A Mid Term Research Initiative on WE LEAD (Women Entrepreneurship Livelihood Enhancement and Development) Project Jharkhand

Study Conducted by: AMFI-WB (Association of Micro Finance Institutions- West Bengal)

Supported by: SIDBI (Small Industries Development Bank of India)

"Measuring Progress, Strengthening Impact, Building Futures"

Table of Contents

Background of the Mid-Term Study

The **WE LEAD Project** is being implemented across six Aspirational Districts of Jharkhand (Ranchi, Khunti, Gumla, Lohardaga, Hazaribagh and Chatra) with the objective of enhancing livelihoods, promoting women entrepreneurship, and strengthening sustainable income-generating activities among rural communities. **The project sanctioned during October 2024 but actually started activities from February 2025 onwards due to Staff recruitment process**. The project focuses on capacity building, skill development, enterprise promotion, and market linkage—particularly targeting women beneficiaries to improve their socio-economic status.

As part of the project's monitoring and evaluation framework, a **Mid-Term Study** was conducted to assess the progress, effectiveness, and outcomes achieved during the implementation period so far. The study aims to provide an evidence-based review of key interventions, including beneficiary training, enterprise development, credit linkage, market access, and institutional strengthening.

The mid-term assessment was carried out across the six Aspirational Districts to capture ground-level realities, understand changes in the socio-economic conditions of beneficiaries, and evaluate the extent to which project objectives are being met. The study also seeks to identify gaps, challenges, and areas requiring strategic improvements for the remaining project duration.

Additionally, the study focuses on comparing baseline conditions with the current status of beneficiaries to measure changes in income levels, skill enhancement, enterprise sustainability, and overall livelihood security. Feedback from beneficiaries, field staff, and stakeholders has been incorporated to ensure a comprehensive and participatory evaluation.

The findings from this Mid-Term Study will serve as a critical input for strengthening project implementation, improving delivery mechanisms, and ensuring the achievement of intended outcomes and long-term impact.

Objectives of the Mid-Term Study

The Mid-Term Study of the **WE LEAD Project** has been undertaken with the following key objectives:

1. **To assess the overall progress of the project**
   Evaluate the extent to which planned activities have been implemented across the six Aspirational Districts and measure progress against project targets.
2. **To evaluate the effectiveness of key interventions**
   Assess the impact of major components such as skill development training, enterprise promotion, credit linkage, and market access initiatives.
3. **To analyze changes in beneficiaries' socio-economic status**
   Examine improvements in income levels, employment opportunities, livelihood diversification, and overall quality of life of the beneficiaries compared to baseline conditions.
4. **To analyse the district-wise EDP Training Coverage Status under the WE LEAD Project:**

   assess the extent of beneficiary participation in Entrepreneurship Development Programme training across all implementation areas.

5. **To assess the quality and relevance of training programs**
   Review the effectiveness, applicability, and outcomes of capacity-building and skill development initiatives in enabling sustainable income generation.

6. **To analyse the credit linkage status of beneficiaries under the WE LEAD Project :**

   assess their access to financial support through MFIs, SHGs, and other credit sources for enterprise development and livelihood enhancement.

7. **To identify gaps, challenges, and implementation bottlenecks**
   Highlight operational issues, constraints faced by beneficiaries and field staff, and areas requiring improvement.

8. **To capture beneficiary feedback**
   Gather insights from beneficiaries regarding project effectiveness, support systems, and areas for enhancement.

9. **To provide actionable recommendations**
   Suggest strategies and corrective measures to improve project performance and ensure achievement of intended outcomes in the remaining period.

Methodology of the Mid-Term Study

The Mid-Term Study of the WE LEAD Project was conducted using a structured, systematic, and participatory approach to assess the progress, outcomes, and implementation effectiveness of the project across the six Aspirational Districts of Jharkhand. The study combined project-level performance analysis with beneficiary-level impact assessment to provide a comprehensive understanding of achievements, challenges, and future priorities.

1. Study Design

The study adopted a mixed-method, comparative, and analytical research design, integrating both quantitative and qualitative techniques. This approach enabled the collection of measurable data on project performance as well as in-depth insights into beneficiary experiences and field realities.

The study focused on:

- Reviewing implementation progress through project records and monitoring systems
- Comparing baseline beneficiary status with current socio-economic conditions
- Assessing the impact of training, enterprise support, and credit linkage interventions
- Identifying implementation gaps, challenges, and opportunities for improvement

2. Study Area

The assessment was conducted across all six Aspirational Districts of Jharkhand where the WE LEAD Project is being implemented:

- Ranchi
- Hazaribagh

- Khunti
- Gumla
- Lohardaga
- Chatra

The study covered multiple blocks and Panchayat-level intervention areas to capture diverse geographical, economic, and social contexts.

3. Sampling Methodology

A multi-stage and stratified sampling approach was adopted to ensure representation of different categories of beneficiaries and project locations.

Stage I: Selection of Districts and Blocks

- **Districts were selected based on total project coverage**
- **Blocks were selected based on intervention intensity and operational presence**

Stage II: Selection of Beneficiaries

Respondents were selected using random and purposive sampling across different trades, livelihood categories, and project interventions.

The beneficiary sample included:

- **40 New Beneficiaries (recently linked with project interventions)**
- **20 Existing Beneficiaries (beneficiaries already engaged in enterprise or receiving prior support)**

Thus, a total of 60 beneficiaries per block were selected for detailed assessment.

4. Data Collection Methods

The study utilised both primary and secondary sources of data.

A. Primary Data Collection

i. Structured Beneficiary Interviews

Pre-designed questionnaires were used to collect data on:

- Demographic profile
- Training participation
- Enterprise/business activities
- Income levels (baseline and current)
- Credit linkage and financial inclusion
- Market access

- Confidence and decision-making status

ii. Focus Group Discussions (FGDs)

FGDs were conducted with beneficiary groups to understand:

- Collective experiences
- Social empowerment outcomes
- Common challenges
- Group enterprise opportunities

iii. Key Informant Interviews (KIIs)

Interviews were conducted by:

- Project staff (LC/EDP)

iv. Field Observation

On-site visits were undertaken to enterprises, production units, and training centres to observe practical implementation, infrastructure, and enterprise functioning.

B. Secondary Data Collection

Secondary information was reviewed from:

- Project MIS database
- Baseline survey records
- Training attendance registers
- Progress reports
- Credit linkage records
- Website data and official documentation
- Internal monitoring reports

This helped validate field findings and assess district-wise implementation progress.

5. Key Indicators Assessed

The study assessed the following key performance indicators:

- Beneficiary outreach and participation
- EDP training coverage
- Trade-specific skill training achievement
- Enterprise establishment and continuity
- Income enhancement and livelihood improvement

- Credit linkage and financial inclusion
- Market linkage support
- Women’s confidence and decision-making role
- Business record-keeping practices
- Additional initiatives and institutional development

6. Income Assessment Approach

Income change was assessed through comparison between:

- Baseline income (at the time of onboarding or project entry)
- Current income (as reported during survey)

The analysis covered:

- Personal monthly income
- Household income trends
- Income generated from enterprise activities
- Use of income for household and personal needs

7. Data Analysis Techniques

Quantitative Analysis

Collected numerical data was analysed using:

- Tabulation
- Percentage analysis
- Averages
- Cross-tabulation
- District-wise comparison
- Baseline vs current status comparison

Qualitative Analysis

Data from FGDs, interviews, and field notes were analysed thematically to identify:

- Behavioural changes
- Empowerment outcomes
- Success stories
- Operational challenges
- Beneficiary perceptions

8. Validation of Findings

To ensure reliability and accuracy, findings were validated through:

- Cross-verification with MIS and baseline records
- Reconfirmation with field investigators and beneficiaries
- Discussions with project teams and stakeholders
- Triangulation of quantitative and qualitative findings

9. Limitations of the Study

While every effort was made to maintain quality and accuracy, the study had certain limitations:

- Limited time frame for data collection across dispersed geographies
- Dependence on self-reported beneficiary responses
- Possible recall bias in baseline income data
- Sample-based findings may not fully represent all beneficiaries
- Variations in documentation availability across districts

Despite these limitations, adequate measures were taken to ensure the findings remain credible, representative, and useful for programme learning and future planning.

Results:

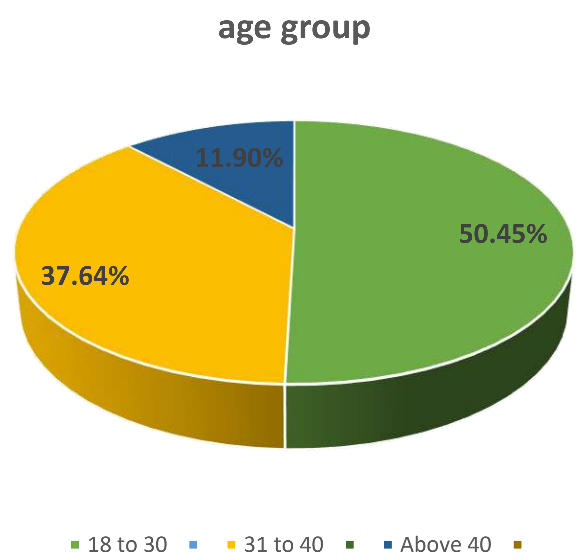
Table (1): District wise study population according to age group.

District	Age group in Years						Total
	18 to 30		31 to 40		Above 40		
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	
Hazaribagh	1001	52.99%	582	30.81%	306	15.99%	**1889**
Khunti	952	49.35%	756	39.19%	221	11.46%	**1929**
Gumla	809	43.97%	793	43.10%	238	12.93%	**1840**
Lohardaga	1101	57.50%	612	31.95%	202	10.55%	**1915**
Ranchi	365	29.40%	730	59.00%	148	11.90%	**1243**
Chatra	1175	61.94%	558	29.41%	164	9.00%	**1897**
Combined District	5403	50.45%	4031	37.64%	1275	11.90%	**10713**

Table 1 highlights the **age-wise distribution of beneficiaries**, which provides important insights into the demographic profile of the project participants.

The data shows that **Hazaribagh (52.99%) and Lohardaga (57.50%) have a strong concentration of youth (18–30 years)**. This indicates that a significant portion of beneficiaries in these districts are in their **early working age**, which is highly favorable for **skill development, vocational training, and entrepreneurship initiatives**. Younger individuals are generally more adaptable, open to learning new skills, and capable of adopting innovative livelihood practices.

Chatra stands out with the highest youth proportion (61.94%), making it the most youth-dominated district among all. This presents a strong opportunity for promoting **entrepreneurship, start-ups, and income-generating activities**, as young beneficiaries are more likely to take initiative and engage in new economic opportunities.



In contrast, **Ranchi shows a different pattern**, where the majority of beneficiaries (59%) fall within the **31–40 age group**. This indicates a relatively **more mature and experienced workforce**, who may already be engaged in some form of livelihood activity. Such beneficiaries are likely to prefer **stability-oriented interventions**, such as business expansion, market linkage, or advanced skill upgradation, rather than entry-level training.

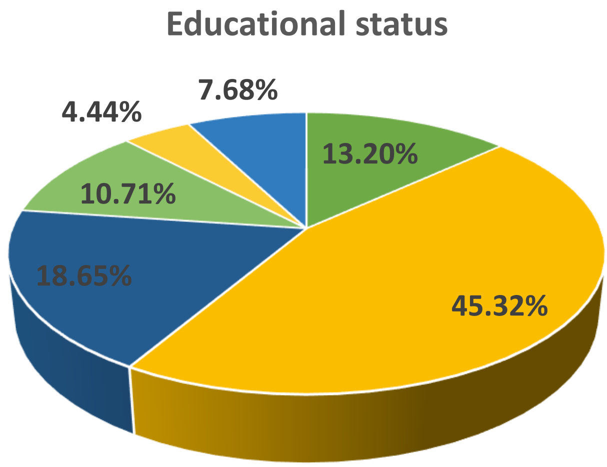
At the overall level, **50.45% of beneficiaries belong to the 18–30 age group**, confirming that the project has a **strong youth base**. Meanwhile, only **11.9% of beneficiaries are above 40 years**, suggesting that **older individuals are less represented in the project**. This could be due to lower participation, limited mobility, or reduced inclination toward new livelihood activities among older age groups.

Table (2): Educational status of the study population.

Education status		Hazaribagh	Khunti	Gumla	Lohardaga	Ranchi	Chatra	Combined District
upto 5th class	Count	270	304	192	177	158	314	1414
	Percentage	14.24%	15.76	10.43%	9.24%	12.70%	16.55%	13.20%
Metric	Count	843	870	827	975	563	776	4854
	Percentage	44.63%	45.10%	44.95%	50.91%	45.30%	40.91%	45.32%
H.S	Count	425	286	265	306	370	346	1998
	Percentage	22.50%	14.83%	14.40%	15.98%	29.80%	18.24%	18.65%
Can sign only	Count	80	256	313	169	11	320	1147
	Percentage	4.13%	13.27%	17.01%	8.83%	0.90%	16.87%	10.71%
Withoiut formal education	Count	74	116	133	141	4	6	473
	Percentage	3.81%	6.01%	7.23%	7.36%	0.30%	0.32%	4.44%
	Count	197	97	110	147	137	135	823

Graduation and above	Percentage	10.42%	5.03%	5.98%	7.67%	11.00%	7.12%	7.68%
Total		1889	1929	1840	1915	1243	1897	10713

The educational profile of beneficiaries reveals important variations across districts, which directly influence the type and effectiveness of livelihood interventions.



Lohardaga (50.91%) and Khunti (45.10%) have a high proportion of beneficiaries with middle-level education, indicating that most individuals have basic schooling but may lack advanced knowledge or technical skills. This level of education is suitable for **skill-based training and practical livelihood activities**, but may require simplified training modules and continuous handholding for better outcomes.

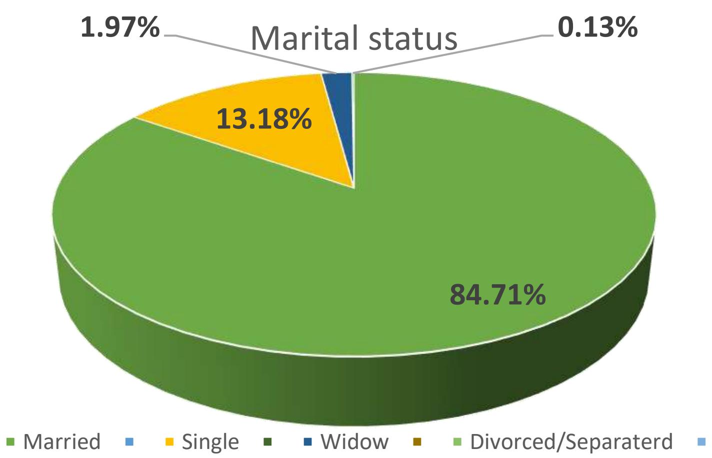
Ranchi stands out as the most educationally advanced district, with the highest proportion of beneficiaries having **higher secondary education (29.80%) and graduation or above (11%)**. This suggests **better access to education and awareness**, enabling beneficiaries to engage in more **diversified and higher-value livelihood activities**, such as entrepreneurship, service-sector jobs, and formal employment. It also indicates that training programs in Ranchi can be more advanced and market-oriented. On the other hand, **Gumla and Khunti have relatively higher low-literacy populations**, including individuals who can only sign or have no formal education. This highlights a critical gap in **basic education and functional literacy**, which can limit beneficiaries' ability to adopt new skills, manage enterprises, or access formal financial systems. These districts require **foundational training support**, including basic literacy, numeracy, and simplified skill development approaches. At the overall level, **45.32% of beneficiaries have education up to middle level**, making it the dominant category. However, only **7.68% have graduation or higher education**, indicating a **very small proportion of highly educated individuals**.

Table (3): Marital status of the study population.

District	Marital status								Total
	Married		Single		Widow		Divorced/Separated		
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	
Hazaribag	1659	87.82%	213	9.53%	16	2.38%	1	1.00%	1889
Khunti	1591	82.48%	243	12.60%	87	4.51%	8	0.41%	1929
Gumla	1577	85.71%	241	13.10%	21	1.14%	1	0.05%	1840
Lohardaga	1520	79.37%	375	19.58%	16	0.84%	4	0.21%	1915
Ranchi	1117	89.86%	114	9.17%	12	0.97%	0	0	1243

Chatra	1608	84.77%	259	13.65%	30	1.58%	0	0	1897
Combined District	9072	84.71%	1412	13.18%	211	1.97%	14	0.13%	10713

The data shows that in all six districts, the majority of beneficiaries are **married (above 79%)**, with **Ranchi having the highest proportion (89.86%)**. This indicates that most respondents are part of **established family units**, which often leads to more **stable household structures**. In such households, livelihood decisions are typically influenced by family responsibilities, including children, dependents, and long-term financial planning. As a result, beneficiaries may be more inclined toward **secure and regular income sources**, savings habits, and participation in livelihood programs that ensure stability.



In contrast, **Lohardaga has a relatively higher proportion of single individuals (19.58%)** compared to other districts. This suggests a larger presence of **unmarried or independent individuals**, who may have different economic behaviors and priorities. Single beneficiaries are often more **flexible and mobile**, and may be more open to **risk-taking, migration, or trying new livelihood activities**. However, they may also lack the support system that family-based households provide.

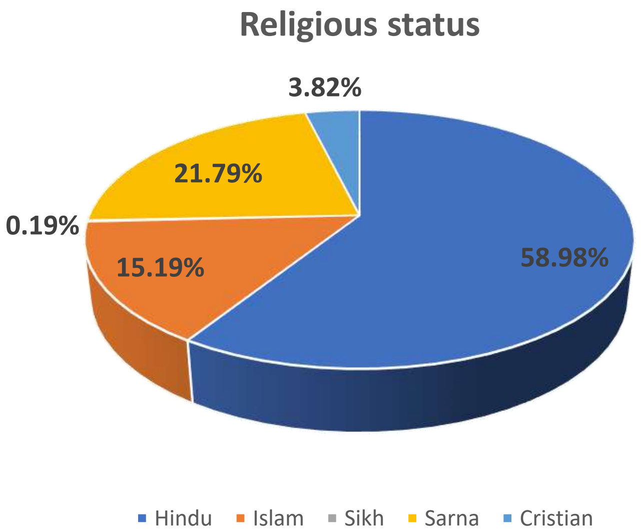
Table (4): Religious status of the study population.

District	Religious status										Total
	Hindu		Islam		Sikh		Sarna		Cristian		
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	
Hazaribag	1833	97.04%	48	2.33%	8	0.33%	0	0	0	0	1889
Khunti	827	42.87%	161	8.35%	7	0.36%	635	32.92%	299	15.50%	1929
Gumla	845	45.92%	340	18.48%	4	0.22%	582	31.63%	69	3.75%	1840
Lohardaga	664	34.67%	585	30.55%	0	0	651	33.99%	15	0.78%	1915
Ranchi	497	40%	253	20.30%	1	0.10%	466	37.50%	26	2.10%	1243
Chatra	1651	87.03%	244	12.86%	1	0.05%	0	0	1	0.05%	1897
Combined District	6317	58.98%	1627	15.19%	21	0.19%	2334	21.79%	410	3.82%	10713

The religious composition of beneficiaries shows significant variation across districts, reflecting the socio-cultural diversity of the project area.

Hazaribagh and Chatra are predominantly Hindu districts, with more than 85% of beneficiaries belonging to the Hindu community. This indicates a relatively **homogeneous cultural setting**, where program implementation may be more uniform in terms of communication, training delivery, and community engagement.

In contrast, **Khunti, Gumla, and Lohardaga exhibit a strong presence of tribal communities (Sarna) along with Christians**, highlighting a **distinct tribal socio-cultural context**. These districts are characterized by traditional practices, community-based decision-making, and unique livelihood patterns. As a result, interventions in these areas need to be **aligned with local customs, beliefs, and social structures** to ensure better acceptance and participation.

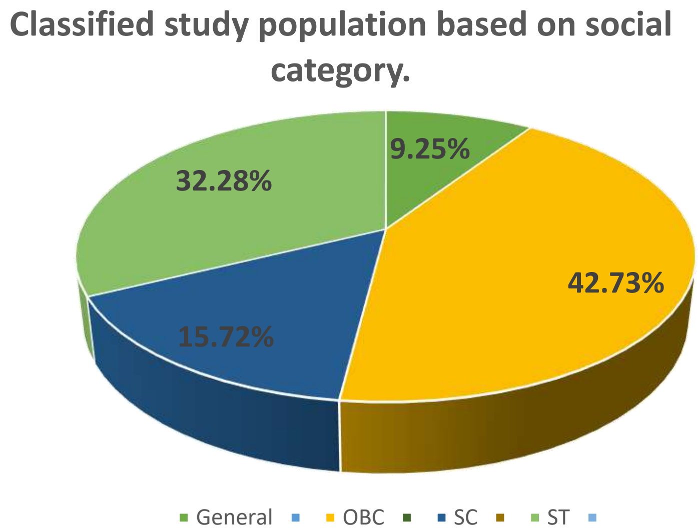


Ranchi presents a more mixed religious composition, with representation from Hindu, Sarna, Islam, and Christian communities. This diversity reflects a more **cosmopolitan and inclusive social environment**, requiring flexible and inclusive program approaches.

Table (5): Classified study population based on social category.

District	Classified study population based on social category								Total
	General		OBC		SC		ST		
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	
Hazaribag	141	7.46%	982	51.99%	681	36.05%	85	4.29%	1889
Khunti	163	8.45%	514	26.65%	120	6.22%	1132	58.68%	1929
Gumla	213	11.58%	783	42.55%	78	4.24%	766	41.63%	1840
Lohardaga	136	7.10%	937	48.93%	222	11.59%	620	13.38%	1915
Ranchi	305	25%	398	32.00%	58	4.70%	482	38.80%	1243
Chatra	33	1.74%	963	50.77%	525	27.68%	376	19.82%	1897
Combined District	991	9.25%	4577	42.73%	1684	15.72%	3457	32.28%	10713

The caste-wise distribution of beneficiaries highlights the extent of social inclusion achieved under the project and reflects the demographic characteristics of different districts.



Khunti (58.68%) and Gumla (41.63%) are predominantly ST (Scheduled Tribe) dominated districts, indicating strong outreach among tribal communities. This is significant, as ST populations are often among the most **economically and socially marginalized groups**, with limited access to livelihood opportunities, education, and financial services. Their high representation suggests that the project is effectively targeting and reaching these vulnerable communities.

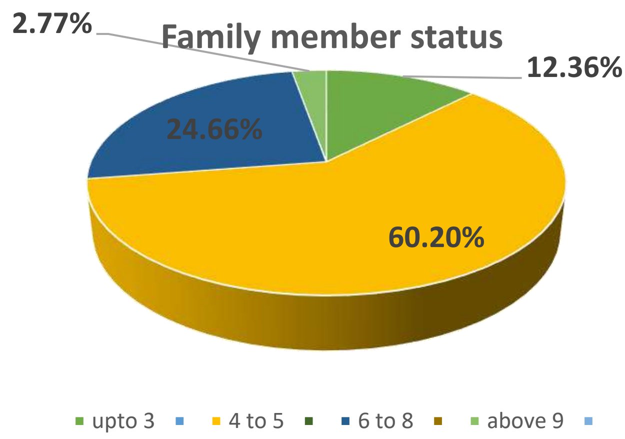
In contrast, **Hazaribagh and Chatra show a higher concentration of OBC and SC populations**, indicating that the project is also covering other backward and disadvantaged social groups. These communities often face challenges related to **limited resources, lower income levels, and restricted access to formal employment**, making them important target groups for livelihood interventions.

Ranchi presents a more balanced caste distribution across General, OBC, SC, and ST categories, reflecting its relatively **diverse and mixed socio-economic structure**. This diversity suggests that interventions in Ranchi need to be more inclusive and adaptable to varied beneficiary needs.

Table (6): Family member status of the study population.

<table>
<tr><th rowspan="3">District</th><th colspan="8">Family members</th><th rowspan="3">Total</th></tr>
<tr><th colspan="2">upto 3</th><th colspan="2">4 to 5</th><th colspan="2">6 to 8</th><th colspan="2">above 9</th></tr>
<tr><th>Count</th><th>Percentage</th><th>Count</th><th>Percentage</th><th>Count</th><th>Percentage</th><th>Count</th><th>Percentage</th></tr>
<tr><td>Hazaribag</td><td>181</td><td>9.58%</td><td>1098</td><td>58.13%</td><td>496</td><td>26.26%</td><td>114</td><td>6.03%</td><td>1889</td></tr>
<tr><td>Khunti</td><td>294</td><td>15.24%</td><td>1129</td><td>58.52%</td><td>459</td><td>23.79%</td><td>47</td><td>2.44%</td><td>1929</td></tr>
<tr><td>Gumla</td><td>197</td><td>10.71%</td><td>997</td><td>54.18%</td><td>590</td><td>32.07%</td><td>56</td><td>3.04%</td><td>1840</td></tr>
<tr><td>Lohardaga</td><td>202</td><td>10.55%</td><td>1161</td><td>60.63%</td><td>486</td><td>25.38%</td><td>66</td><td>3.43%</td><td>1915</td></tr>
<tr><td>Ranchi</td><td>200</td><td>16%</td><td>803</td><td>64.60%</td><td>238</td><td>19.15%</td><td>2</td><td>0.16%</td><td>1243</td></tr>
<tr><td>Chatra</td><td>251</td><td>13.24%</td><td>1261</td><td>66.47%</td><td>373</td><td>19.67%</td><td>12</td><td>0.64%</td><td>1897</td></tr>
<tr><td>Combined District</td><td>1325</td><td>12.36%</td><td>6449</td><td>60.20%</td><td>2642</td><td>24.66%</td><td>297</td><td>2.77%</td><td>10713</td></tr>
</table>

The data on family size indicates a fairly consistent pattern across all districts. **Most households fall within the 4–5-member category (above 54%)**, with the overall proportion reaching **60.20%**, making it the dominant family size group. This suggests that the majority of beneficiary households have a **moderate family size**, which is typical of rural settings.



Ranchi and Chatra show slightly larger household sizes compared to other districts, indicating the presence of relatively higher number of dependents within families. Larger households often include children, elderly members, or extended family, which can increase the **economic pressure on earning members**.

A family size of 4–5 members generally reflects a **moderate dependency ratio**, where the number of dependents is manageable but still requires stable and sufficient income to meet household needs such as food, education, and healthcare. In such cases, the presence of **limited earning members (as seen in other tables)** can create financial stress despite the moderate size. The predominance of medium-sized households suggests that livelihood interventions need to focus on **enhancing income stability and productivity**, ensuring that households can adequately support their dependents. In districts with relatively larger family sizes, there may be a greater need for **income diversification and multiple earning opportunities** to reduce economic vulnerability.

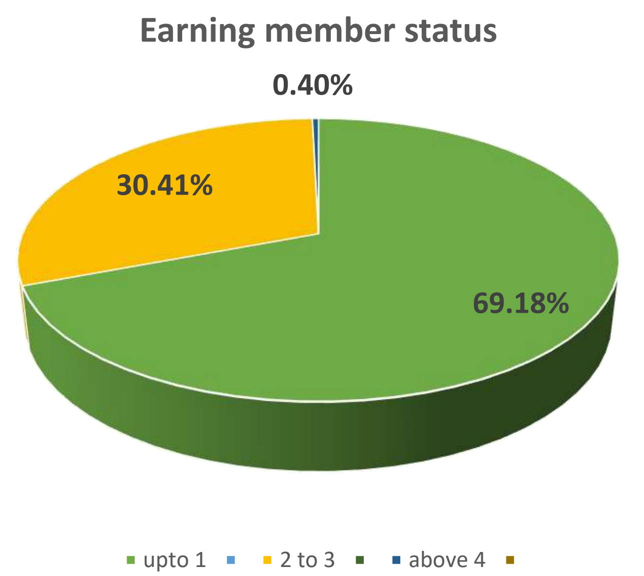
Table (7): Number of Earning member status of the study population.

District	Earning members						Total
	1to 2		3 to 4		Above 4		
	Count	Percentage	Count	Percentage	Count	Percentage	
Hazaribag	1575	83.37%	305	16.15%	9	0.48%	1889
Khunti	742	38.17%	1171	60.71%	16	0.83%	1929
Gumla	1579	85.82%	261	14.18%	0	0.00%	1840
Lohardaga	1330	69.45%	581	30.34%	4	0.21%	1915
Ranchi	638	51%	596	48.00%	9	0.70%	1243
Chatra	1548	81.61%	344	18.13%	5	0.27%	1897
Combined District	7412	69.18%	3258	30.41%	43	0.40%	10713

The distribution of earning members across households highlights the **economic structure and dependency levels** of beneficiary families.

The data shows that **a majority of households (69.18%) have 1 to 2 earning member**, indicating a high level of **economic dependency** within families. In such situations, a single individual is responsible for supporting the entire household, which increases **financial vulnerability**, especially in cases of income instability, health issues, or seasonal employment.

This vulnerability is particularly evident in **Gumla (85.82%) and Hazaribagh (83.37%)**, where the proportion of 1 to 2 earning member households is significantly higher. These districts are therefore more prone to **income shocks and financial insecurity**, as households have limited alternative income sources to fall back on.



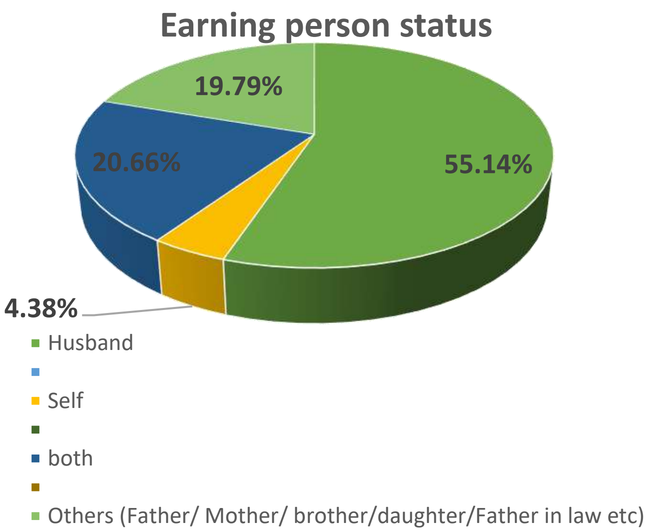
In contrast, **Khunti stands out**, with **60.71% of households having 3-4 earning members**. This indicates a relatively **stronger economic base and better resilience**, as multiple earners contribute to household income. Such households are generally better positioned to **manage risks, invest in livelihoods, and sustain financial stability**. The data clearly points to a widespread issue of **limited income sources and high dependency ratios**, particularly in districts like Gumla and Hazaribagh. Strengthening **income diversification, promoting multiple earning opportunities (especially for women), and supporting household-level enterprise development** will be critical to reducing vulnerability and improving overall economic resilience.

Table (8): Type of Earning person status of the study population.

District	Earning person of family								Total
	Husband		Self		both		Others (Father/ Mother/ brother/daughter/Father -in-law etc)		
	number	percentage	number	percentage	number	percentage	number	percentage	
Hazaribag	1291	68.34%	118	6.25%	94	4.97%	386	20.44%	1889
Khunti	496	25.71%	186	9.64%	926	48.00%	321	16.65%	1929
Gumla	1247	67.77%	28	1.54%	145	7.88%	420	22.81%	1840
Lohardaga	1025	53.52%	15	0.77%	338	17.65%	537	28.06%	1915
Ranchi	632	51%	71	6.00%	398	32.00%	142	11.00%	1243
Chatra	1217	64.15%	52	2.74%	313	16.50%	315	28.06%	1897
Combined District	5908	55.14%	470	4.38%	2214	20.66%	2121	19.79%	10713

The data on the **type of earning member within households** highlights important gender dynamics and the level of women's economic participation across districts.

Overall, **55.14% of households depend primarily on the husband as the main earner**, indicating that the **male-dominated income structure** still prevails in most areas. In contrast, only **4.38% of households rely on self-earning women**, which reflects **limited independent economic participation of women** and suggests existing social, cultural, and opportunity-related barriers.



This pattern is particularly evident in **Hazaribagh and Gumla**, where the dependence on husbands as primary earners is significantly high. Such households often have **restricted income diversification**, as economic responsibility is concentrated with a single individual.

However, there are encouraging signs of change. **20.66% of households report joint earning (both husband and wife)**, indicating a **gradual shift toward shared economic responsibility and women's empowerment**. This trend is most prominent in **Khunti, where 48% of households have joint earning**, reflecting **strong female participation in livelihood activities**, possibly supported by SHGs and community-based initiatives.

Ranchi also shows a relatively higher proportion of joint earning households (32%), which can be attributed to better education levels, access to opportunities, and a more progressive socio-economic environment.

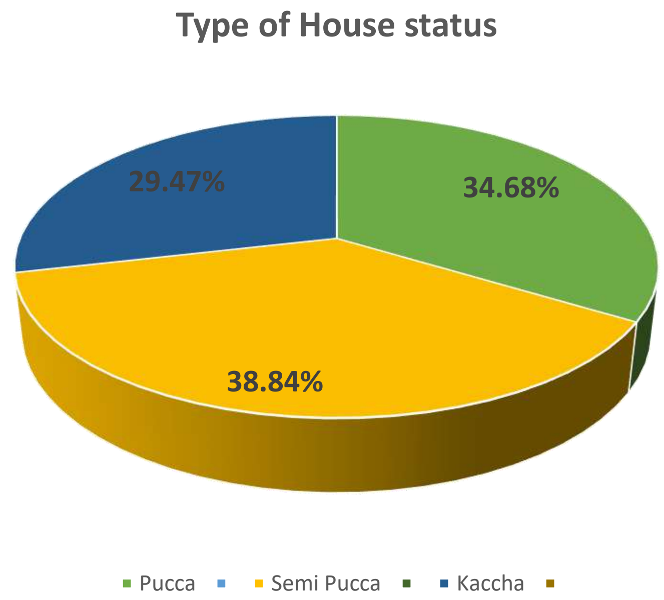
While male dominance in earning roles remains significant, the presence of joint earning households—especially in districts like Khunti and Ranchi—indicates **positive progress toward women's economic empowerment**. To build on this, the project should focus on **promoting women-led enterprises, enhancing skill development for women, and creating enabling environments for their independent income generation**, thereby improving both household income and gender equity.

Table (9): Type of House status of the study population.

District	House type						Total
	Pucca		Semi Pucca		Kaccha		
	number	percentage	number	percentage	number	percentage	
Hazaribag	1223	64.70%	562	29.70%	104	5.60%	1889
Khunti	356	18.46%	642	33.28%	931	48.26%	1929
Gumla	296	16.09%	681	37.02%	863	46.90%	1840
Lohardaga	376	19.63%	532	27.78%	1007	52.58%	1915

Ranchi	196	16%	922	74.10%	125	10.10%	1243
Chatra	947	49.92%	822	43.34%	128	6.75%	1897
Combined District	3394	31.68%	4161	38.84%	3158	29.47%	10713

The housing condition of beneficiaries provides a strong indication of their **overall economic status and living standards** across districts.



The data shows that **kaccha houses dominate in Lohardaga (52.58%) and Gumla (46.90%)**, which reflects **weaker economic conditions and lower asset ownership** in these districts. Kaccha houses are typically associated with limited financial capacity, vulnerability to environmental risks, and lower quality of life, indicating that a large proportion of households in these areas are economically disadvantaged.

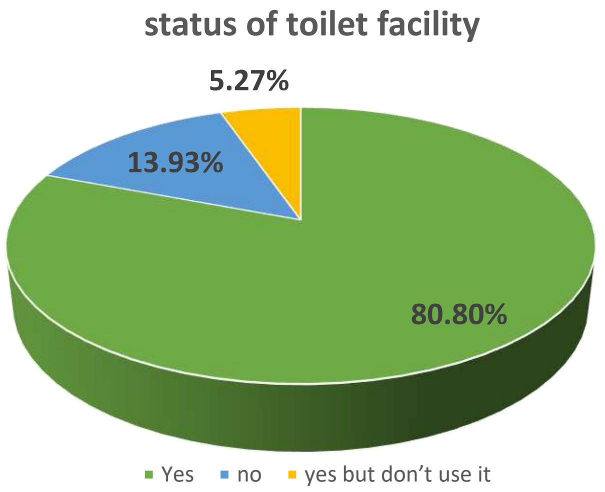
In contrast, **Hazaribagh shows relatively better housing conditions**, with **64.70% of households living in pucca houses**. This suggests comparatively **stronger economic stability, better access to resources, and improved living standards** among beneficiaries in this district.

Ranchi presents a different pattern, where **semi-pucca houses dominate (74.10%)**. This indicates a **transitional stage of development**, where households are gradually improving their living conditions but may not yet have achieved full economic stability required for pucca housing.

Table (10): status of toilet facility among the study population.

District	Toilet facility						Total
	Yes		No		yes but don't use it		
	number	percentage	number	percentage	number	percentage	
Hazaribag	1574	83.32%	240	12.71%	75	3.97%	1889
Khunti	1273	65.99%	559	28.98%	97	5.03%	1929
Gumla	1258	68.37%	399	21.68%	183	9.95%	1840
Lohardaga	1657	86.53%	131	6.84%	127	6.63%	1915
Ranchi	1192	96%	2	2.20%	49	3.90%	1243
Chatra	1701	89.67%	162	8.54%	34	1.79%	1897
Combined District	8655	80.80%	1493	13.93%	565	5.27%	10713

The data on toilet facilities reflects the **sanitation status and hygiene practices** of beneficiary households across districts.



Ranchi (96%) and Chatra (89.67%) demonstrate excellent toilet access, indicating strong progress in **sanitation infrastructure and awareness**. High availability of toilets in these districts suggests effective implementation of sanitation initiatives and better adoption by households.

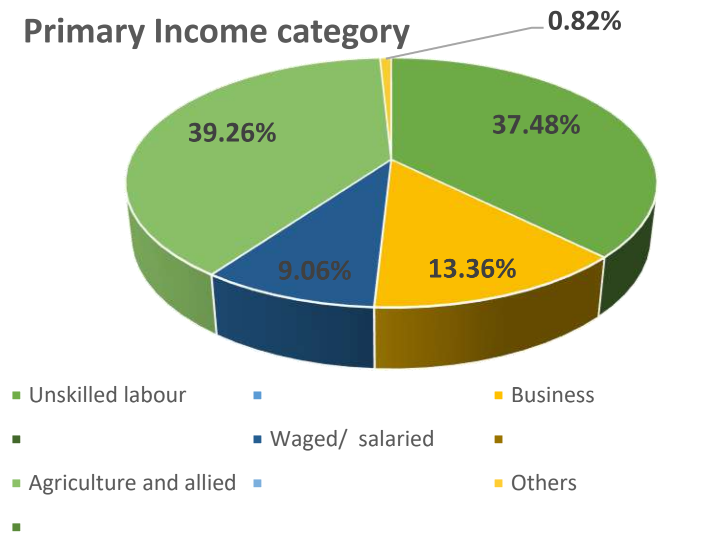
In comparison, **Khunti and Gumla show relatively lower levels of access**, along with a noticeable proportion of households that **have toilets but do not use them regularly**. This points to a **behavioral gap**, where infrastructure exists but consistent usage is not ensured. Such gaps are often linked to traditional practices, lack of awareness, or inadequate water and maintenance facilities.

At the overall level, **80.80% of households have access to toilets**, which indicates **good sanitation coverage across the project area**. However, the presence of households that either lack toilets or do not use available facilities highlights that **access alone is not sufficient**. While the project area has achieved substantial progress in terms of **toilet availability**, there is still a need to focus on **behavioural change and usage practices**. Interventions such as **awareness campaigns, hygiene education, and community engagement** will be essential to ensure consistent and proper use of sanitation facilities, ultimately improving health and living conditions.

Table (11): status of Primary Income category among the study population.

District	Primary Income category										Total
	Unskilled labour		Business		Waged/ salaried		Agriculture and allied		Others		
	number	percentage	number	percentage	number	percentage	number	percentage	number	percentage	
Hazaribag	1286	68.08%	247	13.08%	148	7.83%	126	6.67%	82	4.34%	1889
Khunti	322	16.69%	384	19.91%	123	6.38%	1099	56.97%	1	0.05%	1929
Gumla	770	41.85%	329	17.88%	49	2.66%	689	37.45%	3	0.16%	1840
Lohardaga	3	0.16%	111	5.80%	15	0.78%	1786	93.26%	0	0.00%	1915
Ranchi	392	32%	243	19.60%	438	35.20%	170	13.70%	0	0.00%	1243
Chatra	1243	65.52%	118	6.22%	198	10.44%	336	17.71%	2	0.11%	1897
Combined District	4016	37.48%	1432	13.36%	971	9.06%	4206	39.26%	88	0.82%	10713

The analysis of primary income sources highlights the **livelihood patterns and economic structure** of beneficiaries across districts.



Agriculture emerges as the dominant source of income in Lohardaga (93.26%) and Khunti (56.97%), indicating a **heavy reliance on traditional, land-based livelihoods** in these districts. Such dependence often makes households **vulnerable to seasonal variations, climate risks, and market fluctuations**, limiting income stability and growth.

In contrast, **Hazaribagh and Chatra show a high dependence on unskilled labour**, suggesting that a large proportion of beneficiaries are engaged in **daily wage activities**. This type of livelihood is typically **irregular and low-paying**, which increases economic insecurity and restricts opportunities for long-term financial improvement.

Ranchi presents a more diversified livelihood structure, with a relatively higher proportion of beneficiaries engaged in **waged or salaried employment (35.20%)**. This indicates better access to **formal or semi-formal job opportunities**, contributing to more stable and predictable income sources compared to other districts.

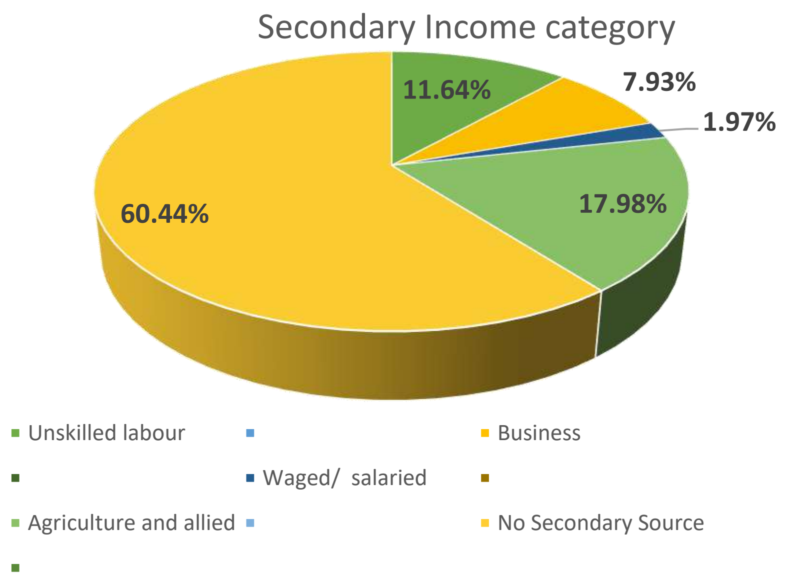
At the overall level, **agriculture (39.26%) and unskilled labour (37.48%) are the two major sources of income**, clearly showing that the majority of beneficiaries depend on **traditional and low-income livelihood activities**. The relatively smaller share of business and salaried employment indicates limited diversification into higher-value or more secure income streams.

Table (12): status of Secondary Income category among the study population.

District	Secondary Income category										Total
	Unskilled labour		Business		Waged/ salaried		Agriculture and allied		No Secondary Source		
	number	percentage	number	percentage	number	percentage	number	percentage	number	percentage	
Hazaribag	122	6.46%	88	4.66%	16	0.85%	422	22.34%	1241	65.70%	1889
Khunti	473	24.52%	80	4.15%	14	0.73%	440	22.81%	922	47.79%	1929
Gumla	404	21.96%	228	12.39%	16	0.87%	822	44.67%	370	20.11%	1840
Lohardaga	20	1.04%	321	16.76%	6	0.31%	99	5.17%	1469	76.71%	1915
Ranchi	215	17%	33	3.00%	158	12.70%	48	3.90%	789	63.50%	1243
Chatra	14	0.74%	100	5.27%	2	0.11%	96	5.06%	1685	88.82%	1897
Combined District	1248	11.64%	850	7.93%	212	1.97%	1927	17.98%	6476	60.44%	10713

The analysis of secondary income sources highlights the **extent of income diversification and economic resilience** among beneficiary households.

The data reveals that **a majority of households (60.44%) do not have any secondary source of income**, indicating a significant **lack of livelihood diversification**. This means that most families depend on a single income stream, making them highly **vulnerable to economic shocks**, seasonal unemployment, or income fluctuations.



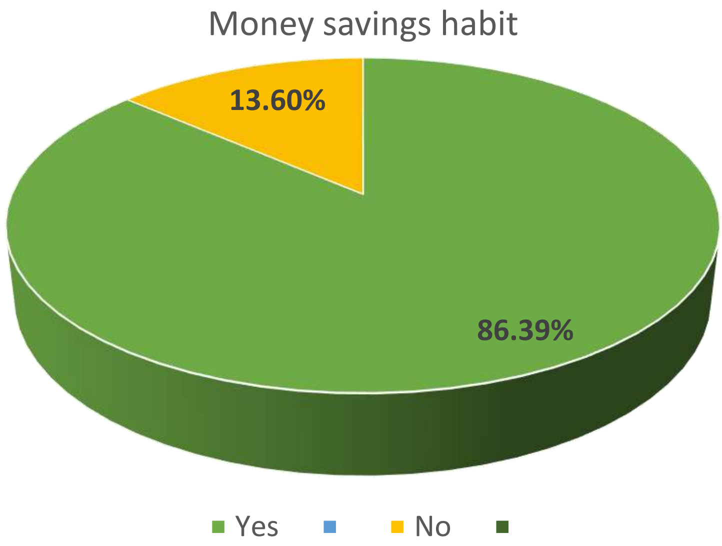
This issue is particularly severe in **Chatra (88.82%) and Lohardaga (76.71%)**, where an overwhelming proportion of households have **no secondary income source**. Such high dependency on a single livelihood activity increases the risk of **financial instability and poverty**, especially during periods of low agricultural productivity or limited wage opportunities.

In comparison, **Gumla shows relatively better performance**, with a notable proportion of households engaged in **agriculture-based secondary income activities**. This indicates some level of **income diversification**, which can help households better manage risks and improve overall financial stability. The findings clearly point to a critical gap in **income diversification across districts**, particularly in Chatra and Lohardaga.

Table (13): status of money savings habit among the study population

District	Money savings habit				Total
	Yes		No		
	number	percentage	number	percentage	
Hazaribag	1566	82.90%	323	17.10%	1889
Khunti	1828	94.76%	101	5.24%	1929
Gumla	1660	90.22%	180	9.78%	1840
Lohardaga	1521	79.43%	394	20.57%	1915
Ranchi	1027	83%	216	17.40%	1243
Chatra	1653	87.14%	244	12.86%	1897
Combined District	9255	86.39%	1458	13.60%	10713

The analysis of savings behaviour provides important insights into the **financial awareness and security practices** of beneficiary households.



The data shows that **a high proportion of households (86.39%) practice savings**, indicating a generally strong level of **financial awareness and discipline** across the project area. This is a positive sign, as savings play a crucial role in **managing emergencies, supporting investments, and enhancing financial stability**.

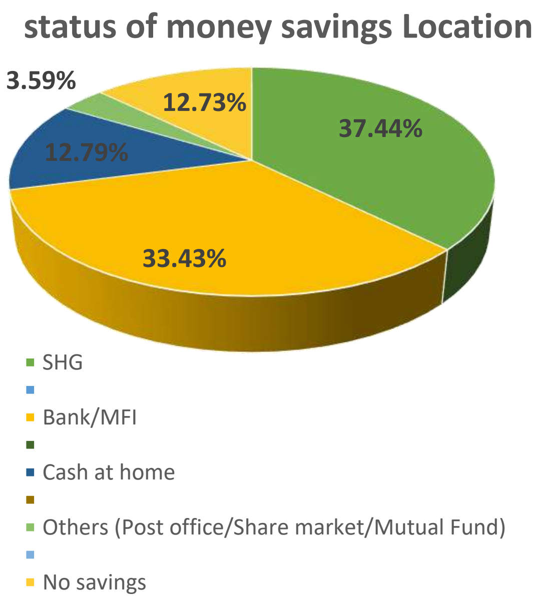
At the district level, **Khunti (94.76%) and Gumla (90.22%) demonstrate particularly strong savings habits**, reflecting a high degree of **financial inclusion and community-level awareness**, possibly supported by active SHG networks and local financial practices.

In comparison, **Lohardaga shows relatively lower savings (79.43%)**, though still substantial. This may be linked to factors such as **lower income levels, high dependence on agriculture, and limited income diversification**, which can reduce the ability of households to save regularly. The overall high savings rate is an encouraging indicator of **financial preparedness and awareness among beneficiaries**. However, variations across districts suggest the need to further strengthen **income generation and financial literacy**, especially in relatively weaker districts like Lohardaga, to ensure that all households are able to save consistently and build financial resilience.

Table (14): status of money savings Location among the study population

District	Money savings Locations										Total
	SHG		Bank/MFI		Cash at home		Others (Post office/Share market/Mutual Fund)		No savings		
	number	percentage	number	percentage	number	percentage	number	percentage	number	percentage	
Hazaribag	1549	82.00%	18	0.95%	25	1.32%	11	0.59%	286	15.14%	1889
Khunti	1222	63.35%	566	29.34%	26	1.35%	15	0.78%	100	5.18%	1929
Gumla	149	8.10%	1090	59.24%	83	4.51%	346	18.80%	172	9.35%	1840
Lohardaga	350	18.28%	574	29.97%	630	32.90%	5	0.26%	356	18.59%	1915
Ranchi	151	12%	863	69.40%	11	0.90%	2	0.20%	216	17.40%	1243
Chatra	590	31.10%	471	24.83%	596	31.42%	6	0.32%	234	12.34%	1897
Combined District	4011	37.44%	3582	33.43%	1371	12.79%	385	3.59%	1364	12.73%	10713

The analysis of savings locations provides insights into the **financial behavior and level of financial inclusion** among beneficiary households.



The data indicates that Self-Help Groups (SHGs) and banks are the primary savings platforms, accounting for 37.44% and 33.43% respectively at the overall level. This reflects a strong SHG movement and growing financial inclusion, where beneficiaries are increasingly connected to formal and semi-formal financial systems.

At the district level, Hazaribagh shows a very high reliance on SHGs (82%), indicating strong community-based financial practices and effective mobilization through SHG networks. SHGs often provide easier access, trust, and flexibility, especially for rural women.

In contrast, Ranchi and Gumla demonstrate a higher preference for bank savings, suggesting better access to formal financial institutions, higher financial awareness, and confidence in the banking system. This is also consistent with relatively better education and infrastructure in these districts.

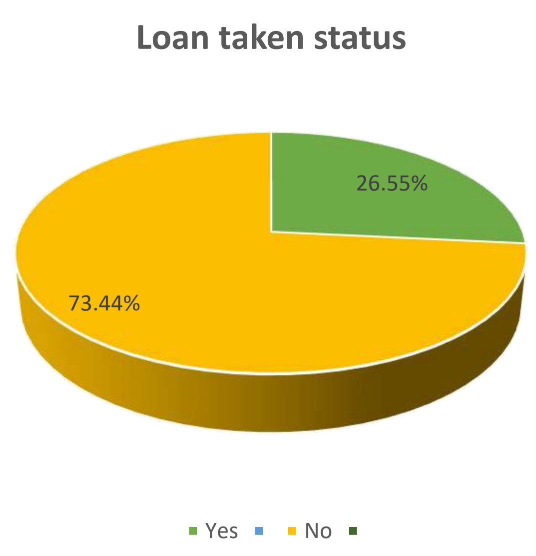
However, Lohardaga and Chatra show a higher tendency to save in cash at home, which points toward partial financial exclusion. Saving in cash limits access to benefits such as interest, credit linkage, and financial security, and may also indicate barriers like limited banking access, lack of awareness, or trust issues with formal institutions. While the strong presence of SHGs and banks highlights positive progress in financial inclusion, the continued reliance on cash savings in some districts indicates the need for strengthening last-mile financial access, promoting digital and banking literacy, and encouraging formal savings practices. Enhancing the linkage between SHGs and formal banking systems can further deepen financial inclusion and improve long-term financial security for beneficiaries.

Table (15): Loan taken status among the study population

District	Loan taken status				Total
	Yes		No		
	number	percentage	number	percentage	
Hazaribag	969	51.30%	920	48.70%	1889
Khunti	513	26.59%	1416	73.41%	1929
Gumla	490	26.63%	1350	73.37%	1840
Lohardaga	283	14.78%	1632	85.22%	1915
Ranchi	253	20%	990	79.65%	1243

Chatra	337	17.76%	1560	82.24%	1897
Combined District	2845	26.55%	7868	73.44%	10713

The data highlights a significant gap in credit linkage across most districts, except Hazaribagh. While digital readiness is high, financial inclusion through loan access remains limited, requiring targeted interventions to improve credit uptake and support livelihood expansion.



Hazaribagh

Hazaribagh shows the highest level of loan uptake, with 51.30% (969 beneficiaries) having taken loans. Nearly half (48.70%) have not taken loans, indicating a balanced distribution. This suggests relatively better financial inclusion, access to credit institutions, and willingness to borrow for livelihood activities compared to other districts.

Khunti

In Khunti, only 26.59% (513 beneficiaries) have taken loans, while a significant 73.41% (1416 beneficiaries) have not. This indicates low credit penetration, possibly due to limited access to financial institutions, hesitation in borrowing, or lack of awareness about loan schemes. It reflects a need for stronger financial linkage and credit facilitation efforts.

Gumla

Gumla presents a pattern similar to Khunti, with 26.63% loan uptake and 73.37% non-borrowers. Despite high smartphone penetration in earlier data, the low loan utilization suggests a gap between digital access and financial inclusion, highlighting the need for credit awareness and handholding support.

Lohardaga

Lohardaga has the lowest loan uptake among all districts, with only 14.78% (283 beneficiaries) availing loans, while a large 85.22% have not taken loans. This indicates significant financial exclusion or risk aversion, and possibly limited access to formal credit systems. This district requires urgent attention for credit linkage interventions.

Ranchi

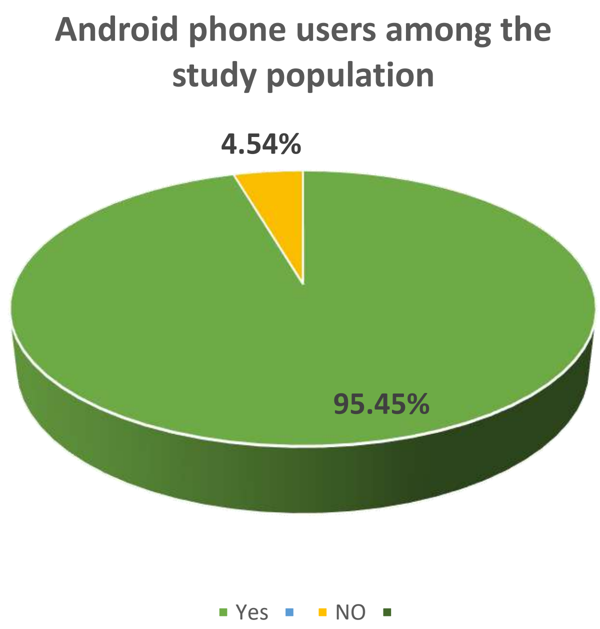
Ranchi shows moderate loan uptake at around 20%, with 79.65% not taking loans. Despite better infrastructure and digital access, the low borrowing rate may indicate preference for self-financing, savings-based activities, or cautious financial behavior. There is scope to increase awareness of credit opportunities and benefits.

Chatra

Chatra has 17.76% loan uptake, with a high 82.24% of beneficiaries not accessing loans. This reflects limited credit penetration, possibly due to geographic, economic, or institutional constraints. Focused efforts are needed to strengthen SHG-bank linkage and promote credit utilization.

Table (16): Percentage of Android phone users among the study population

District	Android Phone users				Total
	Yes		NO		
	number	percentage	number	percentage	
Hazaribag	1855	98.20%	34	1.80%	1889
Khunti	1529	79.26%	400	20.74%	1929
Gumla	1829	99.40%	11	0.60%	1840
Lohardaga	1907	99.58%	8	0.42%	1915
Ranchi	1236	99%	7	1.00%	1243
Chatra	1870	98.58%	27	1.42%	1897
Combined District	10226	95.45%	487	4.54%	10713



The data reflects high readiness for digital and mobile-based interventions in most districts under the WE LEAD project. However, Khunti requires special attention to bridge the digital divide and ensure equitable access to program benefits.

Hazaribag:
Hazaribag demonstrates very high digital penetration, with 98.20% of respondents owning Android phones. This suggests that the district is well-positioned for digital program delivery, including mobile-based training, financial services, and e-commerce integration. The small proportion without access (1.80%) may represent marginalized or remote households, indicating a minor inclusion gap that can be addressed through targeted support.

Khunti:
Khunti shows a comparatively low level of smartphone penetration (79.26%), making it a clear outlier among all districts. The 20.74% without Android access reflects a significant digital divide, which could be due to factors such as lower income levels, connectivity challenges, or limited digital literacy. This gap may limit participation in digital initiatives, making it necessary to adopt hybrid approaches (offline + online) and targeted interventions like device access support or digital literacy programs.

Gumla:
Gumla exhibits near-universal access (99.40%), indicating a digitally enabled population. With only 0.60%

lacking smartphones, the district is highly suitable for scaling digital platforms and services. This level of access also suggests that previous interventions related to digital inclusion or mobile penetration may have been effective.

Lohardaga:
Lohardaga has the highest smartphone penetration (99.58%) among all districts. This reflects excellent digital readiness, where almost every household has access to an Android device. Such a high level of access creates strong opportunities for advanced digital interventions, including app-based enterprise management, online market linkages, and digital financial services.

Ranchi:
Ranchi, being relatively more urbanized, shows 99% smartphone usage, indicating strong digital infrastructure and accessibility. The minimal gap (1% non-users) suggests that most beneficiaries can easily engage with digital tools and platforms. This also positions Ranchi as a potential model district for piloting digital innovations under the project.

Chatra:
Chatra reflects high smartphone penetration (98.58%), indicating good digital inclusion despite being less urbanized. The small percentage of non-users (1.42%) suggests that most households are digitally connected, enabling effective implementation of mobile-based services. However, minor gaps may still exist in remote or underserved areas.

The study on individuals who have undergone training and are currently engaged under the project interventions:

A mid-term study was conducted by the AMFI WB Jharkhand team during the implementation phase of the WE LEAD Project, supported by SIDBI, with the objective of assessing the progress and impact on project beneficiaries. The study focuses on individuals who have undergone training and are currently engaged under the project interventions.

To ensure a representative assessment, a structured sampling methodology was adopted. A detailed questionnaire was developed and administered to beneficiaries across project blocks. In each block, a total of 60 beneficiaries were selected, comprising **40 new beneficiaries and 20 existing beneficiaries**. This sampling approach enabled a comparative understanding of the outcomes between newly onboarded participants and those with longer project engagement.

The study primarily aims to analyze changes in the socio-economic status of beneficiaries by comparing their baseline conditions with their current status. Key parameters include income levels, livelihood activities, financial inclusion, and enterprise development. The baseline data collected at the time of beneficiary onboarding has been systematically compared with the current data obtained through the questionnaire survey.

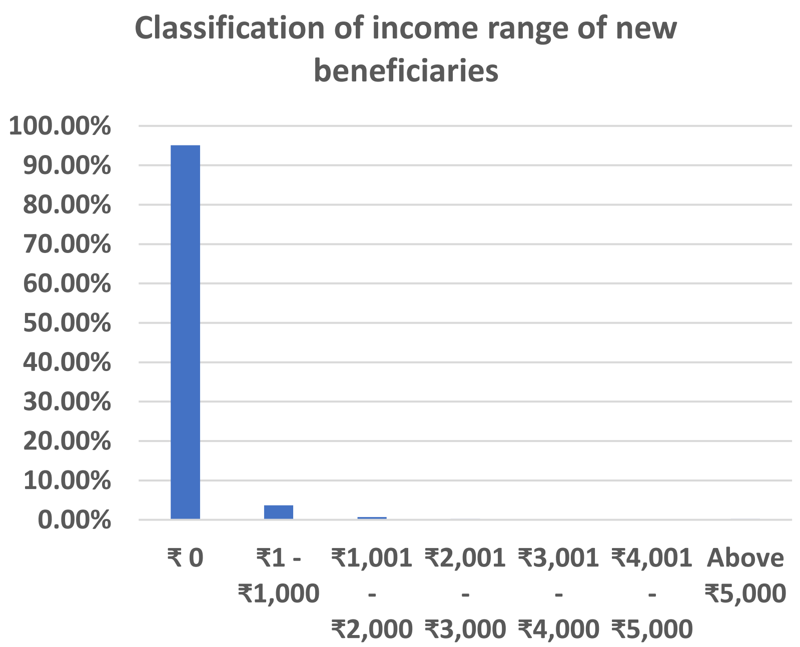
Table (17): Classification of income range of studied new beneficiaries at the time of Baseline survey:

Income Range (₹)	Number of New Beneficiaries	Percentage (%)
₹ 0	389	95.11%
₹1 - ₹1,000	15	3.67%

₹1,001 - ₹2,000	3	0.73%
₹2,001 - ₹3,000	1	0.24%
₹3,001 - ₹4,000	0	0.00%
₹4,001 - ₹5,000	0	0.00%
Above ₹5,000	1	0.24%
Total	**409**	**100.00%**

The table clearly indicates that **95.11% of new beneficiaries reported zero income** at the time of the baseline survey, which reflects an extremely high level of economic vulnerability. Only a marginal proportion of beneficiaries had any form of earning, with **3.67% earning between ₹1–₹1,000**, and less than 1% distributed across higher income brackets. The presence of beneficiaries earning above ₹2,000 is almost negligible, and only **0.24% reported income above ₹5,000**. This distribution highlights that the overwhelming majority of new beneficiaries were **not engaged in any stable income-generating activity** prior to their inclusion in the project. Their financial condition suggests dependence on informal support systems such as family income, daily wage opportunities (irregular), or subsistence-level activities that do not generate measurable personal income.

Another important observation is the **absence of a gradual income distribution pattern**. Typically, in a semi-active rural economy, one would expect a spread across low-income categories. However, the sharp concentration at ₹0 indicates **economic exclusion rather than low productivity alone**, meaning these individuals were largely outside formal or even informal income streams.



This also reflects **limited access to livelihood opportunities, skills, credit, and market linkages** before project intervention. The negligible proportion in higher income brackets further confirms that **entrepreneurial or self-employment activities were almost non-existent** among this group at baseline.

The findings strongly establish that the new beneficiaries represent a **highly disadvantaged and priority target group**, characterized by:

- **Economic inactivity or underemployment**
- **Lack of sustainable livelihood sources**
- **Minimal or no financial independence**

- **High dependency on external support systems**

This baseline scenario underscores the **critical relevance of the WE LEAD project interventions**, particularly in areas such as:

- Skill development and training
- Enterprise promotion
- Credit linkage and financial inclusion
- Market access

Given such a low starting point, even modest improvements in income levels during the project period would indicate **significant positive impact**. Therefore, this table serves as a crucial benchmark for assessing **income enhancement and livelihood transformation** in subsequent stages of the study.

Table (18): Classification of Personal income range of Existing beneficiaries at the time of Baseline survey:

Income Range (₹)	Number of Existing Beneficiaries	Percentage (%)
₹ 0	87	41.43%
₹1 - ₹1,000	20	9.52%
₹1,001 - ₹2,000	24	11.43%
₹2,001 - ₹3,000	8	3.81%
₹3,001 - ₹4,000	7	3.33%
₹4,001 - ₹5,000	23	10.95%
Above ₹5,000	41	19.52%
Total	**210**	**100.00%**

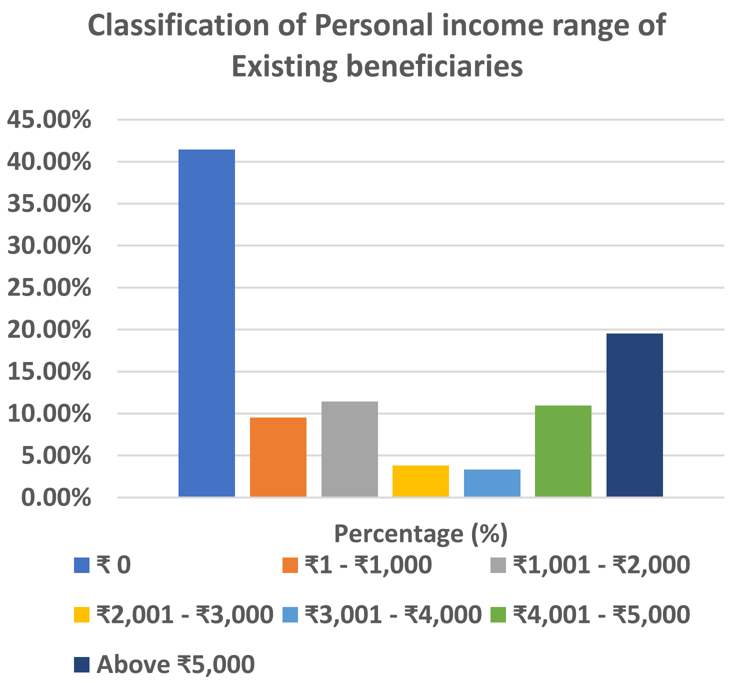
The table presents a comparatively **well-distributed income profile** among existing beneficiaries at the time of the baseline survey. While a significant proportion (41.43%) still reported **no income**, more than half of the beneficiaries were already engaged in some form of income-generating activity. A closer look at the distribution shows that:

- **9.52%** of beneficiaries were earning between ₹1–₹1,000, indicating engagement in low-income or irregular livelihood activities.
- **11.43%** were in the ₹1,001–₹2,000 range, suggesting slightly more stable but still limited earning capacity.

- Smaller yet notable proportions are present in the middle-income brackets, including ₹2,001–₹3,000 (3.81%) and ₹3,001–₹4,000 (3.33%).
- A significant segment, **10.95%**, falls within the ₹4,001–₹5,000 range, indicating moderate income stability.
- Importantly, **19.52% of beneficiaries reported income above ₹5,000**, representing a relatively stronger economic segment within the group.

The data indicates that existing beneficiaries were in a **relatively better socio-economic position at baseline**, characterized by:

- **Partial economic participation** with varying income levels
- **Presence of both low-income and moderately earning individuals**
- **Early-stage entrepreneurial or livelihood engagement** among a section of beneficiaries



**Key Observation:

The income analysis of existing beneficiaries revealed that **41.43% respondents were reported under the ₹0 personal income category**, which initially appeared contradictory, as these beneficiaries were already classified as existing entrepreneurs or women engaged in income-generating activities. To address this inconsistency, the data was cross-verified with survey enumerators as well as the concerned beneficiaries.

The verification process clarified that these women indeed have their own enterprises or are actively involved in family-based business activities; however, the income generated from such enterprises is often **not recognised or recorded as their personal income**. Instead, earnings from the business are generally pooled into the **overall household income**, which is usually managed or controlled by male family members, particularly husbands.

This reflects a common socio-economic reality in many rural and semi-urban households, where women contribute substantially to enterprise operations, production, and sales, yet the financial returns are not directly retained by them as individual earnings. As a result, while the women are economically active and involved in enterprise generation, they self-report **₹0 personal income**, because they do not independently receive or control the income earned.

Therefore, the figure of **41.43% under zero income should not be interpreted as unemployment or lack of enterprise activity**, but rather as an indication of **limited financial autonomy and gender-based control over earnings**. It highlights that although enterprise ownership and participation among women exist, personal income recognition and direct access to earnings remain important challenges.

This finding is significant from an empowerment perspective. It suggests that future interventions under the WE LEAD Project should not only focus on enterprise creation and income generation, but also strengthen women's **financial decision-making power, ownership rights, and control over enterprise earnings**. Greater emphasis on gender sensitisation, family counselling, and financial literacy can help ensure that women benefit personally and directly from the livelihoods they help create.

Table (19): Comparative analysis of Personal income range of new beneficiaries and Existing Beneficiaries at the time of Baseline survey:

Income Range (₹)	New Beneficiaries (%)	Existing Beneficiaries (%)
₹0 (No Income)	**95.11%**	41.43%
₹1 - ₹1,000	3.67%	9.52%
₹1,001 - ₹2,000	0.73%	11.43%
₹2,001 - ₹3,000	0.24%	3.81%
₹3,001 - ₹4,000	0.00%	3.33%
₹4,001 - ₹5,000	0.00%	10.95%
Above ₹5,000	0.24%	**19.52%**

This table provides a clear comparative picture of the **baseline economic status** of new and existing beneficiaries, highlighting a significant disparity between the two groups.

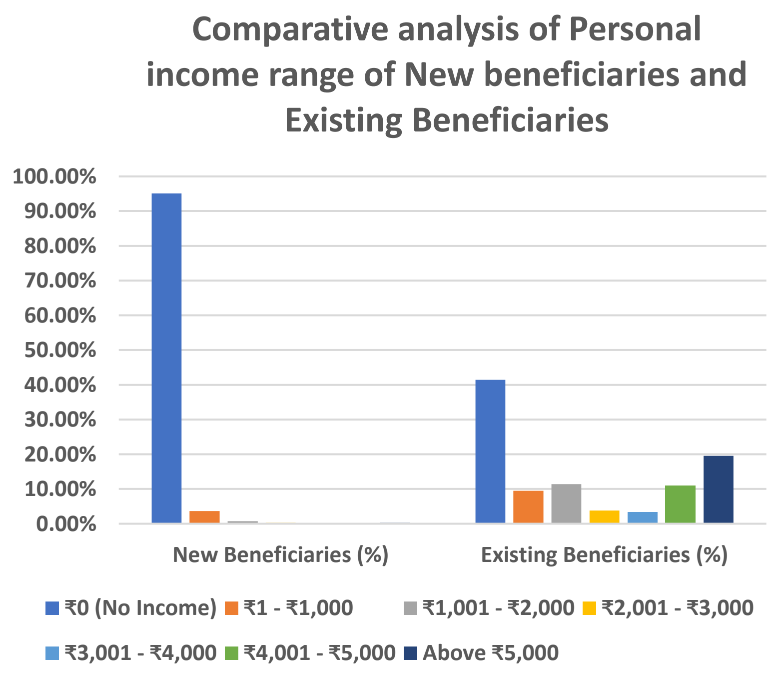
The most striking difference is observed in the **"no income" category**, where **95.11% of new beneficiaries** reported zero income, compared to **41.43% of existing beneficiaries**. This gap of more than 50 percentage points strongly indicates that new beneficiaries are entering the project from a position of **extreme economic vulnerability**, whereas a considerable portion of existing beneficiaries had already initiated some form of livelihood activity.

Across all income brackets above ₹0, existing beneficiaries consistently show **higher representation**:

- In the **₹1–₹1,000 range**, existing beneficiaries (9.52%) outnumber new beneficiaries (3.67%), indicating greater participation even in low-income activities.
- The gap becomes more pronounced in the **₹1,001–₹2,000 category**, where existing beneficiaries (11.43%) significantly exceed new beneficiaries (0.73%).
- In the **middle-income ranges (₹2,001–₹5,000)**, new beneficiaries are almost negligible, while existing beneficiaries maintain a steady presence, reflecting more stable income engagement.
- The most notable contrast is in the **above ₹5,000 category**, where **19.52% of existing beneficiaries** fall, compared to only **0.24% of new beneficiaries**, clearly indicating that higher income levels are largely absent among newly onboarded individuals.

This comparative analysis establishes a clear **economic gradient between the two groups**, suggesting that:

- **New beneficiaries represent a more marginalized and economically excluded segment**, with minimal or no participation in income-generating activities.
- **Existing beneficiaries demonstrate partial economic integration**, with varying degrees of income and livelihood engagement.
- The project appears to be **progressively reaching more vulnerable populations**, which is a positive indicator of inclusive targeting.



At the same time, the data also suggests that:

- Existing beneficiaries may have **benefited from earlier interventions**, enabling them to move into different income brackets.
- They are likely to have **higher readiness for scaling up income**, enterprise development, and market engagement.

From a programmatic perspective, this comparison highlights the need for a **differentiated strategy**:

- **New beneficiaries** require foundational support such as skill development, basic livelihood initiation, and financial inclusion.
- **Existing beneficiaries** may benefit more from advanced interventions like credit linkage, enterprise expansion, and market integration (including digital platforms).

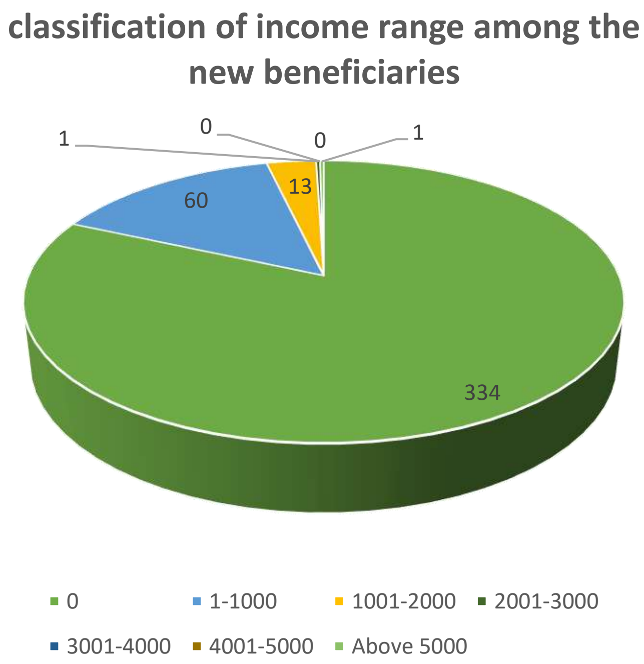
Table (20): After survey classification of income range among the new beneficiaries:

Income Range	Count	Percentage (%)
0	334	81.66%
1-1000	60	14.67%
1001-2000	13	3.18%
2001-3000	1	0.24%
3001-4000	0	0.00%
4001-5000	0	0.00%

Above 5000	1	0.24%
Total	**409**	**100.00%**

The table presents the income distribution of **409 new beneficiaries** after the survey period. It reflects the economic status of beneficiaries and the extent of income generation achieved after project intervention.

A large majority of beneficiaries, **334 individuals (81.66%)**, still reported **no income**, indicating that although interventions may have begun, a significant portion of new beneficiaries are yet to start earning or establish sustainable livelihood activities. This suggests that many beneficiaries may still be in the initial stages of training, enterprise setup, or market linkage.



The second highest group consists of **60 beneficiaries (14.67%)** earning between **₹1–₹1000**, showing that a portion of beneficiaries has started generating some income, though at a modest level. This may represent early-stage earnings from small business activities, self-employment, or part-time livelihood options.

Further, **13 beneficiaries (3.18%)** fall within the **₹1001–₹2000** income bracket, indicating gradual progress among a smaller segment who are moving toward better earnings.

Only **1 beneficiary (0.24%)** reported income in the **₹2001–₹3000** category, while no beneficiaries were found in the **₹3001–₹4000** and **₹4001–₹5000** brackets. Additionally, **1 beneficiary (0.24%)** earned **above ₹5000**, reflecting that only a very small number have achieved comparatively higher income levels.

The table highlights that while some new beneficiaries have begun earning after the survey period, the majority remain without income. This indicates that income generation among new beneficiaries is still at an early stage and requires continued handholding support, skill development, financial linkage, and market access to improve economic outcomes. Over time, with sustained intervention, more beneficiaries are expected to transition into higher income categories.

EDP Training Coverage Status under WE LEAD Project

Entrepreneurship Development Programme (EDP) training is one of the key interventions of the WE LEAD Project aimed at strengthening entrepreneurial knowledge, income-generation capacity, and self-reliance among women beneficiaries. An assessment of district-wise training coverage indicates substantial progress across all implementation areas.

Table (20): District wise EDP Training Coverage Status under WE LEAD Project:

Sl. No.	District	Total Baseline Beneficiaries	EDP Training Achieved	Percentage
1	Ranchi	1243	922	74.17%
2	Hazaribagh	1889	1468	77.71%
3	Khunti	1929	1194	61.89%
4	Gumla	1840	1387	75.38%
5	Lohardaga	1915	1346	70.28%
6	Chatra	1897	1401	73.85%

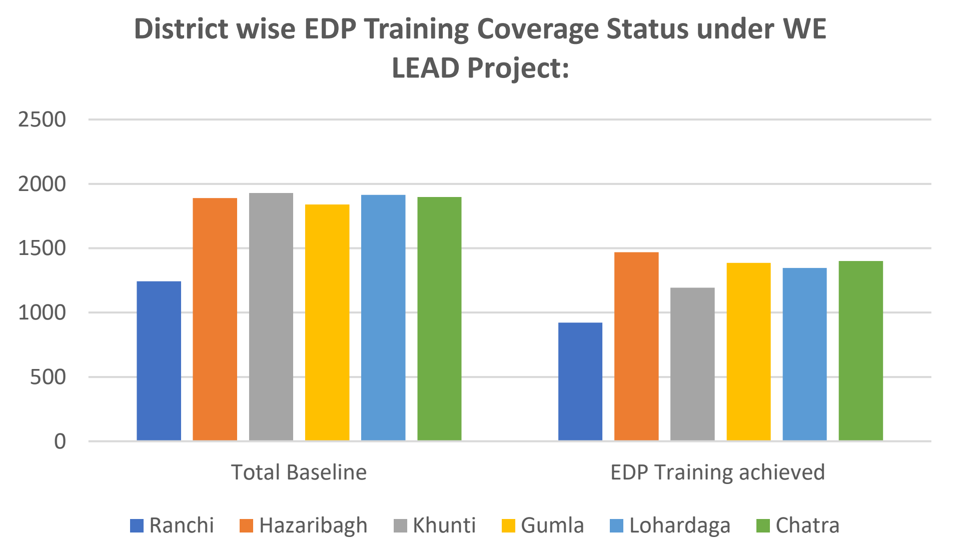
Hazaribagh recorded the highest EDP training coverage at **77.71%**, reflecting a strong level of community mobilisation, effective coordination by field teams, and active participation of beneficiaries in project activities. The high achievement indicates that awareness generation efforts, beneficiary identification, and training scheduling were carried out efficiently. It also suggests a favourable environment for women's participation in capacity-building programmes, with beneficiaries showing willingness to engage in entrepreneurship-related learning opportunities. The district may be considered a model area for documenting successful mobilisation strategies and implementation practices.

Gumla achieved an impressive **75.38%** training coverage, demonstrating commendable progress in extending EDP interventions to a large proportion of the target population. Despite being a district where geographical spread and rural accessibility may present implementation challenges, the performance indicates sustained field engagement and effective beneficiary outreach. The result suggests that women in the district are increasingly responsive to livelihood promotion initiatives and willing to explore enterprise opportunities through structured training support.

Ranchi reported **74.17%** training coverage, which represents a strong and satisfactory level of progress. As one of the major implementation districts, Ranchi's performance indicates successful execution of training programmes across diverse locations, including peri-urban and rural areas. The district's achievement reflects the ability of the project team to mobilise beneficiaries, manage logistics, and maintain consistent programme delivery. With further follow-up, Ranchi has the potential to increase coverage and deepen the quality impact of training outcomes.

Chatra registered **73.85%** coverage, which also reflects notable progress in EDP training implementation. The district's performance indicates that a substantial proportion of identified beneficiaries have already been linked with entrepreneurship development activities. This level of achievement demonstrates effective planning and beneficiary engagement. Continued efforts in mobilisation, along with strengthened follow-up support, can help Chatra improve its overall coverage and enterprise outcomes during the remaining project period.

Lohardaga achieved **70.28%** training coverage, showing steady advancement in programme implementation. While the district has crossed the significant benchmark of 70%, there remains considerable opportunity to cover the remaining beneficiaries. The current progress suggests that training mechanisms are functioning effectively, though intensified efforts may be required to reach women in remote locations or those facing socio-economic barriers to participation. Focused mobilisation drives and flexible training schedules could further enhance district performance.



Khunti recorded the lowest training coverage at **61.89%** among all project districts. Although more than half of the baseline beneficiaries have been trained, the comparatively lower percentage indicates the need for additional attention and targeted strategies. Possible contributing factors may include difficult geographical terrain, scattered habitations, migration of beneficiaries for seasonal work, language or literacy barriers, and challenges in maintaining regular attendance. In tribal-dominated and remote areas, women may also face mobility restrictions or competing household responsibilities that limit participation. Strengthening local-level mobilisation, increasing community engagement, and adapting training delivery methods to local realities can significantly improve future coverage in the district.

Overall, the district-wise variation in training achievement highlights that while implementation progress is encouraging across all areas, customised strategies based on local conditions are essential to ensure equitable outreach and full target achievement under the WE LEAD Project.

Table 21: Status of Livelihood Impact among Studied Beneficiaries under WE LEAD Project after EDP and Trade training:

Sl. No.	Indicator	Response / Status	Percentage / Details
1	Have you attended Entrepreneurship Development Program (EDP) training? New- 409, Existing- 210	Yes	100%
2	Have you attended trade specific skill training under WE LEAD? New- 409	Yes	100%
3	Are you currently running any enterprise/business? Among New beneficiaries	Yes	13.45%
4	Are you currently running any enterprise/business? Among Existing beneficiaries	Yes	100%
5	If yes, what type of enterprise do you run?	Manufacturing, Service	-

6	Location of enterprise	Home-based	-
7	What was your average self-monthly income before joining the project? New beneficiaries	No personal income	00.00%
8	What is your current average monthly income? New beneficiaries	₹500 – ₹2000	Majority respondents
9	Has your household income increased after joining WE LEAD?	Yes	Majority respondents
10	How do you utilize the income generated from the enterprise? New and existing both	Personal expenses, Family needs	-
11	Where do you sell your products/services? New beneficiaries	Local Market	-
12	Did the project help you find new markets or customers? New and existing both	Yes	100%
13	Do you maintain any business records? New beneficiaries	Yes	13.45%
14	Do you maintain any business records after EDP training? Existing beneficiaries	Yes	44.28%
15	If yes, what records do you maintain?	Day book register/ Cashbook register	-
16	Has your confidence increased after joining the project?	Yes	Majority respondents
17	Who takes decisions related to your enterprise?	Self	40.29%
18	Who takes decisions related to your enterprise?	Both (Joint decision)	59.71%

The findings reflect a positive mid-term impact of the WE LEAD Project on beneficiaries' entrepreneurial development and livelihood enhancement. **100% of both new and existing beneficiaries attended EDP training**, while all new beneficiaries also received trade-specific skill training, indicating strong programme outreach and successful implementation of capacity-building activities.

In terms of enterprise creation, **13.45% of new beneficiaries have already started their own businesses**, while **100% of existing beneficiaries are continuing enterprises**, which shows that the project has been effective in promoting entrepreneurship among women. Most of these enterprises are **home-based in nature**, allowing women to balance household responsibilities with income-generating activities.

Before joining the project, the majority of new beneficiaries had **no personal monthly income**, whereas after project intervention many are now earning between **₹500 to ₹2000 per month**, reflecting an encouraging shift toward self-income generation. Respondents also reported that their **overall household income has increased**, suggesting that the project is contributing positively to family economic stability.

The income generated from enterprises is mainly being used for **personal expenses and family needs**, which indicates that women are actively contributing to household welfare. Beneficiaries largely sell their products and services in the **local market**, and **100% respondents stated that the project helped them access new customers or markets**, highlighting the effectiveness of market linkage support.

Business management practices show gradual improvement. Among new beneficiaries, **13.45% maintain business records**, while among existing beneficiaries the figure is higher at **44.28%**, showing that longer engagement with the project improves enterprise management behaviour. The common records maintained include **day books and cashbooks**.

The project has also generated strong social empowerment outcomes. A majority of respondents reported **increased confidence after joining the project**. In decision-making related to enterprise activities, **40.29% women take decisions independently**, while **59.71% take decisions jointly with family members**, indicating growing participation of women in economic decisions within the household.

Overall, the findings suggest that the WE LEAD Project is successfully improving women's entrepreneurship, income opportunities, confidence, and household participation, while further support in enterprise scaling and record-keeping can enhance long-term sustainability.

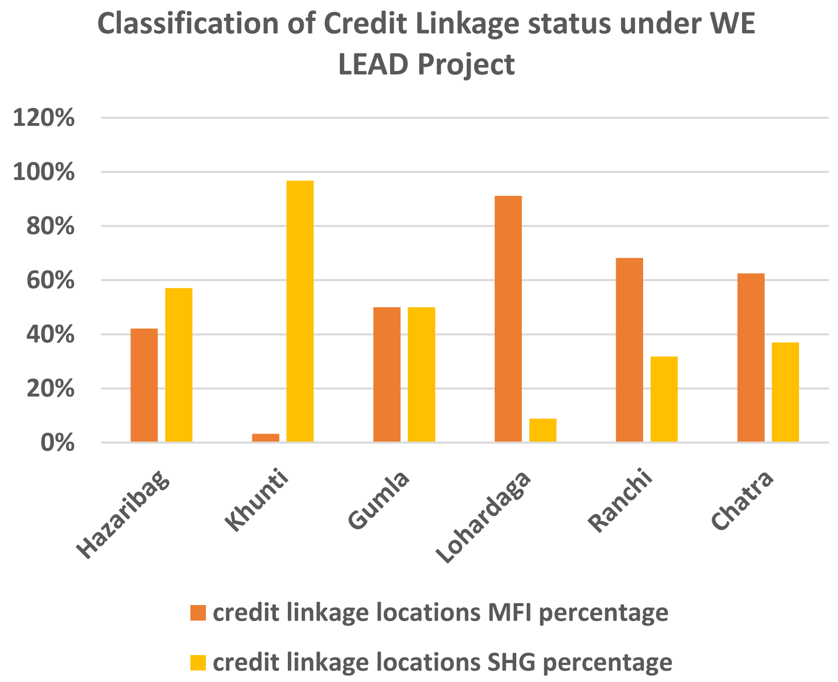
Table 22: Classification of Credit Linkage Locations status under WE LEAD Project:

District	credit linkage locations				Total
	MFI		SHG		
	number	percentage	number	percentage	
Hazaribag	54	42%	72	57.14%	126
Khunti	2	3%	60	96.77%	62
Gumla	53	50%	53	50.00%	106
Lohardaga	268	91%	26	8.84%	294
Ranchi	58	68%	27	31.76%	85
Chatra	100	63%	60	37.00%	160
Combined District	535	64%	298	36%	833

The district-wise credit linkage data reflects the extent to which beneficiaries under the WE LEAD Project have been connected with financial institutions for livelihood and enterprise development. A total of **833 beneficiaries** across all project districts were linked with credit sources, of which **535 beneficiaries (64%)** received support through **Microfinance Institutions (MFIs)** and **298 beneficiaries (35.77%)** through **Self Help Groups (SHGs)**. This indicates that MFIs remain the primary source of enterprise credit support across the project areas, while SHGs also play an important complementary role.

Among all districts, **Lohardaga recorded the highest number of credit linkages with 294 beneficiaries**, representing the strongest outreach in financial inclusion. Of these, **91% were linked through MFIs** and only **8.84% through SHGs**, suggesting a strong dependence on institutional microfinance channels in the district. This may reflect better MFI penetration and easier access to formal credit services.

Chatra achieved 160 total credit linkages, with **63% through MFIs** and **37% through SHGs**, showing a balanced yet MFI-dominated credit ecosystem. Similarly, **Hazaribag reported 126 beneficiaries linked with credit**, where **57.14% were supported through SHGs** and **42% through MFIs**. This makes Hazaribag one of the districts where SHGs have played a stronger role in credit facilitation, indicating active community-based financial systems.



Gumla registered 106 credit linkages, equally distributed between **MFIs (50%) and SHGs (50%)**, reflecting a well-balanced financial access pattern. Such equal dependence on both channels indicates diversified credit opportunities for beneficiaries.

Ranchi reported 85 total credit linkages, with **68% through MFIs** and **31.76% through SHGs**, again showing greater preference toward institutional lending. The district demonstrates moderate performance with scope for expanding outreach through both channels.

Khunti recorded the lowest number of credit linkages at 62 beneficiaries, but notably **96.77% were through SHGs** and only **3% through MFIs**. This suggests that SHGs are the dominant source of financial access in the district, possibly due to limited MFI penetration, remote geography, or stronger community-led financial practices. Overall, the findings indicate that the WE LEAD Project has made significant progress in promoting credit access among women beneficiaries. The district variations highlight the importance of adopting location-specific financial linkage strategies. While MFIs are the major credit source in most districts, SHGs continue to be highly relevant, especially in rural and tribal areas. Strengthening both channels can further enhance enterprise development, income generation, and sustainable livelihood outcomes for women beneficiaries.

Table 23: Classification of Loan range status under WE LEAD Project:

District	credit range					
	Classification of credit range					
	MFI			SHG		
	upto 50000	50001-100000	above 100000	upto 20000	20001-50000	above 50000
Hazaribag	19.04%	18.25%	2.38%	12%	15%	33%
Khunti	1.61%	1.61%	0.00%	53%	27%	16%
Gumla	39.62%	9.43%	0.00%	21%	25%	6%
Lohardaga	41.49%	46.25%	3.06%	2%	4%	3%
Ranchi	28.23%	30.58%	8.23%	8%	12%	13%
Chatra	32.50%	25.00%	2.50%	22%	16%	3%

The district-wise classification of credit range provides important insights into the borrowing patterns of beneficiaries under the WE LEAD Project through both **Microfinance Institutions (MFIs)** and **Self Help Groups (SHGs)**. The data indicates that beneficiaries have accessed loans of varying sizes depending on their enterprise needs, repayment capacity, and local credit availability. In most districts, a larger proportion of beneficiaries fall within the small and medium loan categories, which are generally utilised for petty business activities, livestock, agriculture support, trading, and household-based enterprises.

In **Hazaribag**, credit access appears diversified across both MFI and SHG channels. Under MFIs, beneficiaries are distributed across loan slabs up to ₹50,000 (19.04%) and ₹50,001–₹1,00,000 (18.25%), with a smaller share above ₹1,00,000 (2.38%). SHG loans are more concentrated in higher ranges, with **33% beneficiaries receiving above ₹50,000**, indicating strong SHG-based financial support for enterprise expansion.

In **Khunti**, MFI penetration remains comparatively low, with only marginal beneficiaries accessing MFI loans. However, SHGs play a dominant role, where **53% beneficiaries accessed loans up to ₹20,000**, followed by 27% in the ₹20,001–₹50,000 category. This suggests that community-based lending mechanisms are more active and accessible in the district.

Gumla shows stronger utilisation of MFI loans, with **39.62% beneficiaries availing loans up to ₹50,000**, while SHG credit is spread across lower and middle ranges. This indicates that beneficiaries rely on both formal and community-based credit systems for livelihood support.

In **Lohardaga**, the highest concentration of MFI credit is visible, with **46.25% beneficiaries accessing loans between ₹50,001 and ₹1,00,000**, and 41.49% up to ₹50,000. This reflects stronger enterprise investment and wider acceptance of institutional credit. SHG credit remains comparatively low in the district.

Ranchi demonstrates comparatively higher access to larger MFI loans, where **8.23% beneficiaries received above ₹1,00,000**, the highest among all districts. This may indicate better business maturity, urban market opportunities, and stronger repayment confidence. SHG loans are also moderately distributed across all ranges.

In **Chatra**, MFI loans are concentrated in lower and middle slabs, while SHG loans are primarily within smaller ranges. This suggests gradual enterprise development with growing access to credit support.

Overall, the findings indicate that **MFI loans are generally higher in amount and preferred for enterprise expansion**, whereas **SHG loans are more accessible for small-scale livelihood activities and emergency capital needs**. District-level differences highlight the importance of local financial ecosystems. The WE LEAD Project has played a significant role in facilitating credit access, enabling women beneficiaries to invest in enterprises, strengthen livelihoods, and improve economic resilience.

Trade training status till mid term study:

Trade Name	Number of Beneficiaries
Tailoring	741
Food Processing	789
Incense Stick Making	1154
Soap & Detergent	785
Candle Making	520

Pickle Papad	853
Bangle making and artificial jewellery	256
Millet Food products making	119
Total Beneficiaries Benefited	**5217**
Total Trade Training Ongoing	**898**
Targeted Beneficiaries	**8000**
Targeted Achieved till mid-term study	**65.21%**

The trade-specific skill training component under the WE LEAD Project has shown substantial progress during the mid-term period and has emerged as an important intervention for promoting livelihood opportunities among women beneficiaries. These trainings are designed to equip women with practical production skills, enabling them to start home-based enterprises, enhance income opportunities, and utilise credit productively.

As per the findings, a total of **5,217 beneficiaries** has already received trade-specific training out of the overall target of **8,000 beneficiaries**, resulting in an achievement of **65.21%** till the mid-term study period. In addition, training for **898 beneficiaries is currently ongoing**, which indicates steady implementation progress and suggests that overall coverage is likely to increase significantly in the coming phase.

Among the various trades, **Incense Stick Making** recorded the highest participation with **1,154 beneficiaries trained**, reflecting strong demand for low-investment, home-based income generation activities. This trade is often preferred because of simple production processes, low startup costs, and regular local market demand.

Pickle and Papad Making also showed strong uptake with **853 beneficiaries trained**, followed by **Food Processing with 789 beneficiaries**, **Soap & Detergent Making with 785 beneficiaries**, and **tailoring with 741 beneficiaries**. These trades are highly relevant for rural and semi-urban women, as they can be managed from home and have steady market potential.

Candle Making benefited **520 beneficiaries**, indicating moderate interest, particularly in areas with seasonal and festival demand. **Bangle Making and Artificial Jewellery** trained **256 beneficiaries**, which may reflect niche market demand or district-specific preferences. **Millet Food Products Making**, with **119 beneficiaries trained**, is currently the lowest among the listed trades, but it has significant future potential due to growing awareness of nutritious and healthy food products.

Overall, the trade training progress under the WE LEAD Project is encouraging at the mid-term stage. With ongoing batches and focused mobilisation, the project is well positioned to achieve or exceed its training target. Continued handholding support, market linkage, branding assistance, and credit facilitation will be essential to convert these skills into sustainable enterprises and long-term income generation opportunities for women beneficiaries.

Other Initiatives Undertaken under the WE LEAD Project (Mid-Term Status)

In addition to core interventions such as Entrepreneurship Development Programme (EDP), trade-specific skill training, and credit linkage facilitation, the WE LEAD Project in Jharkhand has undertaken several supportive and innovative initiatives to strengthen enterprise development, improve market readiness, and promote long-term sustainability among women beneficiaries. These complementary activities have added value to the overall project implementation and contributed to beneficiary empowerment beyond conventional training support.

1. Udyam Registration Support for Micro Entrepreneurs

To promote formalisation of women-led enterprises and enhance access to government schemes, market opportunities, and institutional benefits, the project team facilitated **108 Udyam Aadhaar/Udyam registrations** till the mid-term study period. This initiative helps beneficiaries obtain official recognition as micro-enterprises, enabling them to build business identity, access credit facilities, participate in government programmes, and improve future growth opportunities.

2. Exposure Visits for Enterprise Learning

Recognising the importance of practical learning and motivation, the project organised exposure visits for selected beneficiaries. A total of **50 beneficiaries successfully participated in exposure trips** focused on business development strategies, production processes, market understanding, and real-time exposure in their trained trades. These visits enabled participants to observe successful enterprises, learn best practices, interact with entrepreneurs, and gain confidence to improve their own business activities.

3. Cooperative Development Initiative in Karra Block, Khunti

A significant collective enterprise initiative has been undertaken in **Karra Block of Khunti district**, where efforts are in progress for the establishment of a cooperative involving **126 existing beneficiaries engaged in rope-making activities**. This initiative is being implemented under the WE LEAD Project in collaboration with the **Government Industries Department**. The proposed cooperative model is expected to enhance collective production capacity, improve raw material procurement, strengthen market linkage, increase bargaining power, and generate better income opportunities for participating women artisans.

4. Preparation and Distribution of Trade Calendars

To reinforce learning and maintain regular engagement with beneficiaries, the project developed **trade-specific calendars with pictorial content** and distributed them among beneficiaries. These calendars serve as practical IEC (Information, Education and Communication) materials, displaying trade processes, motivational messages, production reminders, and business-related information in an easy-to-understand visual format. This initiative is especially useful for beneficiaries with low literacy levels.

5. Development of Trade Training Manuals

The project also prepared and distributed **trade training manuals** for different skill areas to beneficiaries. These manuals contain step-by-step guidance on production methods, raw material usage, quality control, costing, packaging, and business tips. The manuals function as post-training reference materials, enabling women to continue learning independently and improve the quality of their enterprise activities over time.

These additional initiatives demonstrate that the WE LEAD Project has adopted a holistic and forward-looking approach to women’s entrepreneurship development. By combining skill training with enterprise formalisation, exposure learning, collective institution building, and user-friendly training materials, the project is creating a stronger ecosystem for sustainable livelihood development. Such interventions are expected to generate long-term benefits in terms of confidence, enterprise growth, market access, and economic empowerment of women beneficiaries.

Conclusion:

The Mid-Term Research Study of the WE LEAD Project in Jharkhand indicates that the project has made **substantial progress toward its core objective of women's economic empowerment through entrepreneurship promotion, skill development, and financial inclusion** across the implementation districts of Ranchi, Hazaribagh, Khunti, Gumla, Lohardaga, and Chatra.

The findings reveal that the project has successfully established a strong foundation for livelihood enhancement among underserved women beneficiaries through a combination of **Entrepreneurship Development Programme (EDP) training, trade-specific skill development, enterprise promotion, and credit linkage support**. District-wise EDP coverage demonstrates encouraging outreach, with most districts achieving above 70% training coverage, reflecting effective mobilisation, beneficiary participation, and efficient programme execution.

The trade-specific training component has also shown commendable achievement, with more than **65% of the total targeted beneficiaries already trained by the mid-term stage**, while additional batches remain ongoing. High participation in trades such as incense stick making, pickle-papad production, tailoring, soap-detergent making, and food processing suggests that the project has effectively identified market-relevant, women-friendly, and home-based livelihood options suited to the socio-economic realities of rural and semi-urban women.

A significant outcome of the study is the growing trend of **enterprise creation and income generation** among beneficiaries. Many respondents reported beginning self-employment activities or strengthening existing enterprises after receiving project support. Although income levels remain modest in many cases, the transition from zero personal income to regular earnings among a large number of women demonstrates meaningful economic progress. At the same time, the study highlights that in several households, women's earnings are still absorbed into family income and controlled by male members, indicating that **financial empowerment must progress alongside income generation**.

The project has also contributed positively to **credit inclusion**, where beneficiaries have accessed financial support through both MFIs and SHGs. This has enabled women to invest in enterprises, purchase raw materials, expand production, and improve repayment discipline. District variations in credit linkage patterns suggest that both institutional lending and community-based finance systems remain important depending on local contexts.

Beyond economic outcomes, the WE LEAD Project has generated visible **social empowerment impacts**. Beneficiaries reported increased confidence, improved communication ability, greater mobility, and stronger participation in household decision-making related to business and finance. A growing proportion of women are independently taking enterprise decisions or jointly participating with family members, which reflects gradual shifts in traditional gender roles.

The additional initiatives undertaken under the project—such as **Udyam registrations, exposure visits, cooperative formation efforts, training manuals, and trade calendars**—demonstrate a holistic approach to entrepreneurship development. These activities strengthen long-term sustainability, market readiness, enterprise formalisation, and collective growth opportunities for women.

However, the study also identifies several areas requiring continued attention. These include low business record-keeping practices, limited market expansion beyond local areas, need for advanced handholding support, uneven district performance, and the persistent challenge of women lacking direct control over enterprise income. Addressing these gaps will be critical during the remaining project period.

In conclusion, the Mid-Term Study confirms that the WE LEAD Project in Jharkhand is moving in the right direction and is producing meaningful changes in the lives of women beneficiaries. The project has successfully created pathways for skill enhancement, enterprise participation, financial access, and increased confidence among women from underserved communities. While deeper economic gains and stronger personal financial autonomy are still evolving, the project has laid a strong and promising foundation for sustainable women-led entrepreneurship and livelihood development.

With continued implementation, focused district strategies, stronger market linkage, and enhanced post-training support, the WE LEAD Project has significant potential to achieve transformative long-term impact in the remaining project period.

****