

# Impact Measurement of Plustrust Fellowships

[DOCUMENT SUBTITLE]

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## I. Executive Summary

Social Entrepreneurship is a relatively newer and less-explored model in the Impact space in India, and hence models for measuring the impact is limited. This report aims to add a model of impact measurement, specific to the Education and Health sector interventions through the assessment of the Fellowships offered by Plustrust.

We analyzed three types of fellowships provided by Plustrust and developed metrics to measure both quantitative and qualitative impact it has had on the society and the women. We have provided inputs into the model, and the evaluation contains insights into how the model has developed over the years.

Further, we have provided recommendations to improve upon the model that can be used by Plustrust and equally importantly, by other not-for-profits that are working on the Social Entrepreneurship model.

## II. Introduction

### Plustrust

Plustrust started operations in 2008 and was formally registered as a trust in 2010. The organization creates opportunities in rural and remote areas for women to create a world where both genders can pursue their ambitions without bias. Particularly, Plustrust focuses on Health and Education and addresses the gender gap prevalent in entrepreneurship and innovation in rural India. It provides fellowship that includes monetary and mentorship support for the women for six months, and a lifelong community of support and mentorship.

### Summary of Activities

Plustrust provides micro-incubation support for women in rural, resource-poor communities to reduce the support gap for women entrepreneurs. It organizes peer-led support groups for fourteen anchors who are grassroots-level change-makers themselves, who in turn mentor five to ten fellows in their regions. Alumni Engagement and Anchor Development programs have helped Plustrust build this network, enabling the continuity of micro-incubation support to women for over sixteen years.

This support is given through different fellowships that support entrepreneurial mindsets in the key focus areas of Health and Education. The fellowship includes six-month-long mentorship support from Anchors, an opportunity to test and pilot ideas for change and training to improve technical skills, soft skills, and management skills for all the women. During the fellowship, the fellows receive a minimal stipend that allows them to provide services in their communities for free or at a nominal rate. This encourages higher adoption that allows the women to scale their ideas and start charging the community to become financially sustainable.

Fellowships include the Rural Women Edupreneur Fellowship for women working in Education, Community Health Entrepreneurs for women working in Health and Return to Roots Fellowship for people looking to pilot other skill-based ideas.

### The objective of this report

This report is aimed at measuring the impact created by the Fellowships provided by Plustrust in the regions of Madhya Pradesh, Rajasthan, Bihar, Uttarakhand, Uttar Pradesh, and Maharashtra. It also aims to see what the benefits of the Plustrust anchor and fellowship model are and to see how the model has grown to provide a starting point for other organizations that are looking to create a similar incubation model. Finally, it highlights some areas of improvement for the model that could help with scaling.

## Overview of the chapters

The report starts with providing details of the methodology used in measuring the impact of three fellowship models. This is followed by details of the different fellowships – the objectives and stated outcomes, the intervention by Plustrust and partners, the methodology application, and findings through research. This allows the readers to understand how the model is applied across focus areas and identify characteristics of the model that have been successful. Further, it evaluates the performance of all the fellowships against the stated objectives and provides recommendations for Plustrust and other non-profits looking to emulate the model.

## III. Methodology

### Overview

To measure the impact created by each fellowship, we use the following methodology.

1. List down the stated objectives and the expected outcomes of the fellowship
2. Evaluate the intervention provided by Plustrust and the partner organizations to achieve the objectives stated
  - a. Identify areas where the organization is meeting objectives and the success measures of the model
  - b. Identify the gaps where the organization is not meeting objectives to provide recommendations
3. Evaluate the interim performance during the fellowship period through qualitative and quantitative metrics
4. Evaluate the realized outcome and compare it to the expected outcomes
  - a. To identify gaps in implementation
  - b. To identify tangential beneficial outcomes that were missed in initial expectations

### Sources

#### Secondary Data

- Data provided by the Plustrust team
- Data from partner organizations
- Data from anchors
- Data from past and current fellows

#### Interviews

- Interviews with Plustrust founders and Trustees
- Interview with Plustrust core team
- Interviews with partner organizations
- Interviews with Anchors
- Interviews with Fellows

## IV. Rural Women Edupreneurs (RWE)

### Description

The RWE fellowships are awarded to women changemakers who aim to improve the quality and access to education for marginalized children in rural and remote locations with poor schooling facilities. The RWE workshops happen every six months across all regions with over 100 participants each year, out of which 40+ are selected as Fellows.

The fellowship considers multiple possible areas under the umbrella of Education including (and not limited to) innovative methods of teaching school subjects, co-curricular activities, extra-curricular activities and soft-skill training of children, all aimed at increasing the interest in education.

### Objectives and Stated Outcomes

The end expected outcome of the fellowship is to increase access to innovative teaching methods in rural and remote areas that inspire children to attend school more regularly and help parents understand the importance of education, creating lasting change.

The Fellows' ideas are focused on innovative teaching methods, extra-curricular activities, and co-curricular activities that aim to increase education accessibility in their communities.

### Intervention by Plustrust and Partners

The first step of the intervention starts at the application stage. Once the applications for the workshop are received by Plustrust, the team looks for the ideas the women have and any past work that they have done in the space. Additionally, the team visits the communities to engage with the applicant and their community to assess the need for the idea in the village, the feasibility of implementation and the seriousness of the applicant. The intent is to avoid choosing fellows who look at the fellowship as a charity or a money-making venture as opposed to temporary financial support to pilot their idea that will later become their project, with continuous mentorship.

Next, the selected applicants are invited to a residential workshop that happens for four days. During the workshop, the activities are all aimed at the following three areas:

- I. **Building the self-confidence of women**
  - a. Building conviction in women
  - b. Changing their mindset about gender roles in their community
  - c. Breaking caste, religion, and gender bias
  - d. Encouraging women to brainstorm ways to make their venture financially viable



- II. Building a community of support and mentorship**
  - a. Motivating by having past fellows talk about their experience
  - b. Building trust with the anchors
  - c. Creating a community of women who support each other
  - d. Focused discussions about all their ideas and providing mentorship
- III. Bringing their ideas to life**
  - a. Bringing structure to the women's ideas
  - b. Examining the motive behind the idea and solidifying belief in the venture
  - c. Inspiring innovative methods of problem-solving
  - d. Showing the importance of goal setting which then breaks down into tasks to achieve the main objective of the venture

This part of the fellowship is focused entirely on the personal improvement of the participants and shaping their mindsets concerning gender roles, entrepreneurship, and innovation.

After the workshop, the women are given two weeks to write up a business proposal for their idea, complete with motive, implementation plan, plan for financial sustainability and the training they require for their success. These proposals are then screened by the team to check for viability and validity, and the final fellows are selected for the program by the partner organizations and Plustrust.

The selected fellows are then allotted their anchors based on the business idea and the experience of the anchor in the field. Apart from mentorship that is focused on personal development and soft-skill improvement, the fellows also have continued training for six months in the technical skills that they might need for their venture.

- I. Basic digital tools
  - a. Use of computers
  - b. Microsoft tools – Excel, Word, PowerPoint
  - c. OneDrive
  - d. Excel reporting
- II. Fellowship support & mentorship
  - a. Budgeting and Financing
  - b. Community Engagement
  - c. Innovative teaching methods
  - d. New methods of student engagement
  - e. Monetary support for the first 6 months

Further, all the fellows meet in person every month to discuss the progress of their ideas, challenges they are facing, innovative methods they've experimented with and any questions that they want to discuss with the wider group.

The anchors also visit the communities that the fellows are working in to ensure the proper implementation of their ideas and have daily conversations with their Fellows.

## Application of Methodology

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcome measures</b>	<b>Final outcome measures</b>
Access to innovative teaching methods	<ul style="list-style-type: none"> <li>• Monthly meetings to share new methods</li> <li>• Use of tools like Photoshop to create interactive materials</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in the number of tools used in class</li> <li>• Implementation of learnings from training</li> </ul>	<ul style="list-style-type: none"> <li>• Children's improved engagement and interest in class</li> <li>• Improvement in education quality</li> </ul>
Rural and remote areas	<ul style="list-style-type: none"> <li>• Participants selected from areas with low access to education</li> <li>• Community engagement training for all Fellows</li> </ul>	<ul style="list-style-type: none"> <li>• % of RWEs in rural areas</li> <li>• Number of students in school in the community</li> <li>• Availability of middle- or high-school in community</li> </ul>	<ul style="list-style-type: none"> <li>• Number of fellows who continue work in villages</li> <li>• Number of applicants from neighboring villages</li> </ul>
Regular attendance in school	<ul style="list-style-type: none"> <li>• New methods of student engagement</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in the number of students</li> <li>• Increase in regular attendance</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced school dropout rates</li> <li>• Increased enrolment in high-schools</li> </ul>
Parents' understanding of education importance	<ul style="list-style-type: none"> <li>• Community engagement training for Fellows</li> <li>• Anchor visits to all communities</li> </ul>	<ul style="list-style-type: none"> <li>• Change in parents' perspective before and after Fellow's work in the community</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced school dropout</li> <li>• Marriages at later age groups</li> <li>• Sibling enrolment</li> </ul>
Lasting initiatives by Fellows	<ul style="list-style-type: none"> <li>• Selection of driven individuals who are looking for mentor support</li> <li>• Business plan model fully driven by Fellow</li> </ul>	<ul style="list-style-type: none"> <li>• Fellows who start making money during the program</li> </ul>	<ul style="list-style-type: none"> <li>• Number of fellows continuing work</li> <li>• Income made by Fellow to become sustainable</li> <li>• Inspiring other applicants from village</li> </ul>

Creating income for fellows	<ul style="list-style-type: none"> <li>• Initial monetary support to increase traction</li> <li>• Continuous mentorship for ideas for monetizing service</li> </ul>	<ul style="list-style-type: none"> <li>• Price people are willing to pay during fellowship period</li> <li>• Complementary job opportunities for women</li> </ul>	<ul style="list-style-type: none"> <li>• Income earned by Fellow after program</li> <li>• Income from complementary jobs</li> </ul>
Building confidence in women	<ul style="list-style-type: none"> <li>• Initial workshop focusing on self-development</li> <li>• Continuous soft skill development</li> <li>• Community engagement</li> </ul>	<ul style="list-style-type: none"> <li>• Mindset of the community before and after fellowship</li> <li>• Family support for Fellow</li> </ul>	<ul style="list-style-type: none"> <li>• Respect for Fellow in the community</li> <li>• Awareness of Fellow in the community</li> <li>• Increase in self-confidence</li> <li>• Number of innovative methods by Fellow</li> </ul>

## Findings

### Quantitative

Fellow	Fellowship	Activity	No. of students	No. of schools	No. of villages	Additional monthly income	Estimated monthly income (INR)
Ms. PH	RWE Oct 2023	Frisbee	70	6	6	No change yet	3,500 – 5,000
Ms. BC	RWE Oct 2023	Football	30	2	1	No change yet	3,000
Ms. PK	RWE Oct 2023	Science Experiment	50	1	1	No change yet	5,000
Ms. PK	RWE Jan 2024	Karate	25	1	1	No change yet	2,000

### Qualitative

#### *Innovative teaching methods*

RWE Fellows collaborate with the teachers, principals and other community women trying to enhance the education provided in the village. They share their ideas with the other people working in Education to ensure that the learning is not limited to the students who attend their activities. Further, they brainstorm new ways of teaching and

teach the other enablers of education the innovative methods they learnt during their fellowship training, to ensure the standard of education improves in the whole village.

### *Rural and remote areas*

In most of the villages of Plustrust's operations, there is no higher secondary school in the village, and in some areas, there is no middle school. However, after the Fellows start providing their activities to the students, the children are motivated to continue schooling after middle school and enroll for high school in neighboring areas where schools are available.

### *Regular attendance in school*

In most of the schools where the Fellows conduct their activities, the management of the school reports higher student attendance on days the activities are conducted. Students are interested in the innovative methods or the new activities that the RWE Fellows teach and ensure not to miss school on those specific days. Further, children from the village who do not enroll in school are seen attending these classes, motivating parents to enroll them for the next academic year.

### *Community understanding of the importance of education*

All the RWE Fellows have had complete family support before and after the fellowship period. Plustrust aims to choose women who have this support to ensure that their efforts are not hindered by familial conflict. However, this support increases multi-fold after the Fellowship once the family sees their daughter or wife implementing her idea and creating a change in their community, not only with education in schools but also with the mindsets of the people in the community. They encourage the Fellow to reach more people and constantly advocate for her in front of their peers and neighbors.

Seeing the kids' increased interest and engagement in schools, parents of young students are then motivated to enroll their younger kids in the same school. A lot of parents we met on the field note that as opposed to the neighboring villages, the village where the Fellows work has a higher rate of enrolment as parents start to see the value in Education. However, there are no set measures in place to increase Education awareness in these villages.

Further, as a community, they understand the importance of education and are motivated to enroll all their kids in school, after seeing the initial success of the Fellows and also their own elder kids, who start speaking in English and using technology.

### *Lasting initiative through increased confidence in women*

The most relevant and common aspect after the Fellows start their work in their community is the recognition of the Fellows in the community. Though some of the Fellows had started work on their idea before the Fellowship, they did not work a lot on community engagement and hence awareness of their project was low. However, after the workshop, the Fellows have shown increased self-confidence and have started connecting with the school management and community elders to gain support for their initiative. Though this is not immediate and takes time, most of the people in the community and village, within six months of the Fellow being chosen, have some understanding as to what the Fellow is doing in the community. They change perspectives not just about the Fellow, but also about the gender roles. Notably, they change their thinking about what a woman can do and encourage their daughters and wives to be involved in similar initiatives. In some cases, this has led to new applications to the subsequent RWE workshops from the same community as the Fellow.

The Fellows start earning after their Fellowship ends and, in some cases, they receive job offers from schools to continue their activity but in a more permanent position with the school.

### **Case Studies**

*Ms. PH – Hidgi, Madhya Pradesh*

#### **Background**

PH hails from a Rajput family from the Hidgi village in Ujjain district. From a very young age, she had seen women from her community get married early and dropout from schools. However, she had always wanted to work in Education. She had the support of her parents, especially her father, who supported her studies till 12<sup>th</sup> standard. After school, she joined B.A., and completed her M.A., in Sociology. She has also undergone teacher training and has worked as a teacher in the local school for over seven years.

#### **Motivation to join the RWE Program**

She wanted to make learning in school more interesting for kids and was brainstorming with her mentor, Balmukund, who works in her village for women's education. He suggested looking into the RWE fellowship offered by Plustrust and told her about the various training it provides. Balmukund works as an Anchor for Plustrust and closely collaborates with Plustrust partner Meri Gaon Meri Duniya. After reading about it, she applied for the workshop to learn more about how she could make teaching more interactive and explore her idea of starting sports in her community, as that was a gap she saw in what was offered to the kids.

## Work after RWE Workshop

PH solidified her idea of starting Frisbee classes in her school during the initial 4-day workshop at Ratlam with the Plustrust team and the partner organization Meri Gaon Meri Duniya. She had played Frisbee when she was doing her Bachelor and wanted to spread the joy she had felt. Further, one of the anchors from MGD was a Frisbee National player and she saw herself getting all the support she would need through that.

But once she came back to her community and pitched to the school her idea of starting Frisbee classes for children, everyone ridiculed her because that was a game that no one had heard of before, and because they did not see the point of playing a game that has no potential in India. However, PH did not let that deter her and started playing Frisbee in the local grounds with some kids for fun. Soon, more and more kids started joining her as she informally taught them the techniques of throwing the disk. Soon the five kids she started playing with increased to twenty, and she taught them teamwork and planning through her Frisbee lessons.

In a couple of months, the school principal saw the kids' interest in the sport and encouraged PH to continue her lesson on school grounds. This increased the kids' count to seventy by the end of the academic year 2023-24. The principal also noted how the kids' attendance on days when PH taught Frisbee was much higher than the average.

## Community thoughts

PH's family including her parents, uncles, and aunts are fully supportive of her venture. They encouraged her to continue the work she does for her community and reassured her that they will get her married only if her in-laws are supportive of her continuing her work.

The men in the village have also seen PH struggle to gain acceptance and are now proud of the work she does. They encourage their daughters to attend the Frisbee classes and tell them to start applying for programs like RWE to increase their skills. Inspired by PH, one other girl from her village has enrolled for the 2024 batch of CHE program as there is no health facility available in the village.

## Financial impact

At the end of her fellowship in early 2024, the school year also concluded, and PH is yet to start earning on her idea. However, she has not been inactive during the holidays. She continues to play with the kids to keep them active during the break. She is also in talks with six schools in the nearby villages to start her classes there for one day a week, to reach more kids in those regions.

Further, she is planning to start charging INR 100 per month for the coaching she provides in her village and already has fifteen enrolments for the next year. She aims to reach forty kids by the start of the academic year, and one hundred by the end of 2024. She estimates

an average of INR 4,000 in June 2024, hoping to increase to INR 10,000 by the end of the year.

## Evaluation

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcome</b>	<b>Final outcome</b>
Access to innovative teaching methods	<ul style="list-style-type: none"> <li>Plustrust conducts monthly meetings and ensures regular learning for the Fellows</li> </ul>	<ul style="list-style-type: none"> <li>There are no measures in place to ensure proper implementation of learning</li> </ul>	<ul style="list-style-type: none"> <li>Schools report a higher engagement in class</li> <li>Collaboration of Fellows with schools and the wider Education community ensures better quality of support provided to kids</li> </ul>
Rural and remote areas	<ul style="list-style-type: none"> <li>All selected Fellows are from rural areas with all of them having no high schools</li> </ul>	<ul style="list-style-type: none"> <li>RWEs work to ensure higher enrolment in middle school and high school in neighboring areas</li> </ul>	<ul style="list-style-type: none"> <li>All the fellows continue to work in their community</li> <li>They interact with neighboring communities to encourage applications to subsequent RWE workshops</li> </ul>
Regular attendance in school	<ul style="list-style-type: none"> <li>Fellows share interactive ideas with each other</li> <li>New energizers are implemented to keep kids' attention</li> </ul>	<ul style="list-style-type: none"> <li>Attendance in class on days the Fellows provide activities are higher than other days</li> </ul>	<ul style="list-style-type: none"> <li>RWEs encourage higher enrolment, but there are no reported higher enrolments</li> </ul>
Parents' understanding of education importance	<ul style="list-style-type: none"> <li>Anchors visit and talk to community about importance of Education</li> </ul>	<ul style="list-style-type: none"> <li>More parents talk about the need for education for women</li> </ul>	<ul style="list-style-type: none"> <li>Parents enroll all their kids in school</li> <li>No reported fall in school dropouts</li> </ul>
Lasting initiatives by Fellows	<ul style="list-style-type: none"> <li>Most RWE fellows continue their work even after 2 years of workshop</li> </ul>	<ul style="list-style-type: none"> <li>Very low report of Fellows who earn money during fellowship period</li> </ul>	<ul style="list-style-type: none"> <li>60% Fellows report continuing work</li> <li>50% fellows note an increase in</li> </ul>

			earnings after the fellowship period ends
Creating income for fellows	<ul style="list-style-type: none"> <li>For 6 months, Plustrust provides a stipend to Fellow</li> </ul>	<ul style="list-style-type: none"> <li>Community is willing to pay a price for the service provided by the Fellow</li> </ul>	<ul style="list-style-type: none"> <li>On average, Fellows report earning additional INR 4,500* after the Fellowship</li> </ul>
Building confidence in women	<ul style="list-style-type: none"> <li>Plustrust provides continuous training for soft-skill development</li> </ul>	<ul style="list-style-type: none"> <li>Reported change in community mindset on Gender Roles and Women Education</li> </ul>	<ul style="list-style-type: none"> <li>Awareness and Respect for Fellows in the community is increased</li> <li>Fellows report more drive to experiment their new ideas</li> </ul>

\* This number differs based on the type of activity and adoption in the community with some Fellows earning over INR 10,000 while others doing the activity part-time and earning ~INR 1,500 per month.

### Recommendations

Income generation needs to be more inculcated into the Fellowship period and in the training. While women start off with their ideas during the Fellowship, they do not focus on ways they can earn an income through the service provided since they have the stipend. This causes some friction when the Fellowship ends and the stipend stops, and acts as a deterrent for some Fellows to continue the service.

The Education outcomes of the Fellows are not tracked in general, and Plustrust focused on the women empowerment outcomes. While this is in line with its mission, tracking basic education outcomes (i.e., school attendance, number of students, quality of education, dropout rates, etc.) might be a good indicator that can motivate other women who want to work in the Education space to join the fellowship.



## V. Community Health Entrepreneurs (CHEs)

### Description

The CHE Fellowship is awarded to women who want to improve access to preventative healthcare in local communities, in collaboration with SpotSense and StepOne. The fellowship is awarded once a year for women based out of Madhya Pradesh, Bihar and Jharkhand. It starts with over seventy women participating in a preliminary workshop each year, out of which 30+ are selected as Fellows.

### Objectives and Stated Outcomes

The main objective of the CHE program is to support and enable public health systems, government and communities in their endeavor to offer timely, high-quality healthcare by building a cadre of “last inch” micro service entrepreneurs offering basic medical tests, hailing from the neighborhood who care deeply about the wellbeing of the households they serve. The Fellows are trained to provide basic health tests to people in their community and are also trained in community engagement to spread awareness.

### Intervention by Plustrust and Partners

The intervention starts at the application screening stage. The application forms are shared to prospective applicants through anchors and partner organizations in villages in the areas where Plustrust operates. Once the filled applications are received, the applicants get on a call with the Anchors or the Plustrust team and their interest and motivation to work in the space is evaluated. Further, the applicants are also asked to survey their community to get an understanding of the healthcare situations of the region, the problems plaguing the area, and the general mindset of the people.

The team then shortlists the prospective fellows for the program which starts off with a five-day residential training program with the device partner SpotSense. A SpotSense team member and the doctor partners conduct an initial training, which includes details about the different tests to be conducted, the meaning of the results, necessary inputs for each test, recommendations to be given based on the results and other basic health knowledge. The fellows are then trained in taking the tests and other first aid measures like CPR. The workshop also has activities that help the women enhance their communication skills to help with their field visits. The workshop aims to provide the basic training required for conducting tests while increasing the confidence of women.

After the initial workshop, the women conduct field visits with the SpotSense team members who teach them how to conduct the tests on the field. They teach them the different components of the device, how to handle them when transporting and how to

read the results. Further, the Fellows are given on-the-ground training to conduct the following tests.

1. Blood pressure levels
2. Blood glucose level
3. Thyroid test
4. Height
5. Weight
6. Temperature
7. BMI
8. SpO2
9. Haemoglobin

The Fellows then start conducting door-to-door visits to spread awareness and are asked to share weekly reports on the number of tests conducted in their community. The team also holds training to improve other technical skills for the fellows in the following topics:

1. Use of computers
2. Microsoft tools – Excel, Word, PowerPoint
3. OneDrive
4. Budgeting and Financing
5. Community Engagement
6. Excel reporting
7. Innovative teaching methods
8. New methods of student engagement
9. Monetary support for the first 6 months of the CHE program

The Fellows are also encouraged to meet every month to share the details of their community work, the challenges they are facing, any new learning from the field and to ask for any further training that they would need. The CHEs from the neighboring villages form a community amongst themselves and continue to reach out to one another for support and help if needed.

The Fellows are then encouraged to start charging for the tests they provide to the community and are trained in communicating the benefits of the tests and sharing details about why such preventative healthcare tests will be beneficial for them in identifying health issues early so that they can be treated on time.

## Application of Methodology

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcome measures</b>	<b>Final outcome measures</b>
Support public health systems	<ul style="list-style-type: none"> <li>• Educate Fellows about facilities available</li> <li>• Train them in basic medical terms and knowledge</li> <li>• Support local government health workers (Asha / Anganwadi)</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness of Fellows in common diseases and tests</li> <li>• Relationship built with the local health workers</li> <li>• Number of tests given to members of the village</li> </ul>	<ul style="list-style-type: none"> <li>• Work with local health workers in time of need</li> <li>• Number of people taking regular tests</li> <li>• Number of health camps to increase awareness</li> </ul>
Build high-quality healthcare	<ul style="list-style-type: none"> <li>• Provision of high-quality MedTech devices</li> <li>• Provision of teleconsultation for the community</li> </ul>	<ul style="list-style-type: none"> <li>• Number of tests taken by fellows</li> <li>• Number of teleconsultation appointments</li> </ul>	<ul style="list-style-type: none"> <li>• Number of diseases prevented / detected early</li> <li>• Awareness in the community of services available</li> </ul>
Build last-inch micro-service entrepreneurs	<ul style="list-style-type: none"> <li>• Identifying women in rural and remote areas with an entrepreneurial mindset</li> </ul>	<ul style="list-style-type: none"> <li>• Number of women who continue health work after Fellowship period</li> </ul>	<ul style="list-style-type: none"> <li>• Number of women who continue with CHE work</li> <li>• Number of women who move to tangential areas in healthcare</li> </ul>
Local rural neighborhoods	<ul style="list-style-type: none"> <li>• Identifying women in rural and remote areas with an entrepreneurial mindset</li> </ul>	<ul style="list-style-type: none"> <li>• Availability of any other service in the village</li> <li>• Number of nearby villages served by Fellow</li> </ul>	<ul style="list-style-type: none"> <li>• Number of people who fall in the villages covered by Fellow</li> </ul>
Provide basic healthcare tests	<ul style="list-style-type: none"> <li>• Training in using devices</li> <li>• Regular revision sessions to teach how to read results</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness of tests and results</li> <li>• Number of teleconsultations with right diagnosis</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in community awareness of diseases</li> <li>• In-time diagnosis and preventative treatment</li> </ul>

	<ul style="list-style-type: none"> <li>• Training on how to tackle different results</li> </ul>		
Community engagement to build awareness	<ul style="list-style-type: none"> <li>• Training to engage with community on health topics</li> </ul>	<ul style="list-style-type: none"> <li>• Number of people tested in the initial months</li> <li>• Number of health camps</li> </ul>	<ul style="list-style-type: none"> <li>• Number of people who regularly test</li> <li>• Number of preventative check-ups</li> </ul>

## Findings

### Quantitative

Fellow	Fellowship	State	# of people contacted	No. of villages covered	Avg. # of monthly tests	Avg. # of monthly tele-consultations	Est. monthly income (INR)
Ms. AC	CHE 2022	Madhya Pradesh	600	5	90	6	8,000
Ms. KC	CHE 2022	Madhya Pradesh	500	3	85	5	6,000
Ms. JA	CHE 2022	Rajasthan	450	3	60	2	1,800
Ms. MB	CHE 2022	Rajasthan	40	1	10	0	n/a*
Ms. BB	CHE 2023	Bihar	300	4	65	3	2,000
Ms. MR	CHE 2023	Bihar	200	2	100	2	4,000
Ms. SA	CHE 2023	Madhya Pradesh	500	2	75	0	3,500
Ms. PY	CHE 2023	Rajasthan	300	1	150	0	2,000

\*Ms. MB is from the Sarada district in Udaipur, Rajasthan, where there is a free government hospital that provides all the tests. Further, MB has no means of transport to move to the other nearby villages to provide the tests which has stopped her from continuing her work.

In Rajasthan, due to the prevalence of multiple free healthcare tests available in the state through government hospitals and public health centers, the Fellows are unable to charge much for the services provided. The community is only willing to pay INR 10 or 20 for the at-home services provided. Hence, the CHEs do not earn much despite a higher outreach and a higher number of tests provided. Plustrust has discontinued the CHE

fellowship in the state of Rajasthan due to this and has started focusing on areas in Madhya Pradesh and Bihar that do not have any such access to free healthcare services.

## Qualitative

### *Support public health systems*

CHE fellows provide basic health tests in their villages and surrounding villages and hence, take some burden off the ASHA and Anganwadi workers who are generally overworked to meet health needs. With CHE workers in the areas, they can now focus on children and pregnant women. Further, the ASHA workers note that it is helpful to have CHE fellows in the community as they help engage with pregnant women to identify low hemoglobin or blood pressure to offer timely support, advice and food recommendations to them.

### *Build high-quality healthcare*

By using MedTech devices, the CHEs are able to provide at-home tests to the community to identify any irregularities in the basic vitals. Further, on the identification of any such problems, they are able to connect the people to qualified doctors for immediate diagnosis through teleconsultation.

### *Last-inch micro-service entrepreneurs in rural neighborhoods*

CHEs are all from the villages they serve and have a passion for solving the health issues in their community. This passion stems from either a loss in their family due to inadequate services or from a desire to enter the healthcare space. They have an entrepreneurial mindset and look for ways to earn some money to contribute to their family income while providing healthcare services to their community. They also aim to cover neighboring villages that do not have access to any health facilities.

### *Community engagement*

During the fellowship period, the CHEs accompany members from Plustrust, Stepone or Spotsense to public health camps to understand the purpose of these camps and observe how the camps are conducted. After their fellowship ends, they try to spread awareness on a smaller scale through targeted programs in their communities. They provide door-to-door services and talk to everyone in the village 1-on-1 to help them understand the importance of preventative diagnosis for diseases.

Further, they are also tasked with combating other societal issues like casteism and religious discrimination. Caste-based discrimination is higher than average in the villages where Plustrust hosts workshops, and there have been instances where villagers refuse to take services provided by the CHE because she is from a different caste. Alternatively,

fully qualified CHEs have stopped providing health services to people from a caste that is considered lower than theirs.

## Case Studies

### *AC – Koyal, Madhya Pradesh*

#### Background

AC hails from Koyal, a small village in Ujjain district. From a very young age, AC wanted to be a doctor and serve her community. However, she succumbed to social pressures and got married after completing her 10<sup>th</sup> standard. A few years after her wedding, she had a baby but wanted to complete her studies. She completed her 12<sup>th</sup> standard in 2011 after over a 7-year break, which caused everyone in her community to accuse her of cheating in her exams. However, she did not let that demotivate her and aimed to pursue nursing.

#### Motivation to join the CHE

After completing her 12<sup>th</sup> standard, AC started working in her community with Meri Gaon Meri Duniya (MGMD), Plustrust's partner organization in Madhya Pradesh, for smaller initiatives. At the same time, her family was growing, and she concentrated on providing for her 2 children. During COVID, she worked with MGMD in the local schools to ensure kids' education was not hampered too much. In a conversation with Nagesh, the founder of MGMD, she learnt about the Community Health Entrepreneurship Program of Plustrust. This sparked her interest, and she applied for the fellowship and applied to the Nursing course like she'd always wanted. After an initial interview with Vasudha (Plustrust's Anchor) and conducting the survey in her village, she was selected to be a CHE and underwent the 6-month-long training.

#### Work after CHE

After the 6-month training with Plustrust, AC started doing field visits in her community to educate people about preventative healthcare tests and their benefits, but the community was not very engaging. However, AC persisted and convinced to manage a few hundred people over 3-4 months to take the basic blood and sugar tests.

However, the turning point came when AC identified a severely low SpO<sub>2</sub> level in one of the elderly women in her village in early 2022. Due to her swift diagnosis, the daughter was able to take the patient to the hospital immediately, and after 2 days of high oxygen support in the ICU, they were able to bring her back to normal. This increased AC's credibility in the village and reinforced the need for such health tests in the community.

Since then, AC has continued to take hundreds of tests every month and has directed a lot of people to hospitals, when necessary. Her trust and standing in the community have also increased a lot and people now directly reach out to her in case of any issues.

## Community thoughts

The Asha worker in AC's village notes how hard AC has worked in the past couple of years to gain the trust of her community. She also says that having an additional medical resource in the community has helped reduce her burden and the burden on the Anganwadi worker in the community. She also mentions how helpful it has been to have all the necessary equipment to check for BP and Hemoglobin in women who are pregnant, as this shows what foods would help her during her pregnancy.

AC's mother-in-law has always been supportive of AC and has stood against the community when they told her to not let her daughter-in-law visit different communities for the field visits. She now says that she feels proud that all AC's hard work has paid off and the respect for AC and her entire family has now increased in Koyal.

Another elderly woman in the village mentions that AC was key in identifying her infected uterus, which had been causing her a lot of pain for months. Now that it has been treated, she encourages all the people in the village to avail AC's services to detect problems early.

## Financial impact

On average, AC now charges INR 50 per test for Blood and Sugar, INR 200 for Thyroid test, and INR 400 for the whole package of 8 tests. On most months, she earns over INR 8,000 through her door-to-door visits and village camps.

Additionally, AC joined Plustrust last year as the CHE coordinator in the Ujjain district and earns INR 12,000 per month through this. Her earnings through tests have reduced since then, as she is busy with organizing workshops, but she believes that she's able to create more impact by encouraging other women to join the program that allowed her to create a life for herself.

Further, she is pursuing Nursing (GNM – General Nursing and Midwifery) and is currently in her third year and is set to complete the course next year, post which she plans to use the degree to get another full-time role that would allow her to use her degree.

## Evaluation

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcome</b>	<b>Final outcome</b>
Support public health systems	<ul style="list-style-type: none"><li>• Training from doctors of Stepone in basic healthcare</li><li>• Community engagement classes to interact</li></ul>	<ul style="list-style-type: none"><li>• The weekly revision sessions test the Fellows on topics taught previously</li><li>• Monthly reports by Fellows with all</li></ul>	<ul style="list-style-type: none"><li>• Number of health camps conducted or participated by Fellow is reported regularly</li></ul>

	with ASHA and Anganwadi members	details of tests, teleconsultations and money earned	<ul style="list-style-type: none"> <li>• No measure in place to assess relationship built with local health workers</li> <li>• No measure in place to report regular testers</li> </ul>
Build high-quality healthcare	<ul style="list-style-type: none"> <li>• Plustrust provides high-quality MedTech devices</li> <li>• Partnership with Stepone for free teleconsultations</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly reports by Fellows with all details of tests, teleconsultations and money earned</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness of Fellow and the common health tests in the villages are measurably higher after a CHE fellowship is offered to a member of the community</li> <li>• No measure to report the diseased diagnosed / treated</li> </ul>
Build last-inch micro-service entrepreneurs	<ul style="list-style-type: none"> <li>• First step of the CHE program is interviewing the candidates via phone call</li> <li>• Applicants also need to conduct a survey of their village and prove need for a CHE</li> </ul>	<ul style="list-style-type: none"> <li>• Regular meetings even after 2 years of fellowship ending, with attendance</li> </ul>	<ul style="list-style-type: none"> <li>• 2 Fellows from the 2022 CHE batch of 21 have found jobs in related fields of lab testing or Plustrust coordinators</li> <li>• 4 others have continued regular full-time testing</li> </ul>
Local rural neighborhoods	<ul style="list-style-type: none"> <li>• CHE fellowships are available only to women from rural and remote areas</li> </ul>	<ul style="list-style-type: none"> <li>• In all states, the targeted areas are rural</li> <li>• In Rajasthan, the batch of 2024 changed focus to not compete with free health services available</li> </ul>	<ul style="list-style-type: none"> <li>• No measure in place to get number of people in nearby areas</li> <li>• Initial survey by Fellow of their village gives a number of immediate circle</li> </ul>



		<ul style="list-style-type: none"> <li>• In general, all CHEs travel to nearby villages (2 to 7) to increase their reach</li> </ul>	
Provide basic healthcare tests	<ul style="list-style-type: none"> <li>• 1-week residential program conducted by Plustrust and device partners</li> <li>• Weekly classes to revise device usage and medical terms</li> </ul>	<ul style="list-style-type: none"> <li>• The weekly revision sessions tests the Fellows on topics taught previously</li> <li>• Monthly reports to measure number of teleconsultation availed</li> </ul>	<ul style="list-style-type: none"> <li>• The community is more prone to take diagnostic test if they see success in their neighbors or family</li> <li>• Multiple successful diagnosis encouraged older members to avail the tests regularly</li> </ul>
Community engagement to build awareness	<ul style="list-style-type: none"> <li>• Plustrust provides training to engage with community on health topics</li> <li>• Plustrust organizes health camps to support CHE fellow initially</li> </ul>	<ul style="list-style-type: none"> <li>• Exhaustive reports are filled by Fellows in the first 6 months of Fellowship</li> <li>• Number of people reached through health camps and other outreach programs are also reported</li> </ul>	<ul style="list-style-type: none"> <li>• On average, the CHEs of 2022 conducted ~60-65 tests monthly</li> <li>• No measure in place to report regular testers</li> </ul>

## Recommendations

Sensitivity and awareness training on castes to ensure that the CHEs who are selected do not discriminate based on caste. Further, evaluating the mindsets of the workshop participants during field visits and interviews may help Plustrust understand what kinds of sensitivity training need to be included in the workshop.

A more streamlined chain of services provided by the CHEs, doctor consultations and medicines would make the model more suited. Since the availability of medicines is an issue in most of these villages, partnerships with Pharmacies or other players in the market would help fill this need, helping complete the whole circle of preventative healthcare.

Patient history or health records are not collected by the CHEs in the villages. This is a big gap in the service provided, as the health data cannot be tracked. While it is important to provide teleconsultation services, it becomes tougher for a bond or relationship to be created with the patient as the doctor is completely unaware of the patient's medical history. Tracking irregular results could also be made possible if the CHEs kept track of their patient's health records.

## VI. Return to Roots Fellows (R2R)

### Description

The RTR fellowship is awarded to women who want to pilot service enterprises for skill development and basic services in their community. R2R fellows run their own service enterprises and simultaneously develop skills among other women who want to service local needs. Twenty RTR fellowships were offered from 2020 to 2022.

### Objectives and Stated Outcomes

The program was started in 2020 at the onset of Covid to provide a way of life for the wives of migrant laborers. It has now developed to include all women who want to start a business or a service that involves employment opportunities or skill development for other women in the community.

### Intervention by Plustrust and Partners

The process of the RTR fellowship is very similar to the RWE fellowship. The intervention here is also focused on building the required skills for women to start their business or service, with a focus on developing their self-confidence and communication skills.

The first step of the intervention starts at the application stage. Once the applications for the workshop are received by Plustrust, the team looks for the ideas the women have and any past work that they have done in the space. If she has already started her business, the team visits her village to see the operations of the work and to understand how she wants to use the fellowship to expand her business. The intent is to avoid choosing women who see the Fellowship stipend as an investment and to filter out the women who are working with other NGOs or Trusts for their business already.

Next, the selected applicants are invited to a residential workshop that happens for four days. During the workshop, the activities are all aimed at the following three areas:

- I. Building the self-confidence of women**
  - a. Building conviction in women
  - b. Changing their mindset about gender roles in their community
  - c. Breaking caste, religion, and gender bias
  - d. Encouraging women to brainstorm ways to make their venture financially viable
- II. Building a community of support and mentorship**
  - a. Motivating by having past fellows talk about their experience
  - b. Building trust with the anchors
  - c. Creating a community of women who support each other
  - d. Focused discussions about all their ideas and providing mentorship

### **III. Bringing their ideas to life**

- e. Bringing structure to the women's ideas
- f. Examining the motive behind the idea and solidifying belief in the venture
- g. Inspiring innovative methods of problem-solving
- h. Showing the importance of goal setting which then breaks down into tasks to achieve the main objective of the venture

This part of the fellowship is focused entirely on the personal improvement of the participants and shaping their mindsets concerning gender roles, entrepreneurship, and innovation. In certain instances, the RTR workshop is combined with the RWE workshop as the main objective of both the workshops is to build the women's confidence, build a community and to ideate.

After the workshop, the women are given two weeks to write up a business proposal or a growth proposal (for women who already have a business in its nascent stage) for their idea, complete with motive, implementation plan, plan for financial sustainability and the training they require for their success. These proposals are then screened by the team to check for viability and validity, and the final fellows are selected for the program by the partner organizations and Plustrust.

The selected fellows are then allotted their anchors based on the business idea and the experience of the anchor in the field. Apart from mentorship that is focused on personal development and soft-skill improvement, the fellows also have continuous training for six months in the technical skills that they might need for their venture.

- I. Basic digital tools
  - a. Use of computers
  - b. Microsoft tools – Excel, Word, PowerPoint
  - c. OneDrive
  - d. Excel reporting
- II. Fellowship support & mentorship
  - a. Budgeting and Financing
  - b. Community Engagement
  - c. Innovative teaching methods
  - d. New methods of student engagement
  - e. Monetary support for the first 6 months

One unique aspect of this Fellowship is the personalized training opportunities that are given to the women to learn hard skills needed specific to the business idea. For example, if one idea was to start a soap-making business in her village, the Fellow would be using her stipend and the Plustrust community to identify the relevant soap-making workshop that would help her start the venture.

During the fellowship period of 6 months, the Fellows have multiple 1-on-1 sessions with their anchors to discuss the progress of their business expansion, talk through challenges they are facing, discuss what further training would be helpful in their business and ask any questions that they want to discuss with the anchor. Further, the Fellows also introduce the other women she is working with, in the community, to the Anchor.

The anchors also visit the communities that the fellows are working in to ensure that the business is known to them, to understand the motivation of the women employed by the Fellow and to understand if the business can be scaled within the village and to neighboring villages.

## Application of Methodology

The program was started in 2020 at the onset of Covid to provide a way of life for the wives of migrant laborers. It has now developed to include all women who want to start a business or a service that involves employment opportunities or skill development for other women in the community.

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcome measures</b>	<b>Final outcome measures</b>
Support wives of migrant / daily laborers	<ul style="list-style-type: none"> <li>• Identify women in need of incubation support for business or service idea</li> <li>• Training to write business plans</li> <li>• Training to identify target customers</li> <li>• Monthly stipend for 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• Measuring monthly income in addition to the stipend</li> <li>• Meetings with Anchors to assess business growth</li> </ul>	<ul style="list-style-type: none"> <li>• Additional income of the wives of migrant / daily laborers</li> </ul>
Profitable business or service	<ul style="list-style-type: none"> <li>• Conversations with Anchors to develop ideas</li> <li>• Training to write business plans</li> <li>• Training to identify target customers</li> </ul>	<ul style="list-style-type: none"> <li>• Interim assessment of demand for product or service</li> <li>• Assessment of demand in neighboring community</li> </ul>	<ul style="list-style-type: none"> <li>• Stable profits from the product or service sold</li> </ul>

Employment opportunities for women in the villages	<ul style="list-style-type: none"> <li>• Training to identify the right people and talent to grow the business</li> <li>• Continuous motivation to work with local community</li> </ul>	<ul style="list-style-type: none"> <li>• Number of women employed by the Fellow</li> <li>• Training provided to women employed in key skills</li> </ul>	<ul style="list-style-type: none"> <li>• Number of women who continue to be employed</li> <li>• Salaries paid to the women who are employed</li> </ul>
Profitable business for the women	<ul style="list-style-type: none"> <li>• Training with excel reporting and budgeting to track business metrics</li> <li>• Connections to Anchors and network in similar fields to chat through problems and ideas</li> <li>• Regular connects with Anchors to brainstorm solutions to problems</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly reporting of revenue and profit from business</li> </ul>	<ul style="list-style-type: none"> <li>• New ventures started by the women in community</li> </ul>

## Findings

### Quantitative

Fellow	Fellowship	State	Idea	Number of women employed	No. of villages covered	Est. monthly income (INR)
Ms. KB	RTR	Rajasthan	Selling cleaning products	5	2	20,000 – 25,000
Mr. GS	RTR	Madhya Pradesh	Skills on Wheels	3	5	15,000 – 20,000
Mr. AA	RTR	Madhya Pradesh	Admission counselling	3	20	12,000 – 15,000

## Qualitative

### *Increase in earnings of women in the community*

RTR fellows ensure to employ other women in the village in their venture and pay them a regular salary for their efforts. While the number of women employed directly by the Fellows are in the lower single digits, there is a secondary advantage of other women in the community being encouraged and motivated to start earning for their family, either through starting a service, through regular employment or by searching for flexible job opportunities,

### *Community support for women*

A main observation in the villages of the RTR villages is how the community continued to be proud of the Fellow from their community who started the business and made enough money to support the family. This further encouraged the fathers and mothers to not stop the education of their girl child to ensure their daughter also has the same kind of opportunities.

### *Building entrepreneurial spirit of women*

The RTR Fellows are motivated to think about profitability of their business from the first day of the Fellowship and are motivated to think of different ways to expand their business. Though most of the ventures do have a societal aspect to it – through providing products or services that are of the utmost need to their villages or providing employment opportunities to other people in the community – they are trained to think about how they can earn a living through the venture. The women work with the Anchors to think of innovative ways they can cut costs and expand their volumes to reach profitability.

## Case Studies

### *KB – Sarada, Rajasthan*

#### Background

KB is from Sarada in the Udaipur district of Rajasthan. She had studied till 10<sup>th</sup> standard in her village but faced constant struggles at home with her family. She comes from a conservative family and had to fight to continue her education. She was forced to drop out after 10<sup>th</sup> standard due to family and societal pressure to get married and start a family. After her marriage, she focused on her family for a bit and soon realized the immense support she got from her husband and mother-in-law. She decided to look for ways to make money and create some change in the society and community around her. Now, after establishing her business, she is continuing her education as well.

### Motivation to join the RTR

After her marriage, in order to find ways to create change in the community and explore her ideas, KB worked with a few SHGs and attended their workshops. In one such workshop in 2021, she met Ashwani who was an anchor for Plustrust. She told him about the different ideas she had to create smaller changes in her community while making money and was introduced to the Plustrust fellowship by Ashwani. He taught her how to fill out the online form and told her about the different areas that the workshop would cover to grow her idea. Till then KB had seen men in her village study, earn money and move to bigger houses. She saw this workshop as one step in her journey towards making more money and building her own big house. She was also interested to know how the fellowship would help her solidify her ideas and help her make a profitable business that creates employment for women in her village.

### Work after RTR

Ashwani was the facilitator at the workshop and there were over 25 women who had registered for the same. The initial 3 days of the workshop focused on improving KB's confidence, giving her ideas on how to write a business plan and budgeting the costs and profits for the next 6 months. Further, Ashwani also had individual talks with her to give personalized attention to her soap-making idea and taught her ways of community engagement that would be needed in her business, for sales and employment of other women in her village. Further, she formed bonds with the other women in the workshop and learnt a lot from their ideas. She felt a small community of support and friendship in them that lasts even 2 years after the workshop.

Post the training, her anchor Ashwani arranged for her to attend a soap-making training where she learnt how to make soap bars, liquids and other cleaning products. Using the stipend provided by Plustrust through the fellowship, she acquired all the raw materials that she would need to make her products. Further, through the online classes with Plustrust on marketing, networking and sales, she learnt the techniques to pitch her products to her customers. After a trial-and-error method in the first month, she figured that she made a higher profit on wholesale customers and started focusing her efforts on wholesale customers. She has managed to become the supplier of cleaning products for 3 banks along with a few government offices in her village and neighboring villages.

Even after the fellowship period ended, KB continued to attend digital classes provided by Plustrust and learnt a lot, especially through product photography classes and Canva for photo editing. She mentions that the planning and budgeting refreshers are the most helpful to ensure that she records her transactions meticulously.



## Community thoughts

KB's husband is very happy that his wife makes over INR 30,000 per month which adds to his income. This ensures that their kids go to a good school and they can save up for their future education. Further, he says he is proud of KB for constantly taking the effort she takes to talk to other women in the community to encourage them to also work with her or start their own ventures. Seeing her do so much work, their kids are also driven to study well and set a name for themselves in society.

KB's mother-in-law is also very forward-thinking and constantly encourages her daughter-in-law to continue working while she takes care of things at home. KB mentions that if it's not for her support, she would not be able to continue her job.

Seeing KB, there are a lot of other elder people in the village who have also let their girl children continue education and work with SHGs to earn some money. A couple of girls from her village have also attended subsequent workshops for RWE and CHE to find their way of making an impact on their community. Everyone in her locality knows her products and continues to support her by buying the product and sharing the products with other contacts they have in the village and neighboring villages.

A lot of girls that work for KB also mention that they would not have otherwise been allowed to work if their parents had not seen KB be successful. Over the last 2 years, KB mentions that the support she has received from her community has constantly grown and more girls are continuing to step out of their comfort zone to create their name in society,

## Financial impact

KB started earning in the first month of her fellowship itself through her venture and by the end of the fellowship, she was earning INR 6,000 per month, which is the same as the stipend that she was earning. Post the fellowship, she focused on increasing her customer base, and after gaining the banks and government offices as her regular wholesale clients, she now makes INR 28,000 to 30,000 per month by selling 6-7 kilograms of product every month.

Moreover, she now employs 5 women who help her make the products. All the manufacturing is on an order basis and the women are employed on an ad-hoc basis and paid per product they make. KB has taken the effort to train these women in her community and is on the path to encouraging and motivating more women to start their own businesses, in crafts, household products and more.

KB is also employed by another SHG now to go to different villages and ensure proper implementation of their training and is paid a small amount for her efforts. Additionally, she also works for the bank on ad-hoc tasks and earns around INR 5,000 to 6,000 per

month through that. She mentions that the workshop showed her her capability and she wants to ensure that it is not wasted.

## Evaluation

<b>Stated Objective</b>	<b>Intervention</b>	<b>Interim outcomes</b>	<b>Final outcomes</b>
Support wives of migrant / daily laborers	<ul style="list-style-type: none"> <li>• Anchors identify suitable women to the program based on their experience on the ground</li> <li>• Residential training to develop business plan and customer profiles</li> <li>• Monthly stipend for 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• 80% of Fellows start earning in the initial 6-month fellowship period</li> <li>• Weekly meetings with Anchors during Fellowship</li> </ul>	<ul style="list-style-type: none"> <li>• On average, the continuing RTR Fellows earn INR 15,000 per month</li> </ul>
Profitable business or service	<ul style="list-style-type: none"> <li>• Anchors have weekly meetings with Fellows to ensure proper implementation</li> <li>• Regular conversations to brainstorm solutions to problems faced</li> </ul>	<ul style="list-style-type: none"> <li>• All Fellows work with Anchors to do a demand analysis of their product or service in their village and neighboring villages</li> </ul>	<ul style="list-style-type: none"> <li>• Continuing RTR Fellows report fluctuations of only INR 2,000-3,000 in their monthly income</li> </ul>
Employment opportunities for women in the villages	<ul style="list-style-type: none"> <li>• Anchors help interview and select women for the venture</li> </ul>	<ul style="list-style-type: none"> <li>• During the fellowship, Fellows work on growing demand but are motivated to start building connections with other women</li> <li>• in key skills</li> </ul>	<ul style="list-style-type: none"> <li>• On average, RTR fellows employ 3 women from their community</li> <li>• Women are paid on an hourly basis for services and on number of units made for products</li> </ul>
Profitable business for the women	<ul style="list-style-type: none"> <li>• Basic training in excel and finance during residential training</li> </ul>	<ul style="list-style-type: none"> <li>• 90% of Fellows provide monthly profitability reports during Fellowship</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of Fellows continue with their venture even after end of Fellowship</li> </ul>

	<ul style="list-style-type: none"> <li>• Required training on case-by-case basis (e.g., soap-making training for a Fellow who wanted to start cleaning product business)</li> </ul>		
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### Recommendations

The RTR workshops occur simultaneously with the RWE workshops with specific skill-based trainings. However, the Anchors are not experts in the industry / the skill that the Fellow is focusing on and hence, they are not able to provide the best resources available to upskill the Fellows. Leveraging the past Fellows as new Anchors or connecting with new Anchors would help solve the problem.

Income generation is a goal of this fellowship from the date of inception. However, due to the limited time and support, some Fellows are unable to continue their venture. More streamlined and continuous support in addition to the first 6 months of Fellowship would help provide resources needed to establish a financially sustainable venture.

## VII. Discussion

Social Entrepreneurship is in its nascent stages in India and as an early entrant in the Fellowship model and the CHE model, Plustrust has been implementing innovative methods and models in its working. The fellowship is different from other novel ideas in that it does not provide any monetary support to the women beyond the initial stipend the first 6 months, which are used for developing the business. This encourages the women to find ways to make a profit through her project that increases the chances of financial sustainability of her initiative.

The continuous support from the Anchor who has been working on the field and is aware of the constraints and opportunities in the region is vital in success of the Fellow. 2020-22 fellows are still in touch with their Anchors even 2-3 years after the completion of their Fellowship and this proves unique to Plustrust's model.

Plustrust's emphasis on building the Anchor base and continuing relationships with their partner organizations across all states also proves important to the success of their model. Investments made to train the Anchors and continuous cross-learning between partner organizations and Anchors have enabled Plustrust to identify their areas of improvement and modify the model.

Further, their openness to modify operations when things do not work – like in the first CHE model in Rajasthan that could not scale due to the free healthcare facilities in the state – has enabled them to find other successful alternatives. The firm has also explored different partner organizations in different states for implementation. It has also explored Medtech partners that could help facilitate training for CHEs and the medical devices to be used which has led to multiple iterations of its initial model.

Though the model has some way to go and has its areas of improvement, it can be looked at as a case study to help other firms working in the social entrepreneurship space to help them understand the intricacies of income generation.