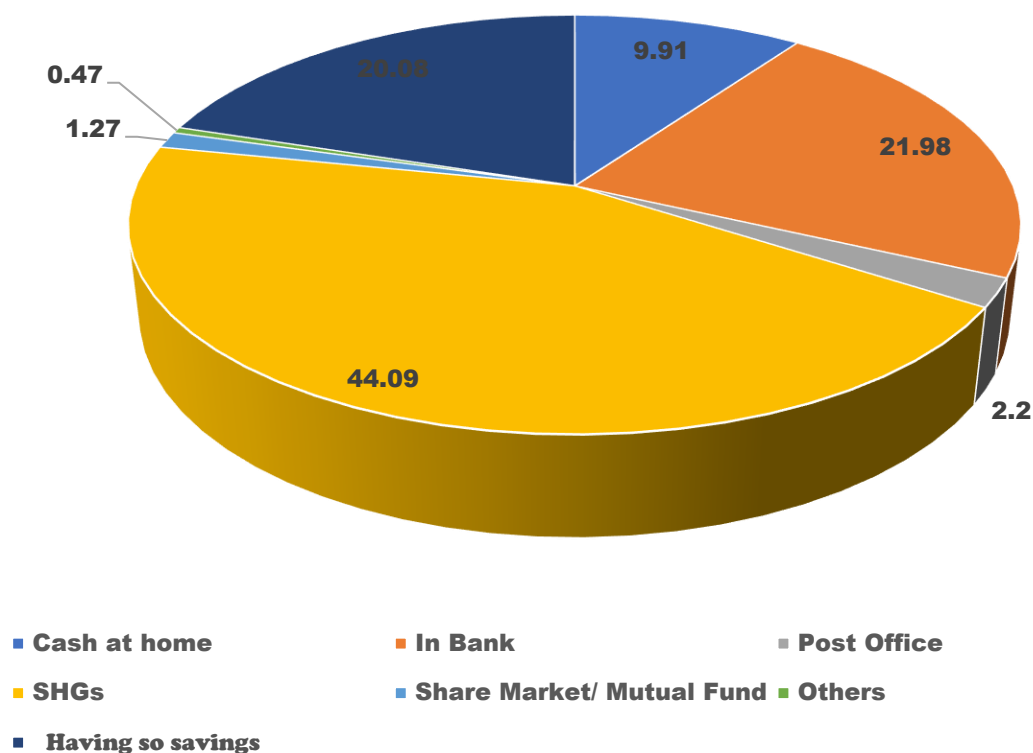


Figure 13.1: The above table is showing the different types of savings locations of the studied population. In our study area, the studied populations have many different types of savings locations such as cash at home, in bank, in post office, in SHGs, in share market or mutual fund, other sources of locations where they can put their savings. In this case it is visible that most of the population are belong to the self-help groups and they put their savings on these self-help groups mostly. There are also some of the populations who use bank for their savings and some put cash in hand as savings and very minimum amount of population who belongs to mutual funds, share market and other resources to put their savings. After the analysis it is clearly visible that the percentage of population who are saving their money is SHG and the overall percentage is 44.09%, where the other beneficiaries who use bank, cash, post office and share market to saving their money is comparatively low i.e. 21.98%, 9.91%, 2.20% and 1.27%. in the other hand there are some of the populations who don't have any savings location and that percentage is around 20.08%. In Ranchi most of the population use bank for their saving i.e. 38.32%, same in Gumla where the percentage is 39.76% who save their money in Bank. In Lohardaga most of the studied population don't have any saving location and the percentage of that population is 38.03%.

Table 14: Type of Mobile phone used by studied population:

Type of phone used by studied population			
District	Android Phone	Non- Android Phone	Don't have phone
Ranchi	245	26	63
	73.35%	7.78%	18.86%
Hazaribagh	192	20	257
	40.94%	4.26%	54.80%
Khunti	219	58	242
	42.20%	11.18%	46.63%
Gumla	115	43	179
	34.12%	12.76%	53.12%
Lohardaga	233	7	136
	61.97%	1.86%	36.17%
Chatra	240	12	73
	73.85%	3.69%	22.46%
Total	1244	166	950
	52.71%	7.03%	40.25%

Type of phone used by studied population

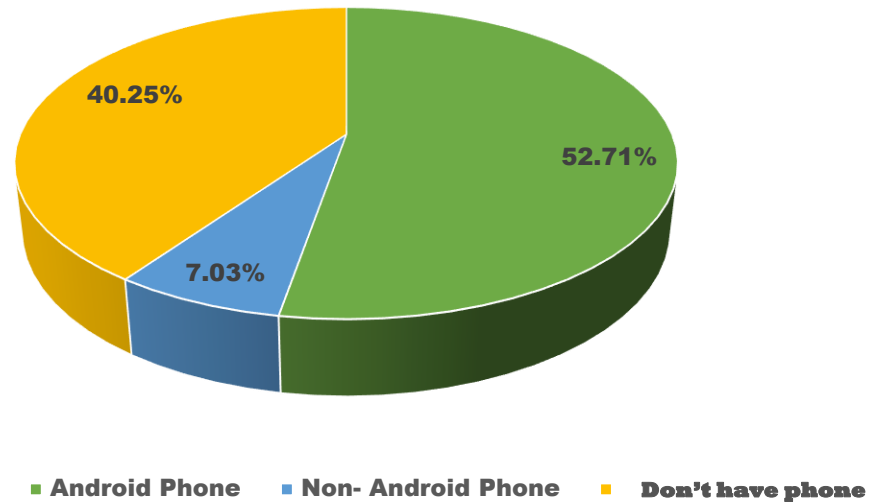


Figure 14.1: The above table and the figure indicate the types of phones used by the studied population. The maximum amount of the studied population using android phone where some of the beneficiaries don't have any kind of own mobile phone to use. In Ranchi 73.35% of population using android phone where the percentage of population who has not any kind of mobile phone is 18.86%. In Hazaribagh, Khunti, Gumla, Lohardaga and Chatra the percentage of the beneficiaries using android phone are 40.94%, 42.20%, 34.12%, 61.97% and 73.85%. In Hazaribagh, Gumla and Khunti the percentage of beneficiaries not using any kind of android and non-android phone are 54.80%, 53.12% and 46.63% respectively. The population using non- android phones is 7.03% in total. So, the study outcome is that total 52.71% of studied population is using android phone while 40.25% population don't have any phones to use.

Table 15: Loan receiving status among the Beneficiaries

District	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Ranchi	279	83.5%	55	16.5%
Hazaribagh	212	45.2%	257	54.8%
Khunti	273	52.7%	245	47.3%
Gumla	160	47.5%	177	47.5%
Lohardaga	247	65.7%	129	34.3%
Chatra	255	78.2%	71	21.8%
Combined district	1426	60.4%	934	39.6%

Figure 15.1: Personal Loan receiving Status of the Beneficiaries

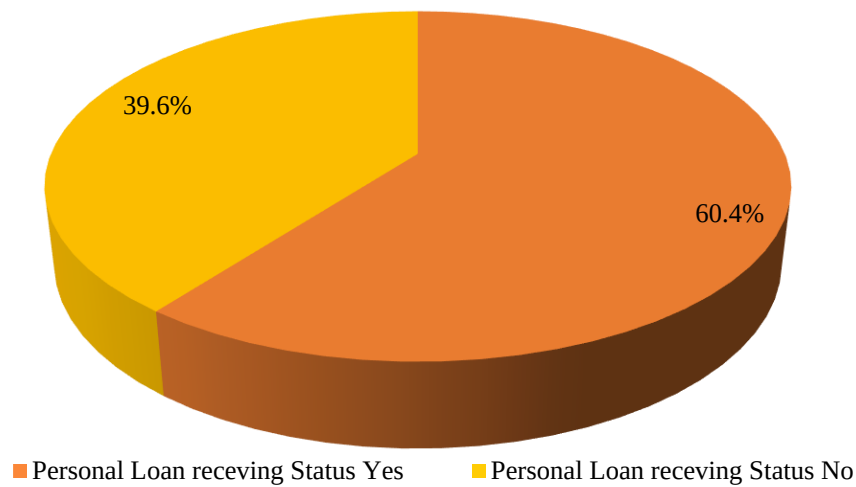
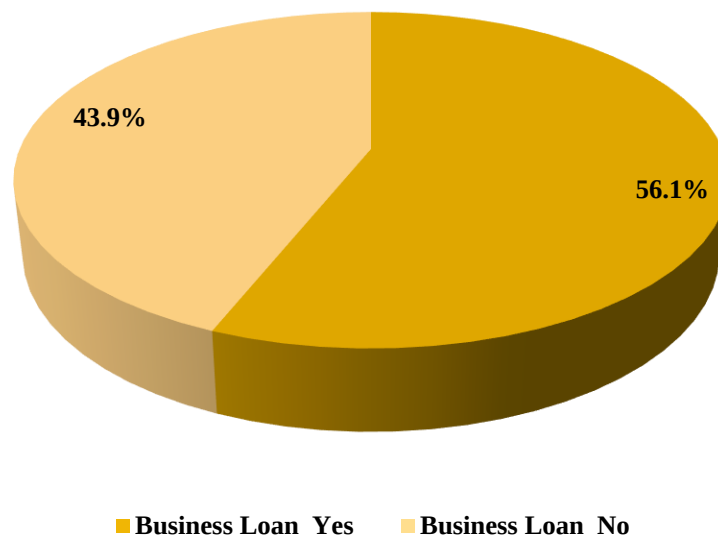


Figure 15.2: Receiving business loan status among the existing entrepreneurs



The above table and figure present data on whether beneficiaries across six districts in Jharkhand received loans. The information is categorized into “Yes” (received loans) and “No” (did not receive loans), along with both frequency and percentage for each district. In Ranchi Yes: 279 beneficiaries (83.5%) and No: 55 beneficiaries (16.5%). Ranchi shows the highest proportion of loan recipients. This indicates a strong reach or effective implementation in this district. In Hazaribagh Yes: 212 beneficiaries (45.2%) and No: 257 beneficiaries (54.8%). In Hazaribagh more beneficiaries did not receive loans than those who did. This may suggest accessibility issues, or eligibility constraints. In Khunti Yes: 273 beneficiaries (52.7%) and No: 245 beneficiaries (47.3%). In Khunti A fairly balanced distribution, slightly in favour of those who received loans. In Gumla Yes: 160 beneficiaries (47.5%) No: 177 beneficiaries (47.5%). In Gumla equal distribution suggests random or highly selective disbursement practices. In Lohardaga Yes: 247 beneficiaries (65.7%) and No: 129 beneficiaries (34.3%). It indicates a significant majority received loans. In Chatra Yes: 255 beneficiaries (78.2%) and No: 71 beneficiaries (21.8%). It shows high success rate similar to Ranchi, reflecting possibly efficient implementation.

In overall district scenario is Yes: 1,426 beneficiaries (60.4%) and No: 934 beneficiaries (39.6%). Overall, a majority of beneficiaries across all districts received loans, though the variation across districts suggests regional disparities in access or program effectiveness.

In figure 15.2 it shows the status of receiving business loan by existing entrepreneurs among the 6 districts. The majority of the existing entrepreneurs receiving loan for the business purpose and they are doing business as they have received the loan. And the percentage is 56.1%. and the existing beneficiaries who have received the loan but not using for business purpose is 43.9% overall.

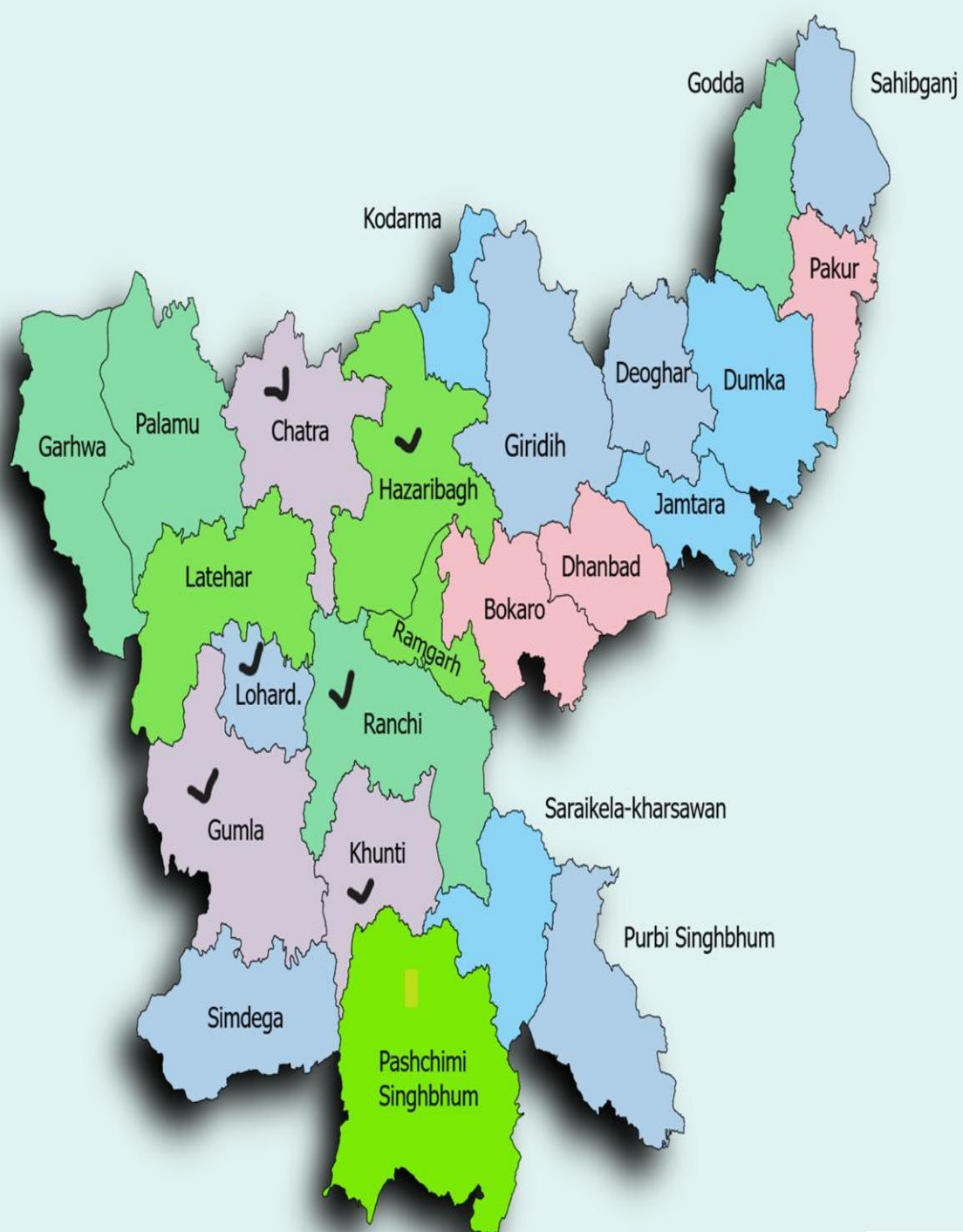
Types of training identified and beneficiaries interested in:

- | | |
|------------------------------|---------------------------------|
| 1. Tailoring | 11. Artificial jewellery making |
| 2. Pickle, Papad making. | 12. Incense stick making |
| 3. Beautician | 13. Jam jelly making |
| 4. Leaf plate making | 14. Candle making |
| 5. Dona pattal making | 15. Paper plate making |
| 6. Soft toys making | 16. Sanitary napkin |
| 7. Jute product making | 17. Dokra |
| 8. Soap and detergent making | |
| 9. Spice powder making | |
| 10. Fast food | |

Major Findings:

1. 94.8% of the 2361 beneficiaries are new entrepreneurs, with the highest concentration in Ranchi and Chatra (97.9% each).
2. Only 5.2% are existing entrepreneurs, with the highest in Khunti (13.3%).
3. Majority (45.2%) are aged 26–35, indicating a youth-led entrepreneurial initiative.
4. Very few beneficiaries are above 45 years (1.4%).
5. Predominantly Hindu (58.1%), followed by Sarna (24.4%) and Christian (4.9%).
6. Chatra and Hazaribagh have particularly high Hindu representation (78.8% and 98.3% respectively).
7. Most beneficiaries have studied up to Class VI–X (42.9%).
8. Only 0.7% are graduates and 0.7% postgraduates.
9. 4.2% are illiterate, and 8.6% can only sign.
10. A dominant 81.4% of beneficiaries are married, with only 16.5% single.
11. Most beneficiaries belong to Other Backward Classes (OBCs) (37.7%) and Scheduled Tribes (STs) (33.2%).
12. Khunti and Ranchi have particularly high ST representation (59.3% and 50.6%).
13. A majority (57.5%) have a monthly family income up to ₹10,000, suggesting financial vulnerability.
14. Only 1% earn more than ₹30,000.
15. Most families have 5 to 6 members (42.9%).
16. Smaller families (up to 4 members) also form a substantial 41.1%.
17. 40.75% of beneficiaries are self-employed.
18. Unskilled labour is the second most common source (36.85%), especially in Chatra and Hazaribagh.
19. 38.29% live in kaccha houses, especially in Khunti, Gumla, and Lohardaga.
20. Semi-pucca (31.72%) and pucca houses (26.47%) are less common.
21. 74% spend under ₹10,000/month, aligning with low-income data.
22. Only 0.34% spend above ₹30,000/month.
23. 78.61% of beneficiaries have some form of savings.
24. Most common savings mode is via Self Help Groups (SHGs) (44.09%), followed by banks (21.98%).
25. 52.71% use Android phones.
26. 40.25% do not own any phone, especially high in Hazaribagh and Gumla.
27. 60.4% of beneficiaries across all districts received loans, and 39.6% of beneficiary not taking any kind of loan.

Geographical Map of Jharkhand



TOT TRAINING AT AMFI-WB HEAD OFFICE KOLKATA



PROJECT INCEPTION MEETING AT RANCHI







