

FOCUSED DEVELOPMENT PROGRAM

Impact Assessment Report

by Social Lens

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EXECUTIVE SUMMARY



India accounts for one of the lowest female workforce participation rates across the world.¹ Sociocultural norms, lower literacy and skill levels, and patriarchal beliefs about a woman's role in the household act as some of the major barriers to entering the workforce for women. For women belonging to underserved tribal communities, these barriers are exacerbated. They are likely to have limited opportunities and access to formal education due to social and financial constraints, resulting in limited exposure to technical and soft skills. Such issues are observed in the state of Jharkhand, which is struggling with high poverty levels and low literacy rates, especially among women. Parallely, in the midst of a growing demand, the state and the country also face a shortage in the number of skilled nurses in its healthcare sector. To address these challenges, the Focused Development Program (FDP) was designed to empower women belonging to poor socio-economic backgrounds in Jharkhand by skilling them in nursing through an ANM course. The program also facilitates access to a loan to enable students with monetary constraints to enrol in the course.

The FDP imparts training across its three Nursing Kaushal Colleges in Jharkhand, namely, in Chanho, Gumla and Chaibasa. The nursing program is aligned to the national level ANM curriculum. The course comprises various key elements such as theoretical training, practical training, clinical attachments and mandatory 6-months on-the-job training. The theoretical course entails classroom teaching imparted across subjects such as Community Health, Primary Health, Child Healthcare, Healthcare Management, and Nutrition, Patient Care, among others. In addition to offering training on soft skills, the program also includes language-compatible modules for theoretical concepts in Hindi to ensure language barriers faced by students are addressed. FDP also offers migratory placement opportunities post course completion to the program participants to enable them to acquire a job with reputed employers and ensure a steady income to enable repayment of their loan.

This assessment aims to analyse the impact of Focused Development Program on the lives of target beneficiaries through the level of skills they have been able to adopt, the employment opportunities they have been able to avail, and the change in living standard achieved as a result of the training sessions attended under the program. To understand the program's impact, a sample of program participants, family members, college Director and faculty members, employers, and program team members across the three colleges were surveyed.

The program participants surveyed have gained meaningful employment post-training and have recorded an increase in their income levels. 86.14 percent of the respondents are employed as ANM nurses either in hospital wards or in homecare medical services. 52.38 percent of the respondents reported that their monthly income was between INR 10,000 to INR 15,000, while 16.67 percent of the respondents reported earning between INR 15,000 to INR 20,000 monthly. This resulted in their increased contribution to household income. 57.73 percent of the respondents stated that they contributed to the household's monthly expenses every month. 15.06 percent of the respondents had purchased assets such as mobile phones and bikes for their family members and 5 percent reported contributing monetarily to the purchase of assets such as land, housing, fridge and a television set. 4

EXECUTIVE SUMMARY



The program has not only increased the levels of financial literacy among the participants, they have also experienced greater financial independence. 79.12 percent of the respondents viewed the loan as an advantage and as a means to attain financial independence as they funded their own education, without relying on their family. 44.03 percent of the respondents stated that they were in full control of the money they now earn.

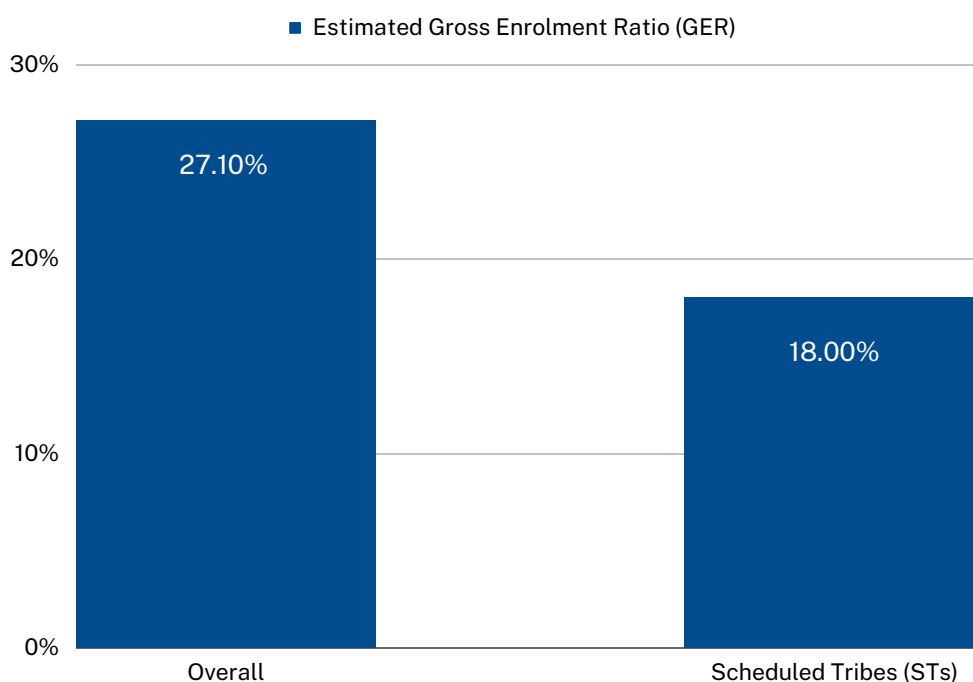
The program has also been able to foster agency among the participants with respect to decisions of marriage and future career prospects. Enrolment in the nursing course has enabled the program participants to delay the age of marriage, until at least the repayment of the loan. 20.52 percent of the respondents stated that in the absence of the program, there was a high possibility that they would be married and would not have had the opportunity to work. The program has been able to cultivate aspirations for higher education among the program participants. 40.67 percent of the respondents shared their aspirations of pursuing a GNM Nursing degree.

The study demonstrates that the program has been successful to a great extent in ensuring stability of income and employment through skill enhancement of women belonging to underserved communities to engage in meaningful work and achieve financial independence. However, trends of the alumni being encouraged to marry soon after the repayment of loans are beginning to surface at the stage of this assessment. The extent to which the program participants are able to continue working post marriage and exhibit the same levels of agency and financial independence is recommended to be measured through longitudinal tracking of a sample of the candidates.

INTRODUCTION

Empowerment of marginalised populations is central to building an equitable society and factors such as employment opportunities and education function as catalysts in this pursuit. Opportunities in education, particularly higher education, are limited due to multiple reasons for the marginalised populations in society, including women. These include sociocultural norms, financial limitations, beliefs about women’s role in the household, and unpaid household work. These challenges are further exacerbated for women from historically marginalised populations such as Scheduled Tribes (STs) resulting in inaccessibility of higher education and employment opportunities.

Globally, women’s participation in the labour force is an important indicator of their economic empowerment. Not only does this measure the percentage of women within a country’s total labour force but it also indicates how many women are financially independent and contribute to the country’s economy. Financial independence indicates the ability to have agency within inter-household decision-making and social mobility. The global gender gap in labour force participation was 27% in 2018, compared with 29.1% in 1990, and it is expected to remain at 27% till 2030.²

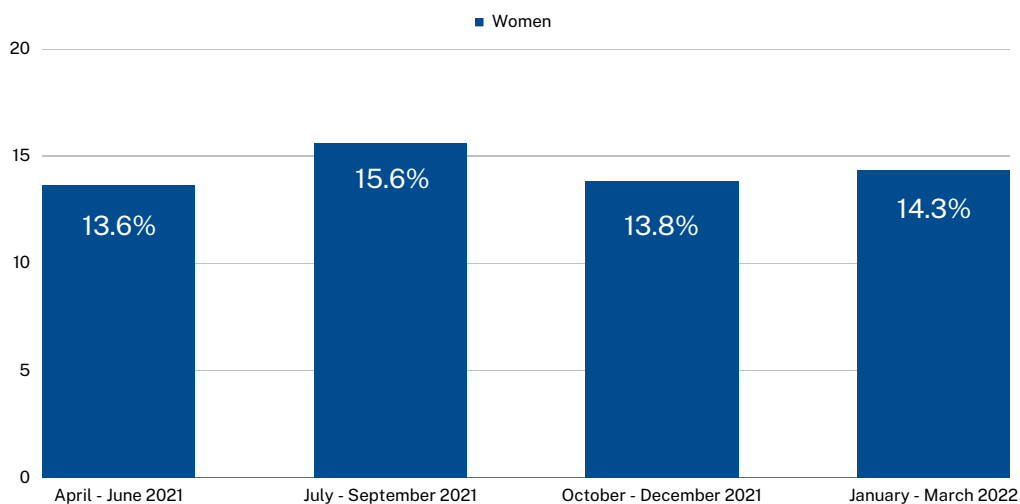


Enrolment in Higher Education in India

(Source: All India Survey on Higher Education 2019-2020, Ministry of Education)

In India, as of 2020-21, the total Labour Force Participation Rate is 41.6%, the male participation in the labour force is 57.5% and female participation is 25.1%.³ The gender gap between these statistics is revealing. Literacy and educational opportunities are significant components of participating in formal sector employment. The Estimated Gross Enrolment Ratio (GER) in Higher education in India is only 27.1%, which highlights the low number of individuals enrolling in higher educational opportunities. Marginalised communities such as Scheduled Tribes (STs) are at a further disadvantage, as reflected in the rate of enrolment of STs in higher education, which is even lesser at 18.0%.⁴ This is due to multiple reasons, some of which include differences in culture, language and geographical segregation.

In Jharkhand, a significant 26.2% of the total population are Scheduled Tribes (STs)⁵. It has featured among the poorest state with 42.16% of the population being multidimensionally poor⁶ in the Multidimensional Poverty Index 2014-15. This is reflected even in the literacy level of Scheduled Tribes (STs) in Jharkhand is 57.1% with a 9.3% gap in comparison with the overall literacy rate of Jharkhand which is 66.4%.⁷ More so, the ST male literacy rate is 68.2%, and the literacy rate among ST women in Jharkhand is only 46.2%⁸ which is a significant gap from the overall literacy rate. The lower literacy rates and the high percentage of multidimensional poverty in the state along with the marginalisation of tribal people are interconnected issues highlighting the challenges in Jharkhand. This is reflected in the female worker participation ratio in Jharkhand which is only 35.2%.⁹



Labour Force Participation of Women
 (Source: PLFS April - June 2022, Ministry of Statistics and Program Implementation)

³ Periodic Labour Force Survey (PLFS) - Annual Report July 2020 - June 2021, (2021). Ministry of Statistics & Programme Implementation.
⁴ Ministry of Education, Government of India. (2020). (rep.). All India Survey of Higher Education.
⁵ Ministry of Tribal Affairs, Government of India. (2022). Annual Report 2021-22.
⁶ NITI Aayog. (2021). (rep.). National Multidimensional Poverty Index, Baseline Report.
⁷ Ministry of Tribal Affairs, Government of India. (2022). Annual Report 2021-22.
⁸ Ministry of Tribal Affairs, Government of India. (2022). Annual Report 2021-22.
⁹ Ministry of Labour & Employment. (2022). Women Participation in the Workforce.

One way to tackle the lack of access to higher education in low-income marginalised communities is the knowledge and availability of credit opportunities. Although, the gap between bank debits and credit has varied between 113% and 157% from 2014-15 to 2020-21 in Jharkhand, highlighting the poor credit absorptive capacity of the state. This alludes to the lack of credit opportunities availed by people, lack of financial knowledge regarding savings, loan opportunities, etc. This prevents low-income households from accessing credit opportunities further limiting access of women to educational opportunities due to financial constraints.

These conditions inevitably marginalise the tribal community and increase the challenge of accessing employment opportunities. The probability of a woman participating in the workforce is higher with an increase in educational qualification, but norms that expect women to prioritise family and social status over their employment significantly limit women's pursuit of job opportunities. In this context, there is a need for skill development and relevant job opportunities, which are essential steps towards increasing female participation in the labour force and empowering women.

The COVID-19 pandemic has thrown light on the importance of nursing in the healthcare system. ASHA workers, among others, have illustrated the importance of bridging the gap between the public healthcare system and communities and trained medical personnel. There is a need for skilled nurses to strengthen the healthcare system in India.¹¹ Data from the WHO report from 2019 shows that India faces a shortage of nurses, as there are only 2.4 nurses per 1000 people, which is less than the WHO standard of 3 nurses per 1000 people. The combination of lack of skill development opportunities and relevant jobs contributes to this problem.

The multiple issues highlighted above include lack of access to credit opportunities, and low female participation in the labour force and higher education in Jharkhand, particularly for tribal populations, especially tribal women are challenges needed to overcome for the empowerment of women.¹² In this context, Pan IIT Reach For India (PARFI) designed a 2-year program that skills tribal women from the districts Gumla, Chhanho and Chaibasa in Jharkhand in nursing and HDFC Bank played a pivotal role in the effective implementation of the program. The support provided by facilitating loan procurement for the fees of the program and the option to repay it themselves after getting employment makes it accessible for tribal girls. It provides them with the skills and placement opportunities outside of their hometown to participate in formal sector employment as nurses; a profession that aids the requirement for skilled medical personnel in India. This program is a pathway for women in underprivileged communities to improve their economic status and access various career opportunities to improve their livelihood. It is motivated by the need for economic empowerment of women belonging to the tribal communities and for creation of lasting change that empowers them with agency over their lives.

¹⁰ Government of Jharkhand. (2022). *Jharkhand Economic Survey 2020-21*.

¹¹ Government of Jharkhand. (2022). *Jharkhand Economic Survey 2020-21*.

¹² Nurses and midwives (per 1,000 people) | Data. (2019). The World Bank. <https://data.worldbank.org/indicator/SH.MED.NUWV.P3?end=2019>

PROGRAM CARDINALS



About the Project

The Focused Development Program (FDP) was initiated through a Partnership between HDFC Bank and its implementation partner, PANIIT Alumni Reach for India (PARFI) Foundation, with the aim of providing vocational training to young women belonging to underserved communities, empowering them to become financially independent. The Focused Development Program was launched in 2018, in resource-poor, tribal-dominated districts of Jharkhand. Given the socio-economic context of the region, many young girls either lack access to quality higher education or avenues of meaningful livelihood and employment. To address these challenges, the Focused Development Program envisioned to impart technical skills in ANM nursing specialisation, aligned to the State Nursing Registration Council (SNRC) and the State Council for Vocational Training (SCVT), empowering the women to be financially independent and agents of change for their families.

The ANM nursing training is imparted through a two-year residential program that covers practical as well as theoretical lessons, along with hands-on training imparted through the clinical attachment and on-the-job training components. As part of its theoretical syllabus, the course covers subjects such as Primary Health, Healthcare Management, Nutrition, Community Health, Child Healthcare, Midwifery etc., while the practical training sessions are imparted in simulation laboratories covering key concepts such as the process of cannulization, injection, infant care after delivery etc. Furthermore, clinical attachment and on-the-job training introduces the nursing students to the workings of a medical facility and the roles and responsibilities of a nurse, in addition to allowing the nursing students to apply everything they have learnt in the classroom at the medical facility.

Thus, the ANM nursing training program is holistically designed to prepare the nursing students for their job role, ensuring their readiness for the medical field.

Program at a Glance

Details of the Implementing Organisation

Name: PANIIT Alumni Reach for India (PARFI) Foundation
Year of establishment: 2009

Location

Mumbai

Duration of the project

October 2018 - June 2021

Locations of the project

3 districts of Jharkhand - Ranchi, West Singhbhum, Gumla

Locations of the residential colleges:

Nursing Kaushal College, Chanho
Nursing Kaushal College, Chaibasa
Nursing Kaushal College, Gumla

Program outreach/No. of beneficiaries

Direct beneficiaries:

- 832 ANM Nursing students
- 120 Swasth Seva Parivartan Participants

Indirect beneficiaries:

- 832 families of ANM Nursing students
- Community members

Objectives of the project

- To impact market-aligned theoretical and practical training in ANM nursing to young women belonging to underserved tribal communities in rural Jharkhand, strengthening their employability.
- To offer financial support to the students in the form of skills-based loan financing, empowering them to self-finance their education.
- To enhance agency, decision-making, and mobility in the program participants through avenues of meaningful employment and steady income.
- To impart quality Epidemiology and Infectious Disease Control training during the pandemic to various healthcare workers such as existing Govt. ANM/GNM nurses and Asha/anganwadi workers to address the challenges of the healthcare sector and strengthen public health.

Program Activities

The young women who are enrolled in the ANM Nursing Course at the Kaushal Colleges belong to underserved communities residing in remote, underdeveloped regions. These regions lack connectivity by road as well as telephonic connection and have limited avenues for employment and higher education, with a majority of the population involved in informal occupations such as agriculture, manual labour, househelp duties etc. Additionally, their families and the community at large tend to hold discriminatory beliefs and impose restrictions upon them, restricting their overall mobility and agency and limiting the realisation of their aspirations. To address these challenges and to drive financial independence and empowerment in young, tribal women of Jharkhand, PARFI, supported by HDFC Bank, implemented the Focused Development Program through the Nursing Kaushal Colleges in Jharkhand.

The primary objective of the program was to impart market-aligned technical skills in ANM Nursing to young tribal women, in order to encourage them to pursue higher education and build their careers; thereby empowering them to be agents of change for their families and the community at large. To achieve this objective, the following activities were undertaken as part of the Program.

- Needs Assessment of the Community

To understand the existing challenges and needs of the community, a market research study was conducted. This study aimed to understand the socio-economic constraints of the communities residing in and around Chanho, Gumla and Chaibasa. The study's findings highlighted that a majority of the residents of the region were engaged in the informal sector, either in agriculture or as manual labourers. Furthermore, most families belonged to low-income households and relied on sustenance employment. The overall community owned limited assets and had limited access to basic necessities, with several households falling below the poverty-line. The community was largely uneducated, with limited opportunities of quality education and higher education for the current generation of youth as well.

The study delved deeper to understand the aspirations of the community in terms of higher education and consequent employment prospects, especially for young women. The findings from this study indicated that young women as well as their families are inclined towards the medical field and view nursing as a prestigious career, ideal for women. Additionally, further research highlighted the dearth of trained nurses in Jharkhand. Thus, the need for providing training in nursing was established.

- Partnering with the Government

The implementation partner, PARFI established a Special Purpose Vehicle (SPV) model, partnering with the Government of Jharkhand and other regional non-profit organisations. PARFI's partnership with the Government is agnostic of the government in power and this unique partnership ensured long-term institutional collaboration, leading to sustainability of the program and its interventions.

The partnerships with the Government of Jharkhand and the non-profit organisations created a strong institutional framework ensuring legal aspects such as certification of course candidates according to the State Nursing Registration Council and State Council for Vocational Training accreditation. The non-profit joint venture was also designed to mitigate legal risks pertaining to certification.

- Mobilisation

To mobilise the community and raise awareness regarding the Nursing Kaushal College and its program, the team interacted directly with community members during village meetings and community gatherings via permissions obtained from the village head or the Panchayat. Additionally, the program team collaborated with various indirect channels such as local grassroots NGOs and Government agencies to raise publicity and garner more applications for the program. The team also works closely with government schemes such as the Jharkhand State Rural Livelihood Mission to encourage maximum applications from deserving candidates.

- Admission Process

Admissions to the ANM course at the Nursing Kaushal College are merit-based and are granted to needs-based students through a rigorous process of entrance exams, screening test and interviews, followed by a counselling round. The course has a pre-defined eligibility criteria for admission, along with clearly defined grounds for exclusion of certain candidates who do not qualify the needs-based criteria.

At the onset of the academic session, applications are invited from students, following which an entrance test is conducted. This entrance test is conducted either online or through OMR sheets and tests aspects such as logical reasoning, Intelligence Quotient (IQ) and Emotional Quotient (EQ) of students. Post the entrance exam, a screening test is conducted where students are screened based on their entrance exam scores and their needs-level. To assess their needs-level, the Multidimensional Poverty Index (MDPI) and the Below-Poverty Line (BPL) criteria are used. The MDPI assesses students' socio-economic backgrounds across the dimensions of health, education, and standard of living; while the BPL assesses dimensions such as land holding size, type of housing, food security, indebtedness, etc. The MDPI and BPL scores of students override their entrance exam and interview scores, inline with the objective of the program to provide access to quality education and employment to the most deprived. At this stage, the defined exclusionary criteria is also accounted for to ensure fair selection of candidates, inline with the objectives of the institute. Post the screening of candidates, they are interviewed in-person to gauge their interest in the course and their propensity to repay the loan. The next step in the admission process is to compile the interview scores of shortlisted candidates and prepare a final admission list.

- Loan facilitation process

The Nursing Kaushal College was envisioned to ensure students' financial independence and inclusion. Thus, one of the pillars of the program was the provision of skill loans for all enrolled students.

In the skill loan model, the Nursing Kaushal College collaborated with various local and state banks to facilitate loans without any collateral. After students were enrolled in the nursing program, a loan account was opened for them in their name and their entire course fees was disbursed through this account.

As the course progressed and students began getting placed for their On-the-job training and final placements, they began repaying the loan in instalments. The loan is granted for a term period of 4 years, with a moratorium of 1 year. The objective of the skill loan model is to not only ease the financial burden of education placed on students and their families in the absence of such a financial support provision, but also to ensure program sustainability by empowering the students to fund their own education.

- **Course Curriculum**

The ANM nursing course at the Nursing Kaushal College is aligned to the national level ANM curriculum defined by the State Nursing Registration Council and the State Council for Vocational Training. The course comprises various key elements such as theoretical training, practical training, clinical attachments and on-the-job training. The theoretical course entails classroom teaching imparted across subjects such as Community Health, Primary Health, Child Healthcare, Healthcare Management, and Nutrition, Patient Care, among others. Theoretical classes at the Nursing Kaushal College are envisioned to be interactive. Thus, students are encouraged to present research papers, do group presentations and conduct flip classes. To address the language barrier faced by most students, it is ensured that theoretical concepts are simplified and language-compatible modules in Hindi are used. Furthermore, given the socio-economic background of the students and their lack of access to english-medium education, the course curriculum incorporates additional training on English language communication and comprehension. Through extra classes, the students are encouraged to converse in English and attain fluency and comfort in the language, as it is vital at the workplace. All students are provided with a glossary list of medical terminology in English, to acquaint them with fundamental medical terminology used in hospitals and the healthcare sector. Such additional efforts were undertaken to ensure students' preparedness for the workplace and its requirements.

In addition to theoretical classes, practical sessions are conducted every week to help students learn and practise medical procedures such as catheterization, injection, cannulization, newborn care, etc. Furthermore, to ensure students' exposure to the healthcare ecosystem, the nursing students are positioned in local hospitals and community health clinics to assist senior nurses and doctors and to understand various medical procedures first-hand. These clinical attachments help nursing students gauge the requirements of as well as prepare for their future profession.

- **On the Job Training**

A significant component of the 2-year ANM Nursing course is 6 months of mandatory on-the-job training (OJT), aimed to bridge the gap between institutional delivery of knowledge and the everyday requirements of nurses in the healthcare sector.

Each nursing student is mandated to spend at least 6 months working alongside a healthcare organisation, either in a hospital setting or in homecare. Towards the end of their first year, students are provided with on-the-job training placement opportunities at pan-India locations. The primary objective of the OJT is to provide the nursing students with the opportunity to closely observe the healthcare sector in operation.

Additionally, during the OJT, all students receive a stipend through their respective employer organisations which allows them to be financially independent, begin repayment of their loans, and provide monetary support to their families.

- **Placements**

All the Nursing Kaushal Colleges provide final job placement opportunities to their students. Each Nursing Kaushal College has a list of healthcare organisations that partake in the placement process and hire students based on their organisation's requirements. The placement opportunity provided by the college is aimed to connect students to the healthcare industry and provide them with opportunities to gain meaningful, sustainable employment through college.

- **Follow-ups with students**

Post course completion and final placement, the program team works closely with the graduated students to check-in on their work and their loan repayment status. Students are contacted periodically to encourage them to repay their outstanding loan amounts and clear their loans. The follow-ups with the students are conducted at least for a period of 3 years, or until the repayment of their entire loan amount.

- **Swasth Seva Parivartan (SSP) Program**

The COVID-19 pandemic outbreak put immense pressure on Jharkhand's healthcare system. Against this background, 120 ANM/ GNM nurses, ASHA workers and Anganwadi workers were provided short-term training on epidemiology and infectious disease control. The aim of this training was to enhance the existing capacities of public healthcare workers and address the healthcare challenges being faced by the community.

Going the Extra Mile

Since the inception of the Nursing Kaushal College, its objective has been to instil ANM Nursing skills among young tribal women belonging to underserved communities, in order to provide them with livelihood opportunities. All activities undertaken within the program were directed towards achieving this objective and empowering the women. While the objective of the program remains unchanged, the program implemented some innovations to ensure greater efficiency and effectiveness of delivery.

- **Enhancing the course curriculum**

While the ANM Nursing Course imparted in the colleges is aligned to the SNRC and SCVT-defined curriculums, the program team has added additional theoretical and practical concepts that go beyond the basic requirements of an ANM nurse. With concepts such as geriatric care, academic research and soft skills training being imparted in the course, the nursing students graduating from the Nursing Kaushal College hold qualifications that go beyond the minimum requirements of ANM nurses. Additionally, the usage of anatomy labs and simulation labs for practical training helps students understand the theoretical concepts better.

- **Clinical attachment model**

While the course is designed to increase exposure of students to medical institutions and their environments through 6 months of OJT, all the 3 Nursing Kaushal Colleges have also collaborated with government hospitals and Public Health Centres in the vicinity to ensure students' periodic practical training. On a rotation basis, the nursing students work day and night shifts in these medical institutions across wards such as OPD, labour and delivery, OT etc.

Monitoring and Evaluation Framework

The 3 Nursing Kaushal Colleges under the Focused Development Program undergo timely monitoring and evaluation at each stage. There are various teams with designated and well-defined roles and responsibilities such as the Mobilisation team, Business Development team, Retention team, Repayment team, etc. who implement their own regular monitoring and tracking and share the information amongst each other. The monitoring framework undertakes tracking of students from the inception of the academic year. Day 0 of tracking begins with the onboarding of students and the beginning of theoretical and practical classes. Further, student details such as their OJT organisation, location and stipend amounts are recorded along with their loan repayment status towards the end of Year 1. Towards the end of Year 2, students' final placement details such as the name of the organisation, salary, location and students' Year 1 and Year 2 marks are recorded. Post final placement of students, the monitoring of their loan repayment status continues until the entire loan amount is cleared by the student.

METHODOLOGY

Purpose and scope of the evaluation

This report presents the results of the evaluation of HDFC Bank's Focused Development Program for the period of 2018 to 2021. The Assessor agency, Social Lens Consulting, was brought on board to assess the outcomes and impact of the program from a third-party perspective.

The study was conducted with the following objectives:

- To determine the contextual background of the project and the extent to which the objectives of the nursing program were consistent with the program participants' needs, accounting for the socio-economic challenges faced by the target beneficiaries
- To examine the role of project structure, nature of delivery, etc. in the achievement of the programme goals, outputs and outcomes
- To understand the impact delivered through direct beneficiaries (nursing course graduates, Swasth Sewa Parivartan participants) as well as other stakeholders (family members, program managers, field team members, etc.)

Stakeholder Mapping

The stakeholders involved in the program are listed below:

Direct beneficiaries	Immediate indirect stakeholders	Indirect stakeholders for implementation	Other
Nursing Kaushal College graduates & current students	Parents/family members	Nursing Kaushal College faculty, bank officials, employers	Community
Swasth Seva Parivartan program participants	Community members	-	-

Our view of impact

The impact assessment of the Focused Development Program was undertaken with a primary focus on generation of livelihood opportunities, increase in standard of living, women empowerment and impact on community. The detailed view of impact, along with some key outcome and impact indicators is presented below.

OUR VIEW OF IMPACT

Primary Focus Areas of Assessment:

- **Skill development and increase in livelihood opportunities**
 1. Access to a source of income through skill development and placement opportunities of tribal girls belonging to low income families
 2. Change in aspirations- career growth, higher education

- **Improvement of standard of living of nurses and their families**
 1. Change in income
 2. Change in socio-economic status of families (access to basic necessities, purchase of assets)

- **Women empowerment**
 1. Financial independence of women in the region
 2. Change in agency, mobility and decision-making of nursing course graduates
 3. Change in financial literacy, change in ownership to repay loans

- **Impact on community**
 1. Bridging the skill gap of existing nurses and ASHA workers to aid the battle against COVID-19

OUR APPROACH & SAMPLING

Primary and Secondary Research

The study adopted a mixed-methods approach involving the collection and analysis of quantitative and qualitative data. The analysis has been drawn from primary and secondary research. A careful examination of the program literature was undertaken to understand the organisation's objectives and methodologies used. This was used in the design of the assessment tools and indicators and to develop a basis for evaluating any gaps and challenges faced. A review of reports published by the government (Periodic Labour Force Survey, Ministry of Tribal Affairs, Jharkhand Economic Survey etc.) social enterprises, and independent studies was conducted to establish the project's relevance with respect to the needs of the tribal women from underserved communities in Jharkhand.

A multi-stakeholder approach was adopted to gain a comprehensive understanding of the program's impact. Through participatory research, qualitative and quantitative data from nurses, family members, employers, and the project management team was collected and analysed. Contextualised tools were designed for each stakeholder in alignment with their engagement with the program. The primary research involved:

- Online and on-field surveys and interviews with a sample of beneficiaries (nursing course alumni) directly involved in the intervention¹³
- Online and on-field surveys interviews with the program field level staff and management team and other stakeholders

Sample selection

A random sample of study participants was selected for this assessment through the multi-stage cluster sampling approach.¹⁴ The sample size for the primary program participants was determined through a sample size calculator that is based on:

- Sampling Confidence Level of 95 percent: A percentage that reveals how confident one can be that the population would select an answer within a specific range
- Margin of Error of 5 percent: A percentage that indicates how much one can expect one's survey results to reflect the views of the overall population. The smaller the margin of error, the closer one is to having the exact answer at a given confidence level.

The formula used to calculate the sample size was as follows:

$$\text{Sample size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N} \right)}$$

¹³ Given that most alumni were placed pan-India; to the extent possible, in-person interviews were conducted for all the candidates who were available in Jharkhand during the time of the field-visit and the remaining sample was covered through telephonic interviews.

¹⁴ In the multi-stage cluster sampling approach, the population is divided into groups or 'clusters' and individual units are then randomly selected from within the cluster to be used under the sample.

The distribution of the planned and achieved sample size was as follows:

District	NKC Alumni		Current students ¹⁵		SSP Participants	
	Planned	Achieved	Planned	Achieved	Planned	Achieved
Chanho	135	136	5	20	10	12
Chaibasa	62	62	5	10	10	10
Gumla	67	70	5	10	10	10
Total	264	268	15	40	30	32

Note: NKC - Nursing Kaushal College

Other stakeholders covered ¹⁶	
Family members	19 parents/family members of NKC students (planned target: 10)
NKC Faculty/Principal	9 NKC faculty members/principals (planned target: 6)
Bank Officials	2 (in-person in Jharkhand State Cooperative Bank, Chanho)
Employers	3 (in-person in Vashi, Navi Mumbai)

The research was carried out through language compatible assessment tools deployed by trained field researchers. The field team was recruited and trained to conduct data collection with respect to expected outcomes, prepared for contingencies, and trained to follow best practices for data collection and ethical standards.

Data Analysis

The data was cleaned and checked for outliers, abnormal data entries or missing data using MS Excel. Qualitative and quantitative data were separated. A descriptive analysis was conducted across primary and secondary information and correlations between identified variables was carried out as appropriate. An inductive approach was used to analyse qualitative data by looking for relationships between the variables across individuals' characteristics.

PROGRAM CONCEPTUALISATION & SOCIO-ANTHROPOLOGICAL CONTEXT OF THE COMMUNITY



The motivations and goals which led to the design of the Focused Development Program were discerned through interviews with various members of the program team. It was observed that the conceptualisation of the program was the outcome of careful consideration of economic, social, geographical, and other factors.

The choice of Jharkhand as the program location was informed by the comparative economic and social conditions in the state. With the Human Development Index (HDI) rating of the state among the lowest in the country,¹⁷ significant percentage of tribal population,¹⁸ and with 19 of the 24 districts declared as aspirational districts, the need and the potential for impact were deemed high in Jharkhand. Further, market surveys conducted at the initial stages suggested that not only do the students in the state demonstrate sincerity and drive for professional development, the loan repayment rates were also among the highest.

Selection of nursing as the choice of course was based on the market forces and the aspirations among the communities. The shortages in the availability of nurses, driven by the inadequate number of seats for nursing courses as well as the rising demand of nurses in geriatric care in the country created a significant gap in need of fulfilment. The ANM course was selected instead of a GNM course or a BSc Nursing course to minimise the barriers to entry in terms of course fee and eligibility criteria for candidates from underserved communities. The market surveys also pointed towards the need for women in the tribal communities to resort to vocations of a field labourer or a househelp due to the presence of caste-based stigma and absence of other opportunities. In this context, the profession of nursing was not only observed to be aspirational among the students in the communities, but also a means to break out of the cycles of generational poverty driven by stigma.

Initial surveys and the experiences of the on-ground mobilisation team suggested that the conservative beliefs that restrict women from seeking employment are not common in the tribal communities in the region. Women are often the primary breadwinners of their families and stereotyped to be more productive, reliable, and hard-working than men. However, gender discrimination in education is still prevalent and completion of schooling of male children receives greater support from parents. The girl children in comparison, are keen to study and work and are eager to support their families financially.

In this backdrop, the Focused Development Program was designed to skill girl students in Jharkhand in nursing, through the least restrictive path, that would enable them to earn a stable and respected livelihood.

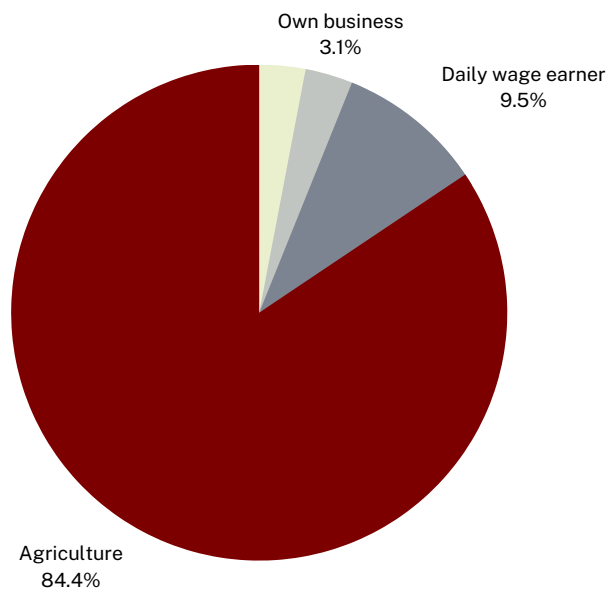
PROGRAM OUTPUTS

Selected Candidates' Profile

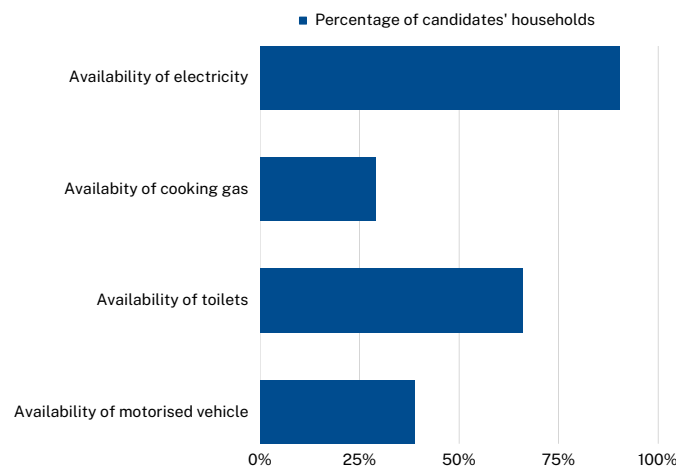
One of the foremost visions of the program is to impart quality education to the most marginalised and underserved communities. To ensure that the program's interventions penetrate into communities that need them the most, the program team adopted the Multidimensional Poverty Index to capture the complexity of poverty. The Multidimensional Poverty Index (MDPI) was used to assess students' poverty levels across three major dimensions, namely- monetary poverty, education levels, and access to basic infrastructure services. Based on students' MDPI scores, it was only the most in-need students who were granted admission.

An MPI score of 0.123 was taken as the base score and every individual student whose MPI score was above 0.123 was deemed to be poor and categorised as eligible for the program. Across the 952 candidates enrolled in the program across campuses, the average MPI score is 0.28, indicating high levels of poverty and deprivation amongst the candidates.

84.4 percent of the candidates' parents were engaged in agriculture, with 45.43 percent of them categorised as 'small farmers' with land holdings of size 2.5 to 5 acres. Additionally, 80.52 percent of the parents engaged in agriculture adopted traditional methods of farming, indicating further levels of deprivation.



Additionally, 85.8 percent of the candidates resided in kaccha houses while 12.3 percent and 1.9 percent of the candidates resided in pucca and semi-pucca houses, respectively. Furthermore, 65.87 percent of the candidates' households had access to toilets. 28.85 percent of the candidates' households used cooking gas, while the rest relied on traditional methods of cooking with predominant usage of coal and wood.



Distribution of availability of basic necessities in candidates' households

Only 10.01 percent of the households had access to running tap water, while the rest relied on water from wells, handpumps and tube wells.

Nursing candidates' academic performance

There has been an improvement in the academic performance of students across batches and locations, indicated by the improvement in the average scores across entrance exams, Year 1 examination and Year 2 examination, as depicted in the table below.

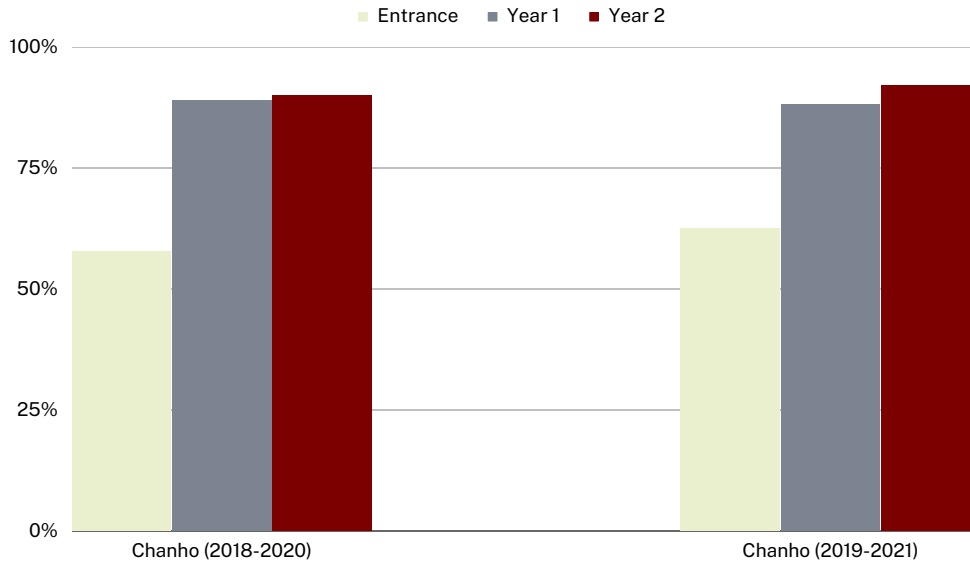
¹⁹

While the Year 2 examination results are yet to be declared for most batches, across batch 1 and batch 2 of Chanho, there has been a stark improvement in student's academic performance.

PROGRAM OUTPUTS

Batch	Entrance	Year 1	Year 2
Chanho (2018-2020)	57.80%	88.90%	90%
Chanho (2019-2021)	62.50%	88%	91.50%
Chanho (2020-2022)	56%	88.70%	Result not declared
Chaibasa (2019-2021)	60.10%	88.30%	Result not declared
Chaibasa (2020-2022)	52.90%	84.70%	Result not declared
Gumla-1 (2019-2021)	60.83%	89.60%	Result not declared
Gumla-2 (2020-2022)	57.30%	86.90%	Result not declared

Academic trajectory of students across Chanho batch 1 and 2



Loan payment and repayment statistics

Out of the total 832 students, 29.4 percent of the students had successfully repaid their loans and closed their loan accounts at the time of assessment.

Batch	Average payments made in 2019 (per student)	Average payments made in 2020 (per student)	Average payments made in 2021 (per student)	Average payments made in 2022 (per student)
Batch of 2018-2020	INR 19,366.70	INR 34,108.97	INR 79,006.99	INR 25,233.86
Batch of 2019-2021	-	-	INR 14,446.43	INR 65,187.05
Batch of 2020-2022	-	-	-	INR 31,362.37

For the batch of 2018-2020, higher payment statistics were observed in the pandemic affected years of 2020 and 2021. This can be corroborated by the observations of Bank Officials, indicating higher incomes for the nurses due to increased demands of the healthcare sector.

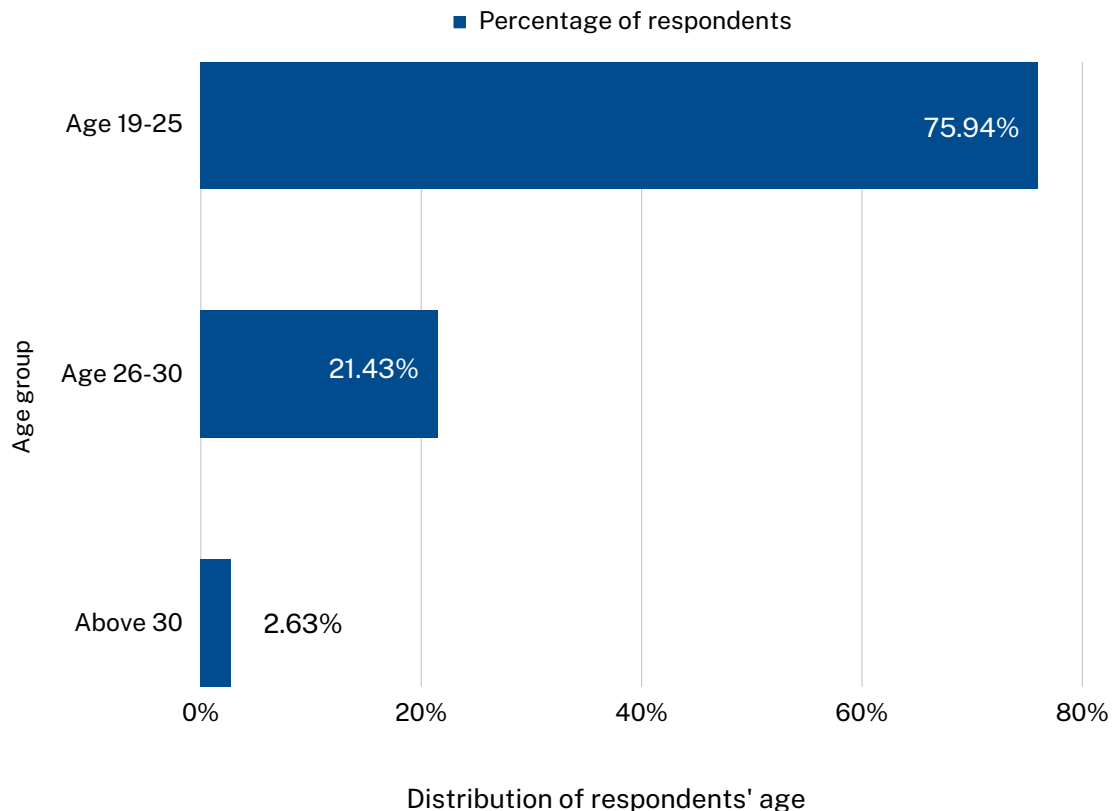
RESULTS: OUTCOMES & IMPACT

An independent assessment of a selected sample of direct program participants (Nursing Kaushal College students, Swasth Seva Parivartan Participants) and indirect program participants (Nursing Kaushal College students' parents and their families) from the sites visited in December 2022 (Gumla, Chaibasa and Chanhoh) through interviews and focus group discussions reflected the following findings.

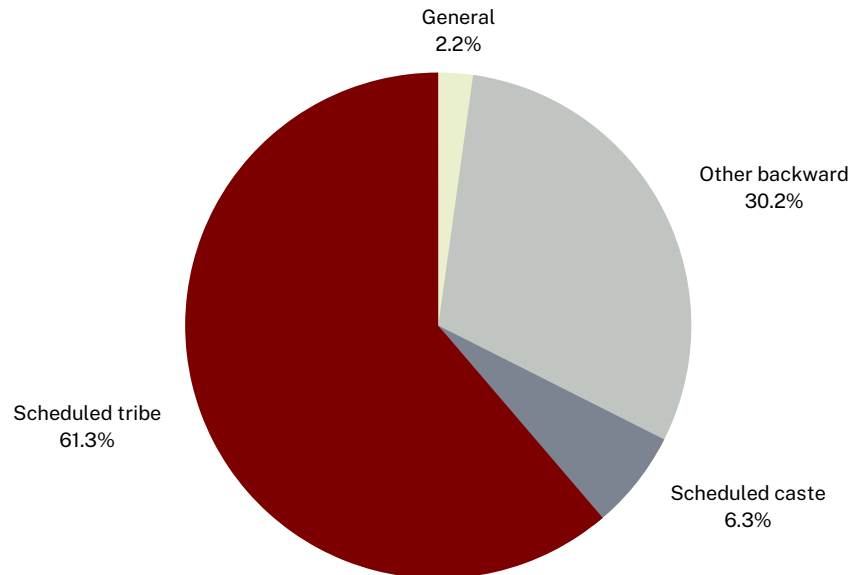
Nursing Kaushal College Students

- **Key Demographics**

Interviews with 268 ANM nursing graduates indicated that a majority of the respondents, 75.94 percent of them, belonged to the age group of 19 to 25 years. Furthermore, 61.2 percent of the respondents belonged to the Scheduled Tribe category, indicating consistency with the program's objective of empowering young tribal women. 30.2 percent of the respondents belonged to the Other Backward Classes (OBC) category while 6.3 percent belonged to the Scheduled Caste category.



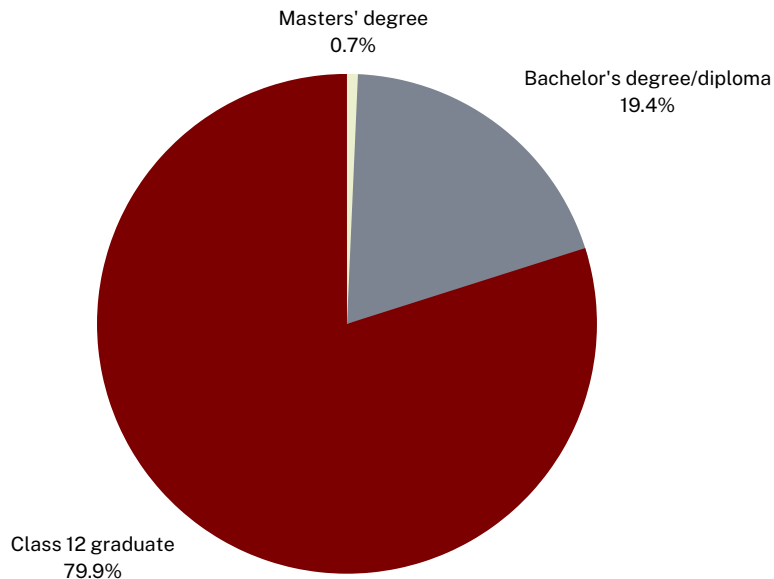
Distribution of respondents' caste backgrounds



79.9 percent of the respondents were Class 12 graduates while 19.4 percent of the respondents held Bachelor's Degrees or Diplomas. Interviews with respondents also highlighted that some of them had dropped out of their Bachelor's courses to pursue the ANM Nursing degree as they believed that the Nursing Kaushal College could provide them with a more promising career. Interviews with the respondents also revealed that 85.45 percent of the respondents were unmarried while 13.81 percent of the respondents were married.

While a majority of the respondents were unaware about their household income levels, they stated that their parents were either farmers or daily wage earners, earning meagre incomes. 12.69 percent of the respondents reported that their monthly household income was below INR 10,000 while 6.34 percent of the respondents reported their monthly family income to be between INR 10,000 to INR 20,000. These findings indicate that most respondents belong to low-income households, with their family members resorting to occupations such as farming, manual labour, househelp etc.

Distribution of respondents' educational qualification



- **Skill development and livelihood opportunities**

Skill enhancement of nursing students

There are limited avenues for specialised higher education available to the adolescent girls and young women residing in remote areas of Jharkhand. Thus, to ensure that vocational training in Nursing was accessible to the ones who needed it most, the course envisioned skill enhancement as one of its foremost objectives. The aim was to drive an increase in employment and income generation among young tribal women through skill enhancement.

51.07 percent of the respondents stated that the theoretical and practical training imparted under the program was in alignment with the requirements of the healthcare sector. 87.10 percent of the respondents stated that the ANM nursing course imparted at the Nursing Kaushal College was highly beneficial for them. Respondents stated that their learning experience at the college contributed to an increase in their knowledge about the medical field.

“The faculty at Nursing Kaushal College, Chaibasa, was extremely supportive. The teachers guided me and assisted me with personalised attention. I came from a non-science background and faced a language barrier as well, being unable to comprehend Hindi very well. The teachers not only provided me with separate language compatible study modules but also took additional classes for me, to help me reach at par with the rest of my batchmates.”

-ANM Nursing Course graduate from Chaibasa (Batch 2020-22)

Furthermore, interviews with respondents highlighted additional aspects of the overall course that benefitted them such as emphasis on discipline, punctuality, adherence to rules and protocols and team work. The respondents went on to state how the practical sessions conducted in the anatomy and simulation labs contributed to preparing them for their OJT and final placements.

Additionally, 81.34 percent of the respondents recalled that separate classes were conducted for soft-skills training by designated teachers who focused on crucial aspects such as English speaking, communication, professional behaviour of nurses, grooming etc. The respondents also recalled that the soft skills training contributed to their preparedness for the placement interviews and instilled in them valuable work ethics and professionalism.

“Her education in nursing has been very helpful not only for her but for the family as well- she keeps telling us the best practices in health and hygiene and advises us on how to prioritise our health and take care of ourselves. There are no hospitals in the vicinity so it becomes difficult to access doctor consultations in cases of mild fever, stomach ache etc. Now we have her advising us on what measures to take incase of illnesses and it has helped us recover in the past.”

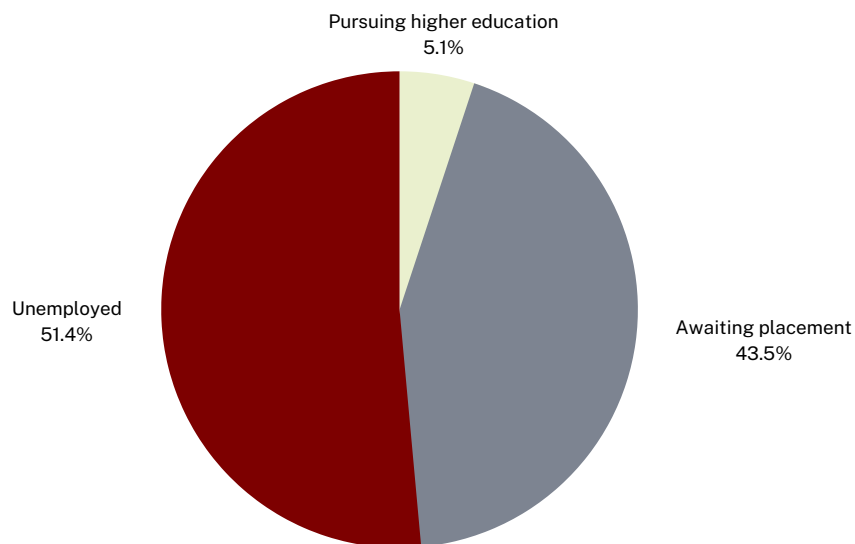
-Lalita Lakda, sister-in-law of an ANM Nursing course graduate (Chaibasa)

13 percent of the respondents identified areas in need of improvement in certain aspects of the course such as lack of sufficient equipment for practical training, lack of exposure to performing medical procedures on actual patients and lack of clarity on loan repayments and accumulation of interest rates. Furthermore, the students stated that while practical sessions are conducted, it would be more beneficial for students if the frequency of practical sessions was increased. The most prominent lack of exposure to practical training was witnessed in the pandemic-affected batches of 2020-22 across campuses. All students from these batches stated that while the overall course contributed to increasing their knowledge, the lack of practical exposure left them unprepared while joining the healthcare sector.

Increased income due to skill enhancement

Ensuring stability of income and employment through skill enhancement has been one of the most fundamental objectives of the program. 86.14 percent of the respondents are employed as ANM nurses either in hospital wards or in homecare medical services. 0.75 percent of the respondents were pursuing the GNM Nursing degree. Additionally, 7.1 percent of the respondents were unemployed while 5.9 percent of the respondents were students enrolled in the 2020-22 batch and were awaiting their final placement. The respondents who currently reported being unemployed, stated the following reasons for their unemployment- marriage, discontentment with their placement in homecare, discontentment with the job location and loss of interest in the nursing profession, ill health and salary disputes with employers.

Distribution of respondents' current employment status



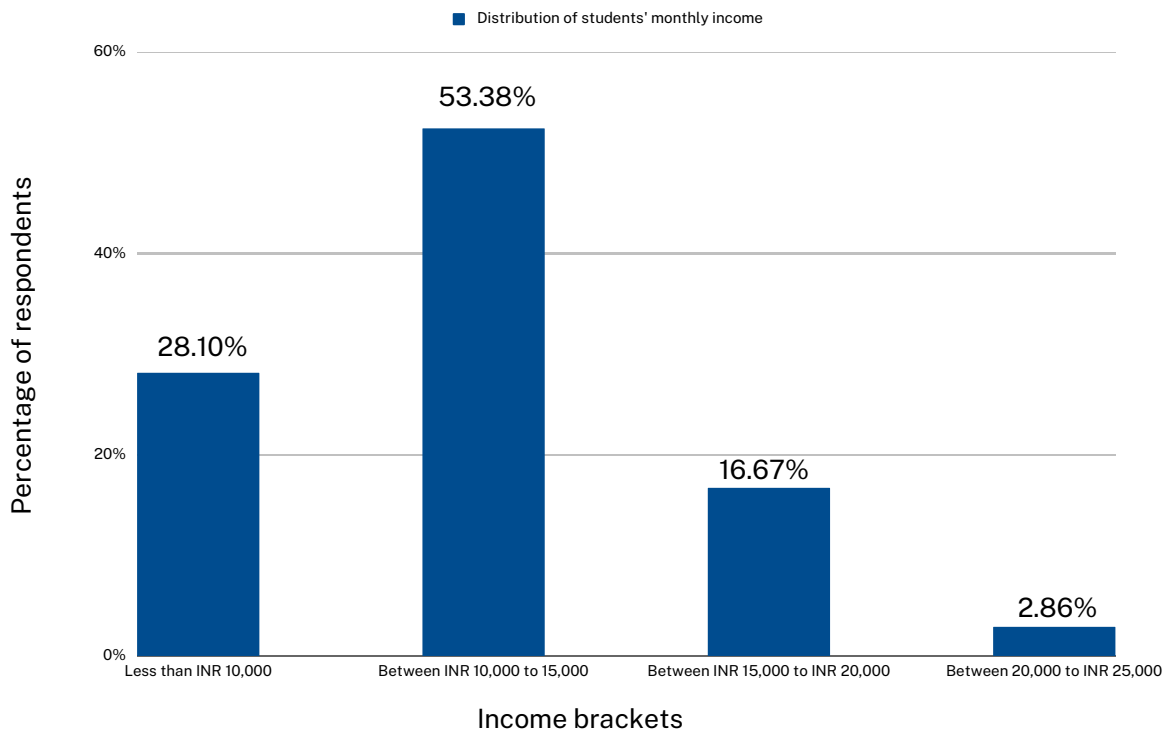
91.76 percent of the respondents reported receiving placement opportunities through the Nursing Kaushal College and highlighted the support provided by the college administration and faculty in the placement process.

Interviews with respondents' parents highlight that all parents unanimously agreed witnessing significant change in their daughters since they began working. The parents stated that their daughters had become more confident, responsible and independent and were successfully charting their own career path.

"..It had been a few months since she had been working and she had come home to celebrate a festival. Unfortunately, at that time a close family member met with a very serious accident and was admitted to a government hospital. The patient had undergone surgery and was in need of crucial health care, this was when she stepped up and took care of the patient in the hospital as well as when the patient was discharged. She tended to the patient, bandaged the wounds and assisted with their care- this led to the hospital staff saying that it was evident that she was a good nurse and knew her job well. It was a very proud moment for all of us."

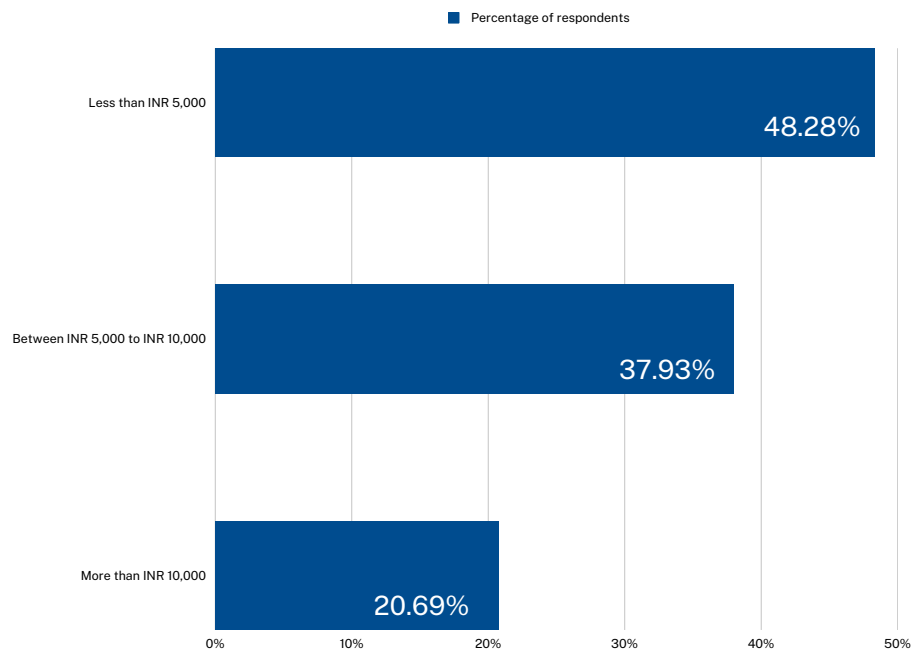
-Etwah Mahli, brother of an ANM Nursing course graduate (Chanho)

52.38 percent of the respondents reported that their monthly income was between INR 10,000 to INR 15,000, while 16.67 percent of the respondents reported earning between INR 15,000 to INR 20,000 monthly.



While 73.51 percent of the respondents were previously unemployed, 48.28 percent of the respondents who were previously employed reported an income increase of upto INR 5,000 while 37.93 percent and 20.69 percent of the respondents reported an income increase between the ranges of INR 5,000 to 10,000 and more than INR 10,000, respectively.

Increase in candidates' salaries post course completion



27 percent of the respondents who were previously employed either in nursing or another profession, reported decreased income in their current job. 13.79 percent of the respondents stated that their current monthly income was between INR 5,000 to INR 10,000 lower than their previous job. There were two predominant reasons cited by the respondents for settling for lower-paying jobs, namely, relocation to a place closer to home either due to marriage or to be closer to their families in times of need and their interest in the nature of work. The latter reason was cited by respondents who were earlier assigned homecare duties but had now switched jobs to avail hospital duties.

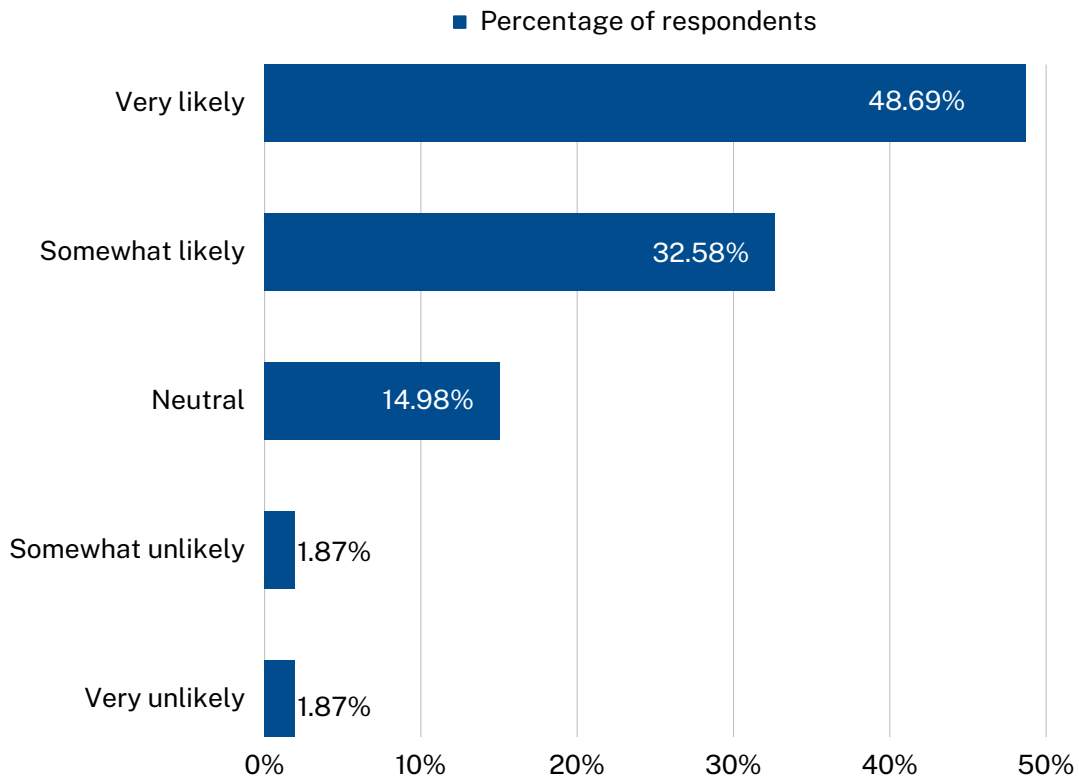
Future prospects of professional growth and employment

The FDP aimed to not only ensure stability of employment, but also enhance the availability of future employment opportunities for the nursing course graduates.

Interviews with the respondents revealed that 48.69 percent of the respondents believe that the ANM Nursing Course is very likely to contribute to improved future employment opportunities while 32.58 percent believe that it is somewhat likely.

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Respondents' perspectives on future employment opportunities and career growth



Interviews with the respondents indicated their aspirations for higher education. Many of the respondents aspired to pursue higher education and complete either the GNM Nursing course or pursue a BSc in Nursing. 54.79 percent of the respondents strongly agreed and stated that the ANM Nursing Course had enhanced the higher education opportunities available to them. 40.67 percent of the respondents aspire to pursue a GNM Nursing degree either through a reputed government or private college or through distance-education while simultaneously pursuing their jobs.

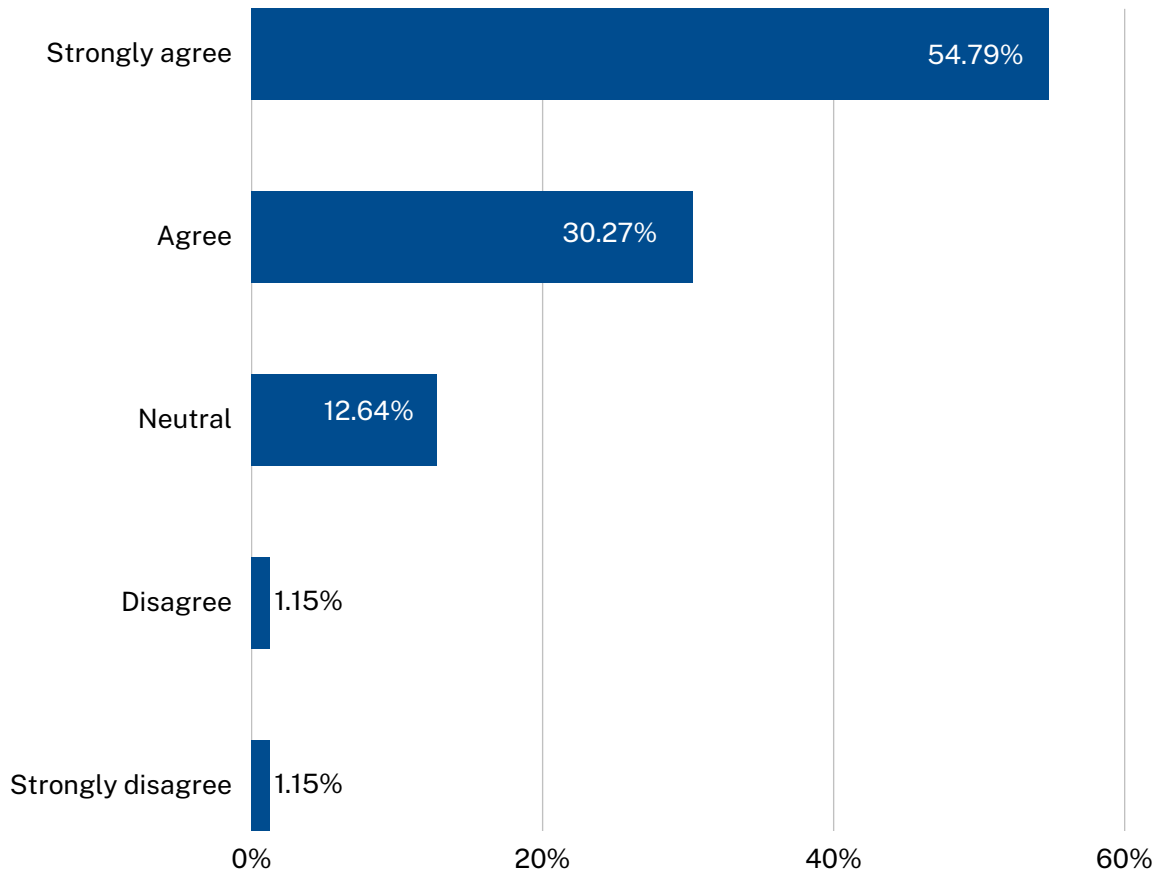
Out of the respondents who were already working, 40.30 percent were currently employed in home-based care. Some of the respondents indicated concerns pertaining to home-based care such as limited exposure to hospital and clinical environments, limited exposure to performing medical procedures and limited learning and career growth.

21 Respondents were asked to rate their perspectives across a 5-point Likert Scale where 1 indicated that the respondent felt that the course had very likely improved future employment opportunities for them while 5 indicated that it was very unlikely to have done the same.

22 Respondents were asked to rate their perspectives across a 5-point Likert Scale where 1 indicated that the respondent strongly agreed that the course had improved higher education opportunities for them while 5 indicated that they strongly disagreed.

Respondents' perspectives on avenues of higher education

■ Percentage of respondents



A few respondents highlighted rare instances of being allocated work beyond their purview and also concerns pertaining to their overall safety and well-being.

Leveraging the power of networks

Interviews with the respondents revealed that during their OJT, the respondents had fostered strong bonds with senior nurses and other colleagues that they worked with. Their interactions with their colleagues not only led them to understand the healthcare sector and the roles and responsibilities of an ANM nurse better, but also helped them build professional networks. Through these professional networks, the respondents were able to gain more clarity on higher education and accelerate their careers through referrals in other healthcare organisations.

In addition to building strong professional relationships at the workplace, the respondents also reported building strong peer connections during the residential program. Not only did these connections help the respondents to cope with the academic rigour of the course, but also acted as a support system in the new locations of the OJT and final placements.

- **Improvement in the standard of living of nurses and their families**

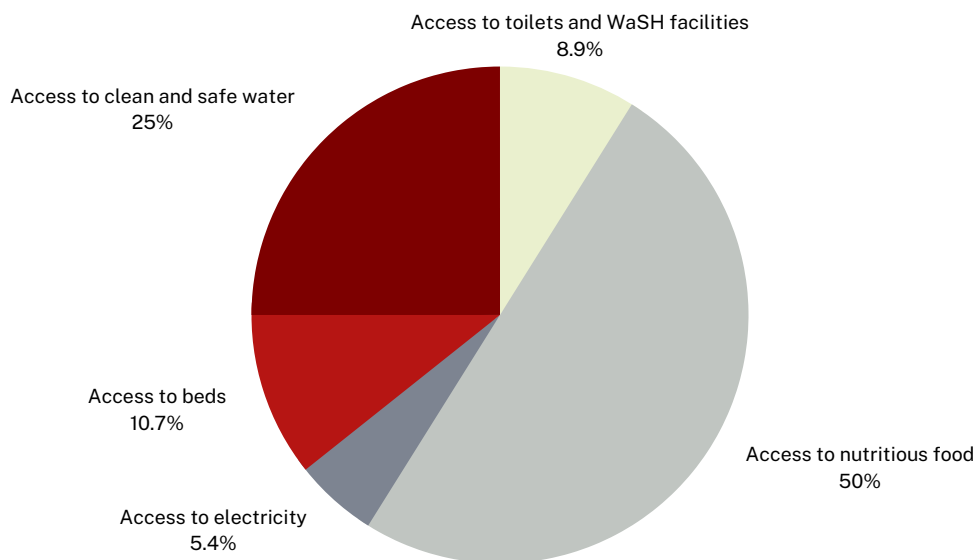
Improvement in socio-economic status of households

The FDP envisioned upliftment and empowerment of the most marginalised. The program aimed to transform the nursing student graduates as agents of change for their families and communities. Since most respondents stated that their parents were engaged in farm-based livelihoods with unsteady incomes, they were unaware of their family's monthly or annual income. However, **57.73 percent of the respondents stated that they contributed to the household's monthly expenses** by transferring some amount to their parent's bank accounts every month.

While 79.92 percent respondents reported that a significant portion of their monthly salaries are directed towards repayment of their loans, 10.56 percent of the respondents stated that one of the highest components of their monthly salary amounts are repatriations back home. Findings from interviews with respondents revealed that 15.06 percent of the respondents had purchased assets such as mobile phones and bikes for their family members. 5 percent of the respondents reported contributing monetarily to the purchase of assets such as land, housing, fridge and a television set. Additionally, respondents also stated contributing monetarily to the repair of their homes and rebuilding of their houses from *kaccha* to *pucca*.

Out of the students who contribute to their household's expenses, 50 percent of the respondents stated that they contribute monetarily to the access of nutritious food for their families. Additionally, 25 percent of the respondents contributed towards increasing their family's access to clean and safe water through the installation of bore wells, taps, RO water filters etc.

Distribution of respondents' contribution to access to basic necessities in their households



In addition to such monetary contributions, respondents reported contributing to the education expenses of their younger siblings, their own marriage expenses as well as that of their close family members. Furthermore, respondents stated contributing to agricultural and farm-related expenses incurred by their parents such as the purchase of seeds, fertilisers, contractual labour etc.

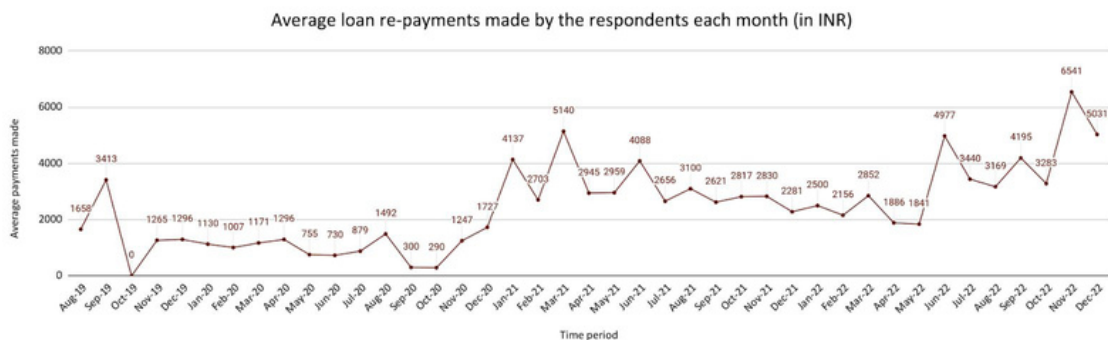
- **Women Empowerment**

Financial literacy and independence of women from the region

A new loan account was opened for all the respondents once they enrolled in the program, and their monthly salaries were credited into this same account. All respondents stated that financial concepts such as loan, loan repayment, interest rates and the risks of default were explained to them at the beginning of the course. Additionally, the respondents stated that they were encouraged to save and repay their loan at the earliest, to ensure a good credit rating.

Their sense of financial responsibility is reflected in the fact that 67.91 percent of the respondents prioritised repayment of their loan with their monthly salaries. 36.78 percent of the respondents had successfully repaid their loans and closed their loan accounts. For the remaining 63.22 percent of the respondents, who had outstanding loans, the average repayments made so far were INR 55,256. Some of the reasons cited by the respondents for delay in repayment of loans was a commitment to provide monetary support to their families and pressing personal expenses such as the cost of living and commute in a new city.

The graph below depicts the average loan repayments made by the respondents each month. It can be observed that during the most pressing phases of the pandemic, due to the rise in the demand for nurses, the average payments made were higher. A similar trend can be observed in the months following the pandemic (May 2022 onwards), indicating stability of employment and income for the respondents.



77.58 percent of the respondents who were yet to fully repay their loans were making consistent payments, with the most consistent payments being observed with the 2019 batch. However, 22.42 percent of the respondents had made scattered payments, with bulk payments of INR 15,000 to INR 50,000 being made by 35 percent of the respondents.

23

44.03 percent of the respondents stated that they were in full control of the money earned, while some of the remaining respondents felt that they were not in full control of the money they earned due to the loan burden. Additionally, while 50 percent of the respondents stated that they have been unable to save yet due to the repayment of their loan amounts, 48.8 percent stated that they saved at least some part of their monthly salaries.

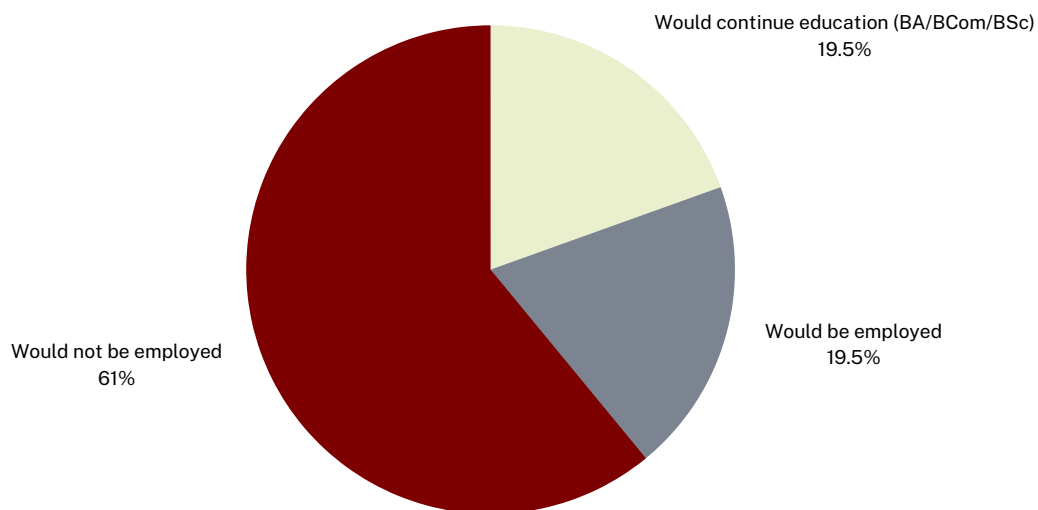
39.55 percent of the respondents stated that in the absence of the placement employment opportunity provided by Nursing Kaushal College, they would be entirely dependent on their family members for financial assistance.

The respondents' aspirations to gain financial independence is reflected in their reasons for pursuing the course- 41.04 percent of the respondents chose the ANM Nursing Course as it seemed monetarily promising while 44.78 percent of the respondents opted for this course as it would provide them with financial stability.

Enhancement of agency and decision-making

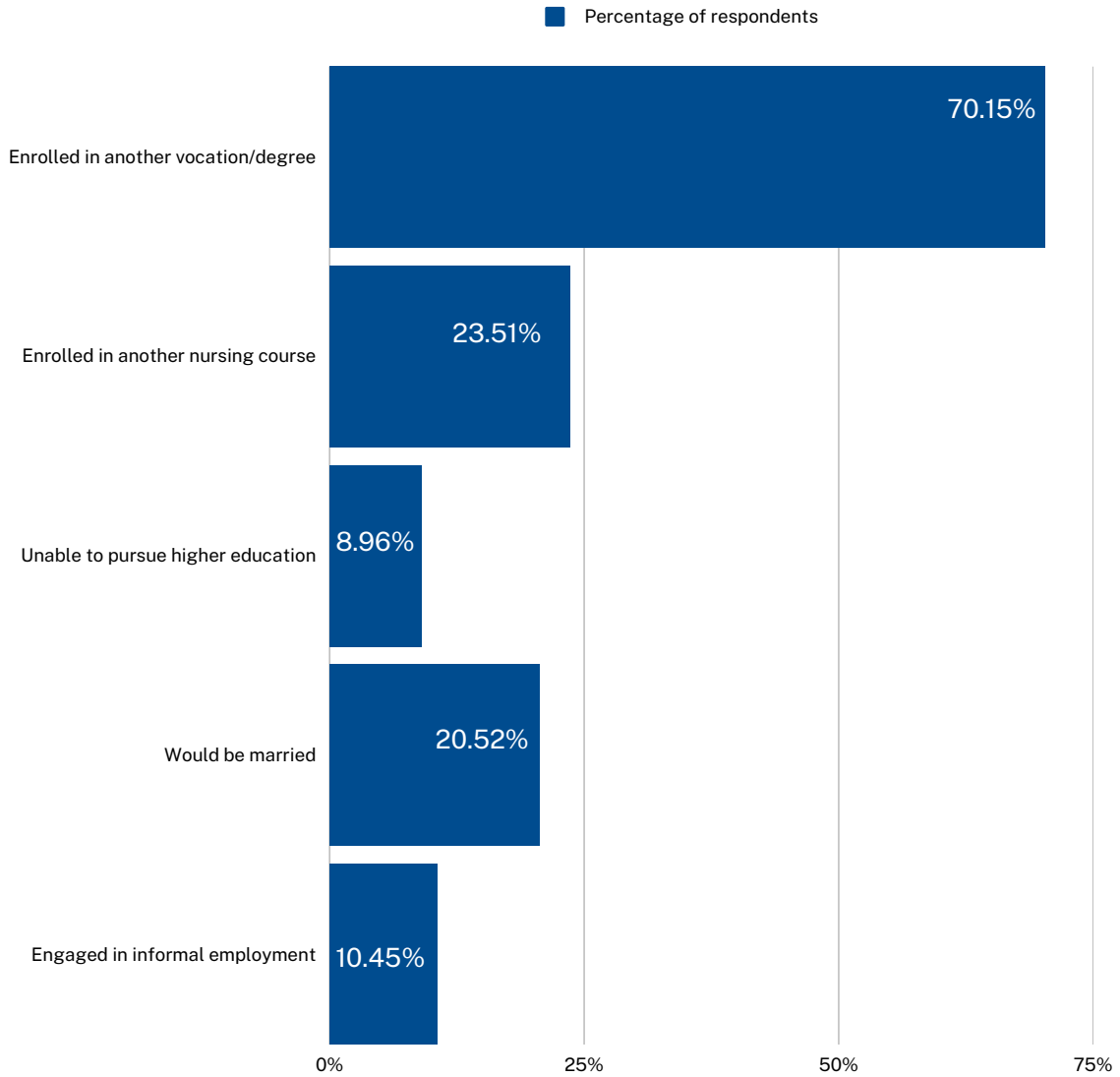
80.22 percent of the respondents stated that pursuing the ANM Nursing course was fulfilment of their aspirations for themselves. Further, 60.9 percent of the respondents stated that they would be unemployed in the absence of this program. While 19.5 percent of the respondents stated that they would continue their higher education, they also highlighted the dearth of employment opportunities in the region despite a higher education degree.

Distribution of respondents' employment status in the absence of the program



Furthermore, 10.45 percent of the respondents stated that in the absence of the program, they would be engaged in informal employment such as farming, manual labour, househelp work etc. 20.52 percent of the respondents stated that in the absence of the program, there was a high possibility that they would be married and would not have had the opportunity to work. 15.67 percent of the respondents stated that they were under pressure from their families to get married. However, pursuing the course helped their parents understand their daughters' aspirations and the importance of financial independence for them. However, through interviews with the 2018-20 batch respondents, it was observed that the delay in marriage was limited to the clearance of their loans and once the loan amount was cleared, most of the respondents were married soon after.

Respondents' perspectives on their future in the absence of the program



While 23.51 percent of the respondents stated that in the absence of this program they would be enrolled in another nursing course, it is pertinent to highlight that this option is not available to a majority of the students as they're unable to afford the fees for private as well as other government ANM nursing colleges.

79.12 percent of the respondents viewed the loan as an advantage and as a means to attain financial independence as they funded their own education, without relying on their family.

During the interviews, the respondents went on to elaborate that they belong to low-income households and would not be able to pursue higher education in the absence of the skills-loan model. However, it was observed that during as well as post completion of the course, there were instances of respondents' family members pre-paying and re-paying parts of the loan amount in order to decrease the respondent's loan burden. 10.52 percent of the respondents who had repaid their loan amount and closed their loan account had pre-paid their loans, pre-paying the loan instalments either at one go or in two to three bulk payments, with the support of their family members. The financial support offered by families ranged from INR 7,000 to INR 90,000. In most instances, families have stepped in to repay the loans, once the interest rates began compounding.

89.55 percent of the respondents stated that the OJT and final placement components of the program have contributed to significantly enhancing their mobility. The respondents stated that in the absence of the program, they would be unable to move to cities such as Bangalore, Gurgaon, Mumbai and Hyderabad for work. Interviews with the respondents' parents highlight that 21.05 percent of the parents were initially not in favour of their daughters enrolling in the program due to OJT and final placements outside Jharkhand. However, over time, these parents witnessed the potential of the program and the potential of their daughters and now encourage them to work outside Jharkhand.

"I live in a small village that is surrounded by forests and is disconnected from the main city. For young girls like me, venturing outside the village was a challenge in itself. Through the Nursing Kaushal College, I have been able to move out of not only my village but also my state- an opportunity that I would not have received otherwise. This has inspired other girls in the village and changed perspectives among the elders as well."

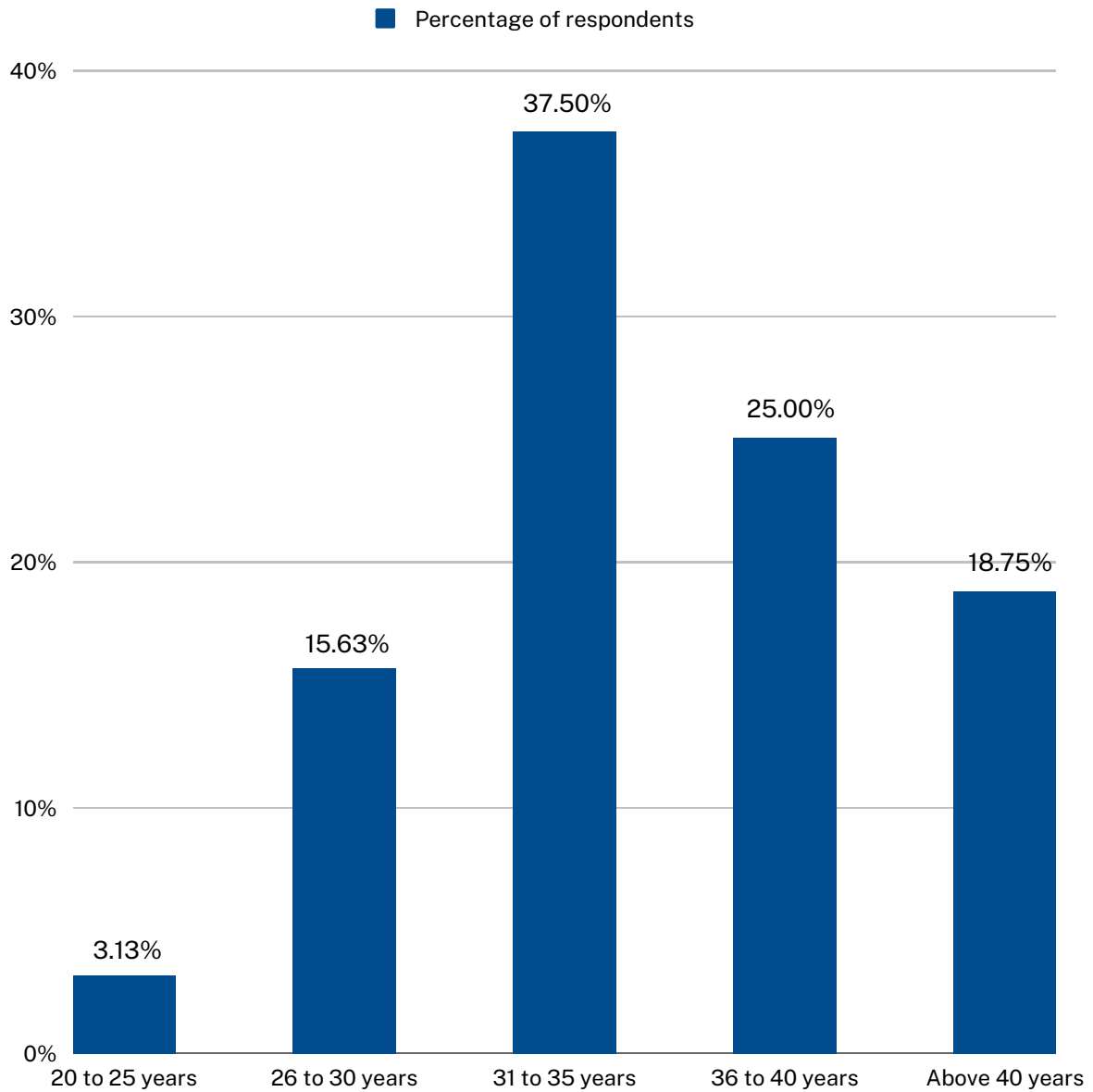
-ANM Nursing Course graduate from Chaibasa (Batch 2019-21)

- **Impact on Community**

Bridging the skills gap of public healthcare workers to aid the battle against COVID-19: Training provided to Swastha Seva Parivartan program participants

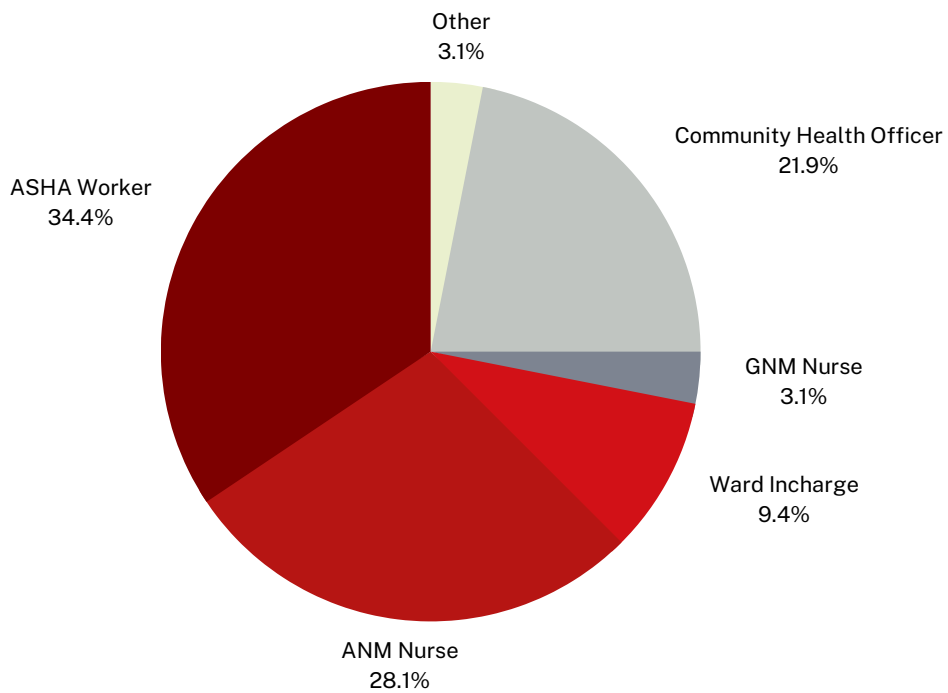
To build the capacities of public healthcare workers such as ANM/ GNM nurses, ASHA workers and Anganwadi workers, a short term skilling training spanning 15 days was imparted through the Nursing Kaushal Colleges. 68.75 percent of the SSP respondents stated that the training was extremely helpful for them. They recalled how the training helped them increase awareness in the community regarding COVID-19, manage their patients, and effectively handle critical cases of COVID-19.

Age profile of Swastha Seva Parivartan program participants



Out of the total 32 SSP participants we interviewed, 34.4 percent of the respondents were ASHA workers, 28.1 percent of the respondents were ANM nurses and 21.9 percent of the respondents were Community Health Officers.

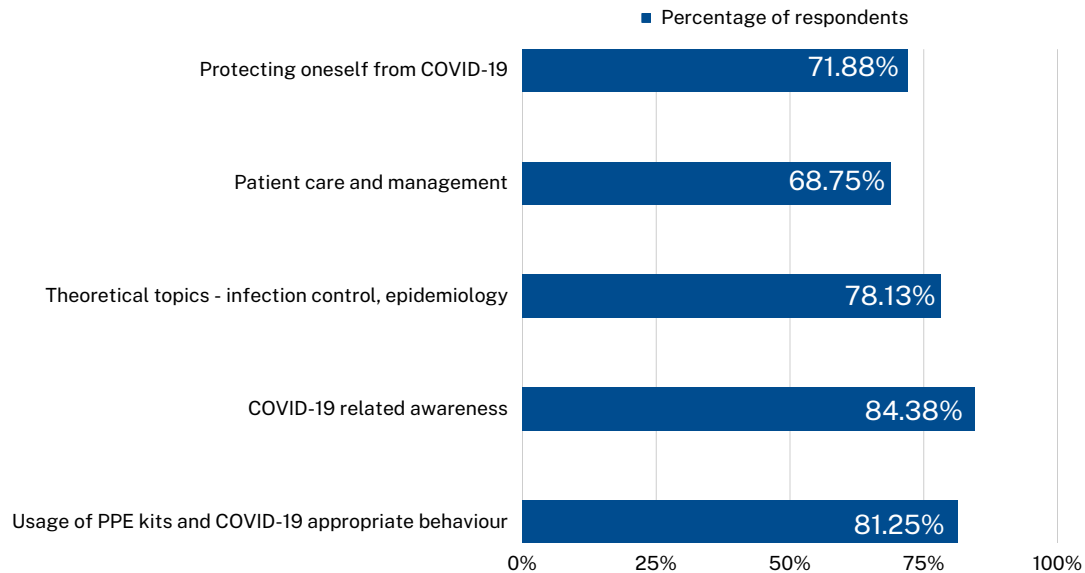
Distribution of professional background of SSP Participants



The graph below depicts the SSP participants' recollection of the topics covered during the training period. In addition to these broad topics, the respondents also recalled receiving training in CPR, oxygen therapy, and remedial therapy, among others.

31.57 percent of the parents surveyed were of the opinion that the Nursing Kaushal Colleges were improving their community's overall access to healthcare services by imparting quality training in ANM nursing. However, 26.31 percent of the parents surveyed were of the opinion that the Nursing Kaushal Colleges fail to address the healthcare requirements of the region as they provide maximum placement opportunities outside Jharkhand, thereby creating a dearth of nurses in the state itself.

SSP Participants' recollection of topics covered during training



Increase in admissions through referrals

Interviews and focus group discussions with current students revealed that a majority of them had enrolled in the course through recommendations from alumni and their seniors who were currently enrolled in the course. Additionally, 86.57 percent of the nursing course graduates stated that they had spoken highly about the program and had encouraged their friends and eligible acquaintances to enrol in the program. They went on to state that they believed the program had potential to transform the lives of many young girls by providing them with avenues of meaningful livelihood opportunities.

"I have recommended the program to many girls in my village, leading to 3 to 4 of them joining the program. This program is especially beneficial to low-income background girls like us, who would otherwise be forced to halt their education due to financial constraints."

-ANM Nursing Course graduate from Chanho (Batch 2018-20)

Additionally, 17.74 percent of the respondents stated that they were hesitant in recommending the program to their relatives and acquaintances as they felt the administration lacks clarity in disclosing crucial information surrounding repayment of loans, interest rates and placements in homecare.

SUGGESTIONS FROM VARIOUS STAKEHOLDERS



Our interviews with direct as well as indirect stakeholders of the program highlighted some challenges faced by them, consequently, bringing to light some of their suggestions on improvement of the program's delivery and outcomes.

Suggestions from students

- A need to increase the number of teachers: Students across the 3 locations (Gumla, Chaibasa and Chanhó) as well as across batches stated that there has been a decline in the number of teachers teaching the course. According to graduate students, as well as current students, this shortage of teachers results in greater workload on a single teacher, in addition to learning losses due to a teacher being absent or unavailable to teach.
- A need to increase the frequency of practical classes: Interviews with the course graduates revealed that many students were of the opinion that the number of practical classes being imparted in the course should be increased. The respondents stated that due to a limited number of practical classes, their exposure to performing medical procedures was hindered, leading to hesitation and uncertainty during OJT and final placements. The respondents also stated that there exists a dearth of medical equipment in the laboratories in college, allowing only a limited number of students to practise at one time.
- A need for provision of learning material for the workplace: Respondents who were already employed stated that they would have benefited more from guiding manuals and learning materials on certain medical procedures, medical emergencies, and the role of ANM nurses, which could be referred to while they were faced with a challenge at work.
- Need to impart training on technological skills and usage of computers: Respondents who were already employed stated that at their workplace, they were regularly required to use computers for data entry and patient tracking. However, since they were not introduced to using computers in college, they faced difficulties in performing basic computer-based tasks. Thus, the respondents suggest incorporating training on usage of computers to instil basic-level proficiency among students.
- Need to impart financial literacy and ensure awareness on loan repayment and interest rates: While all the nursing course graduates as well as the current students reported being informed about the skills-based loan model and the ensuing loan repayment procedures, they stated high levels of ambiguity and uncertainty post course completion, indicating a need to ensure clear communication and understanding between the college administration, program team, the students and their parents.

Suggestions from college administration

- Addressing the logistics challenge: Interviews with the college Director of Gumla revealed that while clinical attachment is a major component of the course, logistics and transport is a challenge since these institutes do not have Community Health Centres or Government Hospitals in the vicinity. Thus, ensuring safe transport for multiple girls at a time becomes a challenge.
- Diversifying clinical attachment training: Interviews with the faculty members across campuses highlighted the need to diversify clinical attachment training by introducing students to geriatric care, disabled care and child care as these are essential components of the medical field and exposure to such duties will increase the students' overall knowledge and preparedness for nursing.
- Increase in exposure to challenging environments: Interviews with the faculty members highlighted their concerns pertaining to students' limited exposure to challenging environments of the medical field, such as cases of accidents and medical emergencies. The faculty members stated that students must be imparted with additional training and guidance on possible medical emergencies, their roles and responsibilities and the importance of staying calm and composed in such situations.
- Need to upgrade to smart classrooms: The college administration highlighted the need to upgrade to smart classrooms to make the teaching-learning process more interactive and engaging for the students. They stated that enhancing the classroom infrastructure to include tech-enabled learning could contribute to improving learning outcomes for students.
- Need to improve interview-readiness of candidates: Interviews with the faculty members highlighted the need to place greater emphasis on interview preparation and readiness of students. While soft skills training is a key component of the course across campuses, the faculty members see a gap in the level of readiness of the students interviewing with employers. The faculty members suggested conducting frequent mock interview sessions with the students to enable them to articulate their thoughts and answer the interview questions confidently.

STORIES OF CHANGE



²⁴ Asha, 22, belonged to an extremely deprived, low-income household, where her single-mother struggled to make ends meet. Asha had graduated the 12th Grade, with arts as her stream and recalls how she could not afford to take science and pursue the medical profession due to her family's financial constraints. Soon after she graduated from the 12th Grade, she came across a newspaper advertisement about Nursing Kaushal College and applied for the course. She prepared tirelessly for the entrance exam as, according to her, this was her only chance to achieve her dream of becoming a nurse and being of service to the community. At the college, Asha studied hard and topped the Jharkhand Nurses Registration Council, during both the years, receiving a scholarship of INR 75,000 each time. Asha used this scholarship amount to pre-pay her loan and achieve financial stability. After receiving placement, Asha moved to Kolkata, having never been to West Bengal before, she recalls finding it difficult to manoeuvre around the city initially. However, over time she became confident and independent and went on to receive promotion at her job as well. Asha consistently contributed to her household's expenses and has since 2020, contributed to the purchase of a new mobile phone, bed, household appliances and the repair and reconstruction of her home into a pucca house. Asha, even switched jobs and is currently working as a nurse with an NGO that sets up health camps in remote villages of Jharkhand.

Additionally, Asha is pursuing a Bachelors in Social Work (BSW) through distance education and intends to combine her scientific knowledge of nursing and her learnings from her BSW degree to drive transformative change in marginalised communities.

Case study 2

²⁴ Neha, 32, was a student of the first batch of Nursing Kaushal College, Chanho, in 2018. Neha had dropped out of education after completing her Bachelor's degree and had taken on the job of a beautician, offering parlour and beauty services to those in her village. Neha states that income was irregular in this field and she did not get as many customers. Unfortunately, Neha's mother fell ill and was admitted in the hospital for a long duration of time. With frequent visits to the hospital and closely interacting with the medical personnel, Neha aspired to pursue nursing and provide medical care and assistance to those in need. While Neha was determined to pursue nursing, her family's financial constraints inhibited her. Thus, when she learnt about the Nursing Kaushal College course and its skills-loan model, she aspired to take it up. Neha recalls how the course was comprehensive and instilled in them key nursing skills, along with life skills such as confidence, public speaking and discipline. Not only did Neha witness an increase in her knowledge and skills, but also witnessed an improvement in her career growth trajectory. Currently, Neha has relocated to Ranchi, after her marriage, and is the head nurse of the OPD ward of a renowned hospital. Furthermore, Neha is currently enrolled in a GNM nursing degree and aspires to achieve greater positions of responsibility in nursing.

OTHER STAKEHOLDERS SPEAK



Other stakeholders speak

Mobilisation team speak

“Our approach to mobilisation starts at the absolute grassroots level, with the team of mobilizers closely interacting with women self-help groups, members of Rozgar Camps and raising awareness through community level meetings, panchayat gatherings and through grassroots NGOs and government schemes such as State Rural Livelihood Mission. Our aim is to impart information pertaining to the Nursing Kushal College and the ANM Nursing Course and attract a maximum number of applications. We intend to make this opportunity accessible to all girls of the region.”

-Mobilisation team, Gumla

Bank officials speak

Insights from bank officials

- *Good recovery rates on loans have been witnessed with most students taking up ownership of repayment. The students are highly informed about the need to repay and exhibit a strong sense of financial responsibility.*
- *There have been instances of many students repaying the loans by taking informal loans from relatives and selling off assets, in order to reduce the compounding loan burden.*
- *Maximum repayment of loans was witnessed during the pandemic, when most students were employed in high-paying jobs due to the pressing needs of the healthcare sector.*
- *Most students are no longer afraid of taking loans in the future. Additionally, with their high repayment rates, their credit-worthiness is established for future loan requests.*

“Our experience has been great, there have been high repayment rates for the loans disbursed. The Jharkhand State Cooperative Bank processes loans to small businesses and women, however, the terms of repayment have been problematic, with low repayment rates. But in the case of the Nursing Kaushal College program, repayment of loans has never been a challenge. We also receive support from team PARFI to ensure repayment of loans.”

-Manish Kumar Dubey, Jharkhand State Cooperative Bank

Repayment team speak

The role of the Repayment Team includes tracking of students throughout their academic journey from their OJT placements to final placements and keeping track of their progress on their loan repayment. They are also responsible for coordinating with the bank officials to monitor the progress being made on loan repayments, repayment trends witnessed as well as expected trends of the future- to understand if any action has to be taken from the program team's end to ensure repayment. They coordinate closely with the Retention and Business Development team to track all factors that could hamper loan recovery, namely, candidate dropouts, untimely payment of salaries from the employers, etc.

Insights from the Repayment team

- Most girls have been proactive and understand the responsibility of repayment that comes along with a loan. At the inception of the course, training on financial literacy is imparted and the candidates are counselled on the loan process, the importance of the loan documents and its bearing on the establishment of a strong credit score for future loans.
- While there have been few instances of loan defaults, an approximate 5 to 10 percent of the total candidates have either dropped out post course completion or have refused to repay their loans. The reasons for non-repayment of loans range from unwillingness to repay, family constraints, and health issues faced by candidates.

“Team PARFI takes on the responsibility of a moral guarantor while processing loans for all students. This allows us to establish credibility with the banks. Consequently, this makes it all the more important to ensure repayment- because every bank we approach demands repayment and loan recovery statistics. We stay steadfast on our vision of driving social change and ensure commitment to the bankers as well, working hard to ensure that all the three goals are in alignment.”

-Rumi, PARFI Repayment Team

Business development team speak

The Business Development team has been responsible for identification of technical skills which are the need of the hour in the market through market research and conversations with clients in the industry. Their role included curating a program that imparts the identified technical skill in alignment to the community's needs and aspirations. Curation of the program also includes modalities such as establishing a salary range, possible employers and locations for placement, monitoring process, metrics and milestones to measure success, etc. The team closely works with employers to hire and train faculty members inline with the industry requirements. They establish partnerships with employers as well as funders to ensure continuity and success of the program.

Employers speak

“The nursing students from Nursing Kaushal College who get placed with our organisation come in with good attitudes and skills and quickly take on their responsibilities. We receive excellent feedback from doctors- they tell us that the students fulfil all the requirements of an ANM Nurse.”

-Chinsu, ICN Educator, CloudNine, Vashi

“In my opinion there has been a positive impact of the program on the young girls. I have witnessed that the students from Nursing Kaushal College who get placed with our organisation exhibit higher levels of confidence, they’re able to manage work better and their involvement at the organisation goes beyond just their job description. It is evident that in the Nursing Kaushal College they are encouraged to go beyond the basic requirements of an ANM nurse and trained more.”

-Manisha, Deputy Manager (Human Resource), CloudNine, Vashi

Community health centres' officials speak

“The ANM nursing course students enrolled in Nursing Kaushal College, Chanho, have to complete 280 hours of mandatory clinical attachment training at our Community Health Centre. Everyday a group of 30 students (15 for the morning shift and 15 for the evening shift), are engaged in the OPD, labour room, emergency, pharmacy, NCD, dental department and the eye department and assist the doctors on duty and attend to patients. I have observed that the students have a thirst for knowledge and are quick to learn. Most students cope well in stressful situations and medical emergencies.”

-Dr. Sarita, Medical Officer, Community Health Centre, Chanho

Conclusion

The Focused Development Program aims to impart valuable technical and soft skills in Nursing to tribal women residing in remote districts of Jharkhand. The program strives to provide income opportunities and meaningful employment to these women through campus placements, in order to empower them and make them financially independent. Through these objectives, the program also aims to drive transformative change in the community, by improving household incomes and standards of living.

The purpose of this assessment was to assess the efficacy and impact of the Focused Development Program and its interventions since its inception in 2018 to 2021. This study intended to understand the changes brought about by the program interventions in terms of changes in the employment status, mobility, agency and earning potential of program participants as well as changes in their soft skills and their participation and contribution to their household.

Alignment of the program to the community's needs

It was observed that to a large extent, the program achieves its target of providing avenues of employment and higher education to young women belonging to underserved communities. Since at the time of admission one of the primary criterion of evaluation is the poverty level of a candidate, the program achieves its objective of impacting the most deprived. While there have been exceptions to this due to the complexity of poverty and its indicators, the majority of the students enrolled in the course belong to low-income, marginalised families.

Skill enhancement and increase in livelihood opportunities

Interviews with the nursing course graduates highlighted that they have witnessed immense increase in their knowledge pertaining to the medical field. In addition to an improvement in their technical skill set, they reported enhancement of soft skills such as discipline, communication, teamwork, leadership, responsibility etc. Not only are the nursing course graduates more confident in handling medical procedures and taking care of patients, but also more efficient, taking on more responsibilities at the workplace. It was observed that the nursing course graduates had recorded increased income and an increase in the livelihood opportunities available to them. Furthermore, it was observed that the ANM Nursing course and consequent employment opportunity had increased the aspiration level of the graduates, with many of them aspiring to pursue a GNM degree, be promoted to a head nurse, and be promoted to a medical ward of higher specialisation.

Improvement in standard of living

It was observed that since the nursing course graduates began working, they had been contributors to their household income, driving an improvement in their family's standard of living. Some respondents sent home a fixed amount of their salary every month, contributing to the family's expenses such as purchase of ration, payment of electricity and water bills, and other expenses of the household such as purchase of agricultural aids, education expenses of siblings etc. While some of them did not send home a fixed amount of their salaries every month, they supported their families monetarily whenever they were in need with one-off expenses such as healthcare expenditure, purchase of a mobile phone, purchase of a fridge etc. It was observed through interviews with parents that since their daughters had gained employment, their families had attained financial security and witnessed an enhancement in their standard of living.

Women empowerment

The study highlighted that in the absence of the program, a majority of the nursing course graduates would be unemployed. It was observed that the program not only imparted technical skills, but also led to an increase in the soft skills of the program participants. The program enabled long-term, transformative change in them in the form of increased agency, mobility, decision-making, confidence, financial independence and financial literacy. Additionally, the program contributed to sustained opportunities of employment and income generation for the program participants. Furthermore, through the program, they were able to transform the lives of their family members and improve their standard of living.

The success of the program is also observed through the changes brought about in the community at large, such as an increase in awareness pertaining to healthcare, hygiene and sanitation. Additionally, a cascading effect of the program can be observed in the boost in aspiration levels of young women in the community in general. A timely repayment of loans is likely to offer a positive unintended outcome of establishing a greater credit-worthiness of the program participants for their future use.

Potential risks to the program

While findings from the study indicate that the program has been successful to a great extent in providing meaningful employment opportunities to young women belonging to underserved communities, there are potential risks, outlined below, which could hinder the success of the program.

Interviews with the ANM Nursing course graduates indicate ambiguity and apprehensiveness surrounding the repayment of loans and interest rates. The respondents stated that details pertaining to interest rate calculation were not informed to them in detail initially and post course completion they found themselves under a debt burden due to the perceived high interest rates. This was corroborated through findings from interviews with parents, which revealed instances of family members supporting their daughters in repaying some of the loan amount. This discontentment surrounding the repayment of loans can lead to negative perceptions about the program in the community due to word of mouth.

Interviews with the ANM Nursing course graduates reveal that a majority of the respondents enrolled in homecare are critical of it. The respondents are dissatisfied with the nature of work allotted to them during homecare duties and highlight challenges such as limited exposure to medical institutions and their functioning and lack of hands-on exposure to medical procedures. Additionally, respondents have also highlighted risks to their safety and well-being in homecare settings. While this liability may not fall under the purview of the program team, such criticism of the nature of homecare placement by candidates can lead to a negative perception of the program among the candidates. This may lead to attrition at the organisation with which they are placed, in turn hampering the relationship with the employer. The negative notions may also cascade to the larger community, affecting prospective candidates and future batch sizes.

Way forward & Recommendations

The program team not only plans to scale the program to different states in the country in future, but also aims to offer international placements to candidates to countries like Japan, Germany, and Finland. In order to ensure smooth implementation of the program in future at a larger scale, the following steps could be undertaken:

- While a financial literacy session is conducted at the start of the program to explain the loan process and details, some students do not recall these details at the time of repayment. In order to ensure clarity in the terms of repayment of the loan, a second financial literacy session could be conducted towards the end of the course for the candidates and their families and before the start of their job to serve as a refresher.
- While attempts have been made to impart soft skills such as communication and fluency in English speaking, there is a need to emphasise on this aspect in greater detail. Interviews with employers and the course graduates indicate that at the workplace, they're unable to converse with Indian as well as international patients who prefer speaking in English. Given the language diversity of the nation, and the placement of students in non-Hindi speaking states, it becomes paramount to equip the students with adequate English speaking and comprehension skills.
- As this assessment was conducted at the time many of the students from the first batch had recently repaid their loans, a study into the employment behaviours of candidates post-loan repayment would bring important insights. Longitudinal tracking of a sample of the candidates is recommended to enable measurement of the long-term behaviour change inculcated through the program. Long-term tracking of the alumni well beyond the program would allow for deeper understanding of change in behaviours, decision-making, agency and attitudes towards economic empowerment for themselves and their choices pertaining to life and career.

ANNEXURES

Snapshot of assessment tools

For Nursing Kaushal College alumni:

- In your opinion, are you likely to gain opportunities on the job to get promoted or switch to better job opportunities?
- What would professional growth in nursing mean to you?
- In what ways have you been able to apply your learnings into practice?
- Has the program enabled you to bring about a change in the lives of your family members?
- What and who motivated you to enrol in a nursing program/ choose this career path?
- What would you have been doing today in the absence of such a program?
- In your opinion, has there been a change in your mobility since you enrolled in the program?
- Over the course of the program, has there been a change in the support you've received from your family?

For Nursing Kaushal College students:

- How did you find out about this course?
- Why did you opt for it? Did you always want to study nursing? If not, what made you choose this?
- Have you thought about what you would do after the completion of the course?

For Swasth Sewa Parivartan program participants:

- How was the training conducted?
- Which aspects of disease control and epidemiology were covered in the training program?
- Do you think this training was beneficial for you? How?

For employers:

- How did you get associated with the Nursing Kaushal College?
- What have you observed in the students of the Nursing Kaushal College when they work with your organisation?
- In your opinion, what has been the overall impact of the Nursing Kaushal College training program on the girls your organisation has employed?

For bank officials:

- What encouraged the bank to associate with this program? What offered the bank confidence in supporting the loans of these students?
- What has your bank's experience been of the engagement with PANIIT?
- Have you interacted with any of the students that have taken a loan? What have you observed about their behaviour towards the loan?

For program team members:

- In your opinion, what is the vision of the Nursing Kaushal College program?
- In your opinion, what are the gaps the young tribal girls face in the absence of such a vocational skilling program?
- What efforts are taken to ensure the skills of students as at par with the market needs?
- What are the key elements that have led to successful management of multiple stakeholders - government, banks, employers, community members?
- In your opinion, what has been the overall impact of the Nursing Kaushal College training program on the program participants, their families and the community at large?
- In your opinion, has the program been able to achieve its planned goals? Which goals has it been successful in achieving? What areas do you see that may need improvement?
- What are the plans for the future of the program? What is the reality that PANIIT wants to create? Is there a plan to scale / replicate the model beyond Jharkhand? Does PAN IIT aim to continue its role in implementation of the program or act as knowledge partner instead?

Ethical considerations

- Verbal consent was obtained from all survey participants for on-field and online data collection. The participants could withdraw at any point in the study.
- The beneficiaries were identified and contacted through the implementing partners. The implementing partners were present during the data collection as deemed necessary by them.
- Confidentiality of data is maintained by the researchers.
- Neither unlawful means nor plagiarism were used to present data.

Limitations of the study

- Participants (subjects) in an experiment have a tendency to act in ways that they believe the experimenter or researcher wants them to perform, whether consciously or unconsciously. Further, when a construct being assessed or the behaviours that characterise it are not the same in different cultures, there may be misinterpretation of questions or of responses. These may result in data of poor quality or misleading data in the analysis.
- Ratings of the same items on a scale may differ based on the subjectivity of the surveyor, and on the interpretations of the items based on their phrasing. The ratings may also fail to capture nuances if the items are not carefully constructed to prevent ambiguities.

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DISCLAIMER



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