



MOVE
An Impact Assessment

by

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INTRODUCTION

Market Oriented Value Enhancement (MOVE) is an innovative livelihood model developed by Best Practices Foundation (BPF) in 2003-04 upon the realisation that most micro-enterprise programmes directed at improving the livelihoods of the poor were ineffective. The MOVE model aims at empowering landless, asset-poor, illiterate and semi-literate populations by imparting business concepts and enabling them to establish successful small-scale enterprises.

The uniqueness of the MOVE model lies in its customer-centric, demand driven approach to micro-entrepreneurship: MOVE participants learn to confidently launch businesses on the basis of market demand. It is this distinctive strength of the model that enables a high rate of success in comparison with other livelihood models.

MOVE is administered as a modular training programme. Each module teaches business concepts and strategies through visuals, experimental live methods and games. This ‘learning by doing’ has been especially designed so that illiterate and semi-illiterate populations can understand business concepts and participate actively in the training. Further skills training such as tailoring or mobile repair training, is provided free of cost if required, to build the participants’ capacities to become successful micro-entrepreneurs.

Project Description

This assessment is based on three projects undertaken at different times. One project was funded by the Sir Dorabji Tata Trust (SDTT), Mumbai, and two by the Deshpande Foundation (DF).

1. SDTT funded the “Poverty Alleviation through New Livelihood Innovations” project implemented from August 2008 to July 2009 in three villages and in urban locations around Dharwad. One hundred and forty five participants were trained, resulting in the establishment of 80 businesses.
2. The first DF project (DF1) sought to improve the livelihoods of quarry workers by imparting education on health and training on the functioning of markets. It was implemented in Mandihal village from April 2008 to September 2009. Forty-eight participants were trained and 26 businesses were reportedly started.
3. The subsequent DF project (DF2) sought to improve the livelihoods of rural women and youth from eight villages around Dharwad, from October 2009 to December 2011. One hundred and eighty participants completed training and 79 businesses were reportedly started.

Methodology

Random sampling method

This study incorporates a stratified random sampling method with a 50 per cent sample of listed established businesses to measure outcomes and impact in each location. In this way, each business could only be picked once but participants could be selected more than once provided they had implemented two or more enterprises. The method was selected as it is regarded as a more accurate way to obtain information and ‘lends itself to the application of more rigorous control’². It also enables researchers to extrapolate results to the whole population studied.

Survey instrument

The survey instrument was designed, piloted and refined to elicit responses of a largely, although not exclusively, qualitative nature. Interviews, typically held at the respondent’s house, took between one and two hours to complete.

Sample selection

A total of 373 participants were trained over the course of the three projects (Table 1.1). Of these, 185 were reported to have started businesses. To assess the impact of MOVE training, a sample of 90 was selected from these 185 participants and interviews were conducted with 76 of them¹ (Table 1.2).

1. Training for the SDTT project was conducted across four sites. Interviews with 36 participants revealed that of 23 businesses established, 20 are still active.
2. Training for DF1 was administered in one location. Ten interviews showed that eight businesses were established and are still active.
3. Training for DF2 was conducted across eight sites. Interviews held with 30 participants revealed that 29 businesses were established, of which 28 are still active.

Table 1.1: Number of participants trained in all projects

Project	Participants	Businesses	Sample selected for interview	Sample interviewed
SDTT	145	79	40	36

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Of the 90 participants selected for the interviews, 14 were unavailable. As a result, only 76 were interviewed.

DF1	48	26	13	10
DF2	180	80	37	30
Total	373	185	90	7

One participant was selected twice as he had established two businesses. In order to ease the comprehension of data, information on these two businesses was combined to represent one interview, reducing the number of interviews of participants from 77 to 76.

Table 1.2: Number of participants interviewed from the three projects

Projects	Location	Enterprises reportedly started	Target number of interviews	Interviews completed
SDTT	Kalakeri	26	13	12
	Kyarakoppa	28	14	12
	LS Kere²	14	7	7
	Mugad	12	6	5
DF1	Mandihal	26	13	10
DF2	Ambolli	7	3	2
	Aravatagi	9	4	3
	Kogilageri	9	4	3
	Kumbarkoppa	10	5	4
	Mandihal	9	4	3
	Ramapur	7	3	2
	Veerapur	8	4	4
	Narendra	20	10	9
	Total	185	90	76
	Percentage	100	49	41

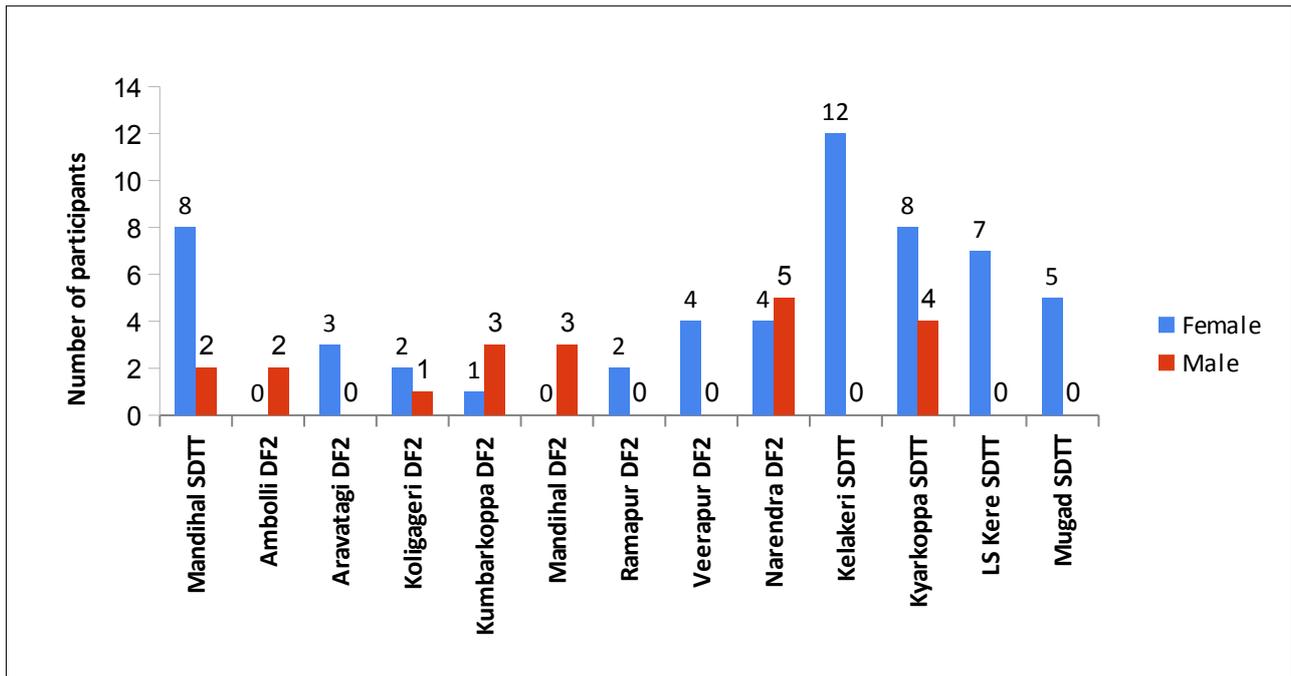
Participant Profile

Gender of interviewees

Sixty four per cent of the participants interviewed were women. In Aravatagi, Ramapur, Veerapur,

Kelakeri, Mugad and LS Kere, all the interviewees were women, while all those interviewed in Ambolli and Mandihal (DF2) were men. In Mandihal (DF1), Kogilageri, Kumbarkoppa, Narendra and Kyarkoppa, interviewees included both men and women (Figure 1.1).

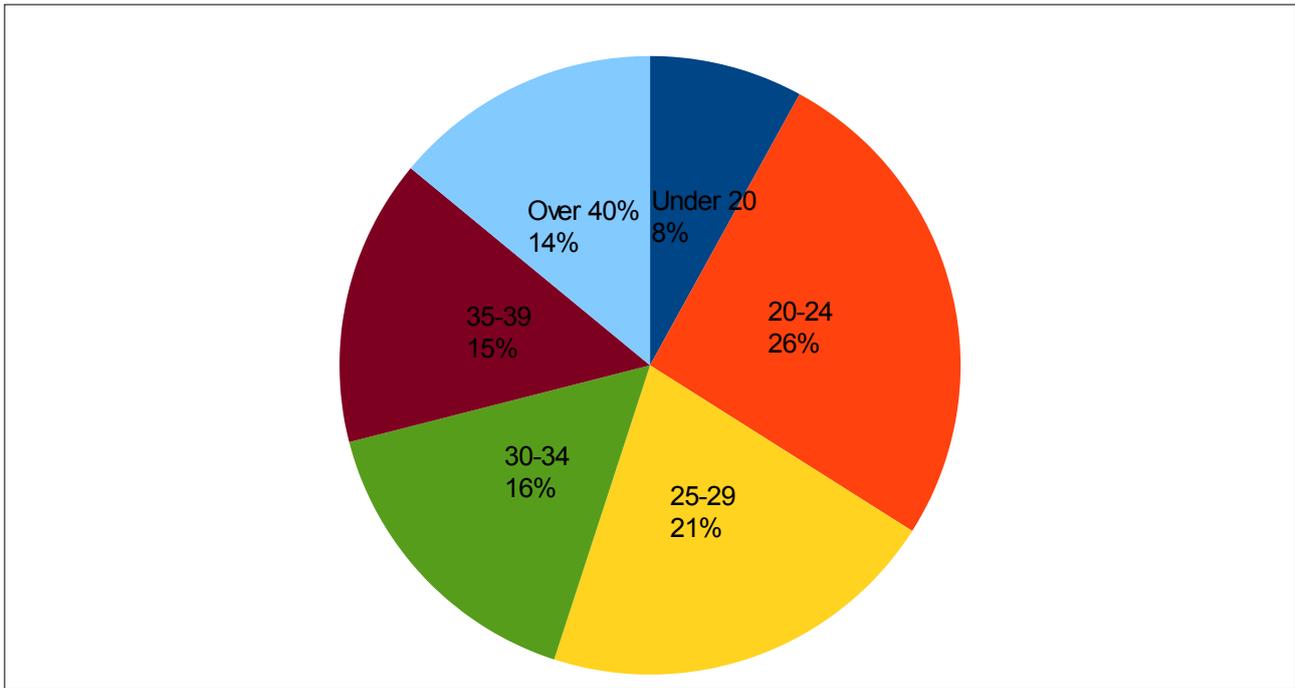
Figure 1.1: Number of female and male participants interviewed



Age of interviewees

Fifty five per cent of the participants in the study were under the age of 30, while 31 per cent were between 30 and 40 years old. Only 14 per cent of participants were over 40. The three youngest trainees were 19, while the two oldest were 55 (Figure 1.2).

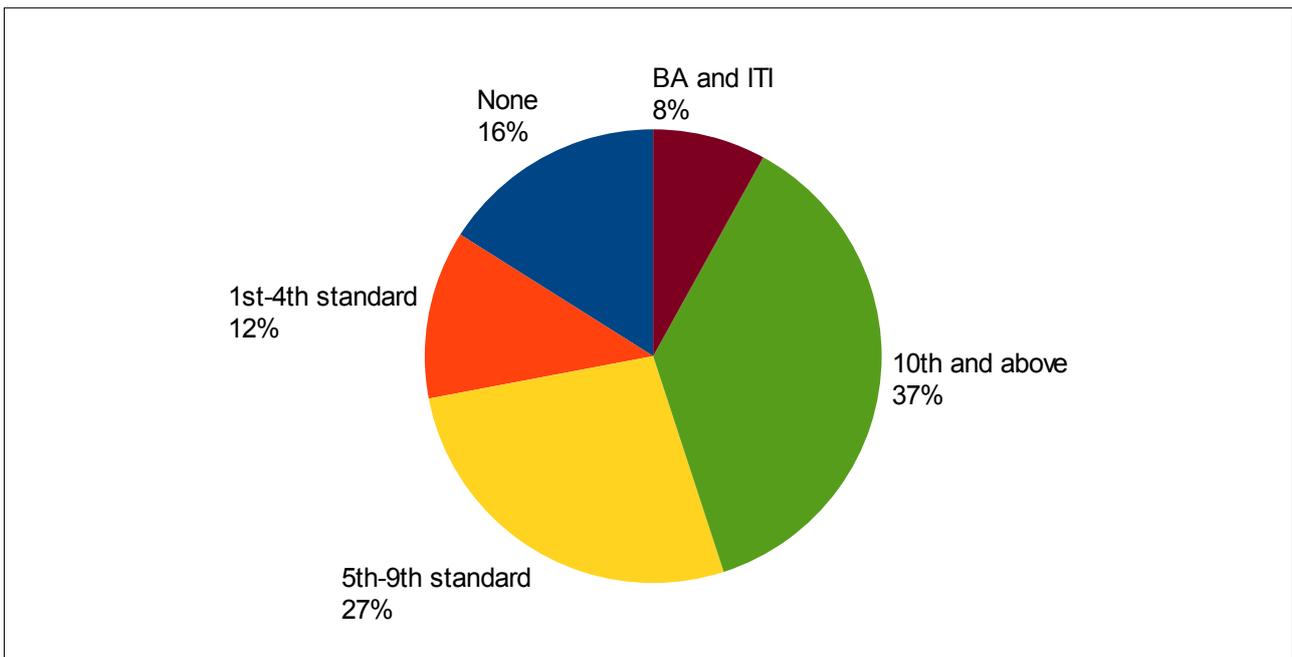
Figure 1.2: Age of participants



Education level of interviewees

The majority of participants (84 per cent) had received some level of formal education – about 39 per cent had completed their schooling up to standard 10, while 45 per cent had studied beyond standard 10. Sixteen per cent had never been to school. Among those in higher education, four had earned or were in the process of earning a general Bachelors degree; two were graduates from industrial training institutes (Figure 1.3).

Figure 1.3: Education level of participants



Affiliation to self-help groups

Sixty six per cent of participants reported receiving some form of financial and entrepreneurial support through their own or their family's self-help groups (SHGs), while 30 per cent had not benefited from any such affiliation. Data was unavailable for the remaining four per cent.

BUSINESSES AND EMPLOYMENT

Types of Businesses

Of the 76 participants interviewed, 60 have begun earning incomes: 52 have established new businesses, eight have added value to their existing businesses and four have discontinued their businesses (Table 2.1). Among those who have established businesses after MOVE, three have established a second micro-enterprise. One trainee has opened a gym in his village, one makes and sells *rotis*, while another makes and sells *bajjis*. Sixteen have not started businesses for reasons detailed later in the chapter.

Table 2.1 Number of businesses established

Project Name	Total interviews	Businesses established	Businesses still active
SDTT	36	23	20
DF1	10	8	8
DF2	30	29	28
Total	76	60	56

Participants have established a wide variety of micro-enterprises (Table 2.2) – tailoring, telecommunications (mobile repair), food and beverage production and services (*roti* production and selling, eatery, chilli-pounding, vegetable vending, selling jowar), agriculture and farming (poultry rearing, grain business, dairy), retailing (bangles, groceries, soap, tea powder), health and beauty (beauty salon, gym) and other miscellaneous services (driving, incense sticks, photography).

Tailoring is immensely popular, particularly with female participants, as it is considered safe and convenient, lending itself to work from home without disrupting household responsibilities. Young women can take their sewing machines with them and continue tailoring in their marital homes. Moreover, such business does not challenge traditional patriarchal norms regarding the division of labour, and is often seen as ‘acceptable’ since it does not require women to work outside the home. The ability is valued because it can both bring in an income and reduce a family’s own expenses. However, while the demand for the service is high in the villages, competition too is heavy, between MOVE participants and others, as a result of which tailoring enterprises are less likely to generate significant revenues.

Table 2.2: Types of businesses established by participants

Type of business	Businesses started/ scaled up	Businesses still active	Second business started and still active
Bangles	2	2	
Beauty parlour	2	2	
Chilli pounding	2	2	
Clothes	2	2	
Curry leaves	1	1	
Dairy	5	5	
Driving	7	7	
Grain	1	1	
Gym	0	0	1
Eatery	0	0	1
Incense sticks	2	2	
Jowar	1	1	
<i>Kirani</i> shop	3	2	
Mobile repair	8	8	
Photography	1	1	
Poultry rearing	2	2	
<i>Roti</i>	1	1	1
Soap powder	1	1	
Tailoring	13	13	
Tea powder	1	1	
Vegetables	2	1	
<i>Kasuti</i>	3	1	

Total	60	56	3
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Value Addition to Existing Businesses

Of the 60 participants who have begun businesses, eight have generated higher profits by adding value to their existing businesses. Sangeeta Goravanakolla's tailoring business earned her Rs 500 per month. After the training, she has expanded into the *kasuti* (local embroidery) business, runs tailoring classes and works as an *anganwadi* helper and ASHA³ worker in the health department. These additional activities have increased her income to Rs 2,500.

Many trainees had prior, albeit limited, knowledge of sewing. During MOVE, they trained in fashion design where they upgraded their cutting and stitching skills. This enabled them to add value to their existing products and offer better, trendier clothing to their customers. For example, Neelavva used to tailor only women's garments. The fashion design skills she acquired during MOVE enabled her to expand her repertoire to include school uniforms, blouses, churidars and men's underpants. Shashikala Bogur, Sakkubai Torgal and Sunanda Waddar also expanded their tailoring businesses in a similar manner. In addition to enabling them to expand, skills training during MOVE has also helped increase their confidence in interacting with customers.

Value enhancement of existing businesses has taken multiple forms. Ningamma Hottige, for instance, had one cow that produced a litre of milk every day. After MOVE, she invested in another cow. She is now able to serve more customers and meet the increased demand for milk in her village.

³ASHA is a scheme in the health department.

Reasons for Discontinuing Businesses

Four trainees discontinued enterprises established after MOVE due to household and market related issues. Sunanda Kushumbi began a *kasuti* business but found herself unable to leave home for business because she has a small child with special needs. Mallavva D. Kammar began making soap powder at home but her advancing years made it difficult for her to continue. Other participants discontinued due to stiff competition and their inability to invest in marketing. Rafick Chapparmani wanted to establish a chicken centre in Kyarakoppa, but there was too much competition. As he needed a larger investment than he could muster to set up shop in the city, he began working in his brother's tiling and fencing business to support himself. Stiff competition also put Devaraj Vanaki out of business. Like Rafick, he was unable to invest in moving his mobile repair business to the city.

Reasons for Not Starting Businesses

Sixteen of the 76 participants interviewed have not started businesses, mostly for domestic reasons. By the time MOVE training was completed Neelavva Yadravi was pregnant and plans to start the business, when her child is three or four years old. Somashekar Kollapur undertook four months of skills training as a tailor but his plans to open his own shop did not materialise because his brother required major surgery. Somashekar decided to earn for his family by working on their land instead.

Family resistance has deterred several participants from setting up businesses after MOVE. Shahista Makandar raised Rs 3,000 for a sewing machine but her husband refused to permit her to start her own enterprise. Basavva Kammar's husband chronic illness required her constant attention. She used to help her husband and son in their carpentry workshop occasionally. After his death, she began to work predominantly as a labourer in the fields and in a brick-kiln during the agricultural off-season.

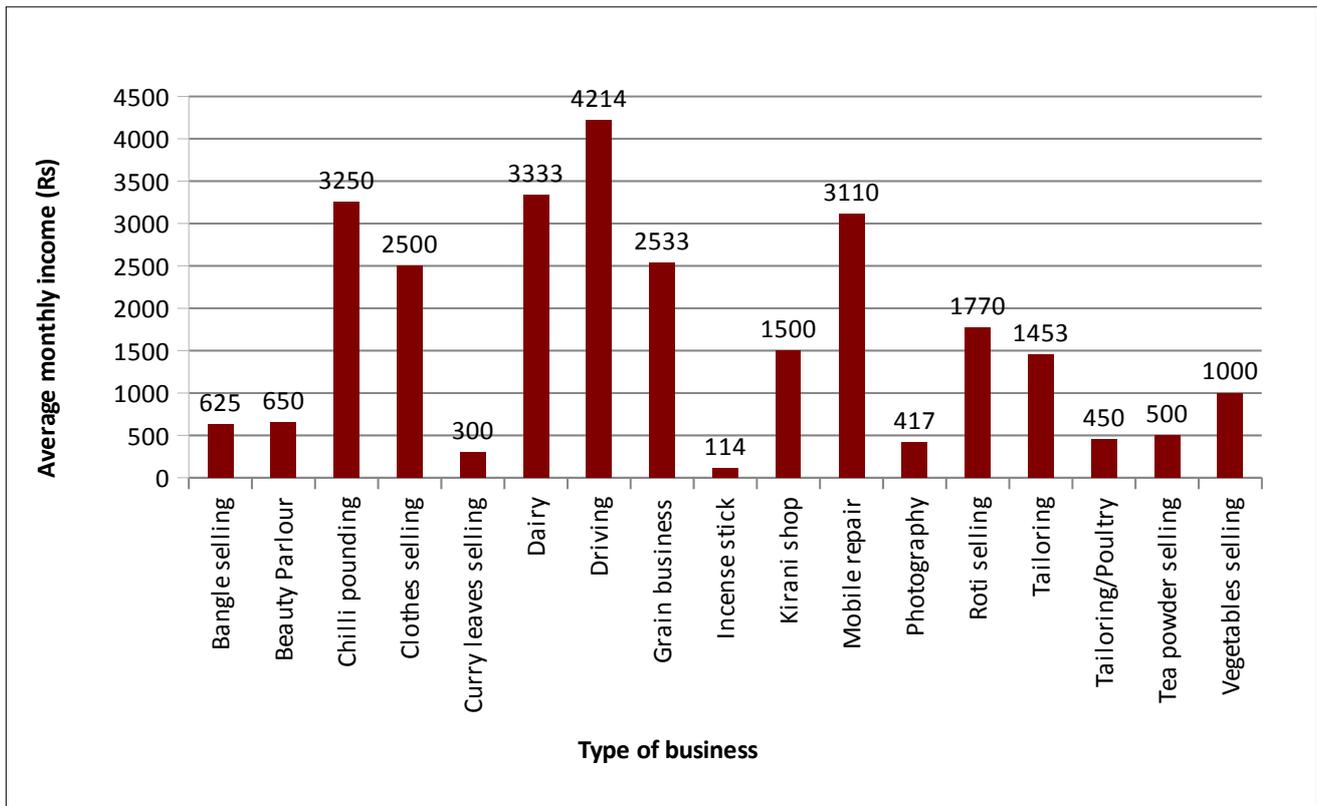
Some trainees could not set up businesses because opportunities did not unfold as

expected. Sumitra Kundargi underwent three months of skills training in *kasuti* after MOVE. Her instructor promised to arrange orders but these did not materialise. She decided not to go ahead after realising that the villagers were unwilling to pay the right price or on time.

Business Performance and Incomes

The average monthly income from MOVE enterprises varies broadly from Rs 114 in the incense stick business to Rs 4,214 for driving (Figure 2.1). Mobile repair, chilli-pounding, dairy and driving were found to generate the highest average incomes.

Figure 2.1: Average monthly income per business type



Information regarding costs and monthly income from the MOVE micro-enterprises was collected from participants in order to calculate an approximate profit levels. Data on participants' income prior to training was also collected to enable comparison of the variation in income over time. It should be noted, however, that incomes before and after MOVE have been averaged in order to compare them. Before MOVE, many participants revealed receiving an annual income from their crop, combining seasonal work and wages, or running their business for a few months a year. Annual agricultural incomes have been divided by 12 to obtain an approximate monthly income. Incomes of trainees combining two or more jobs and seasonal incomes have been averaged.

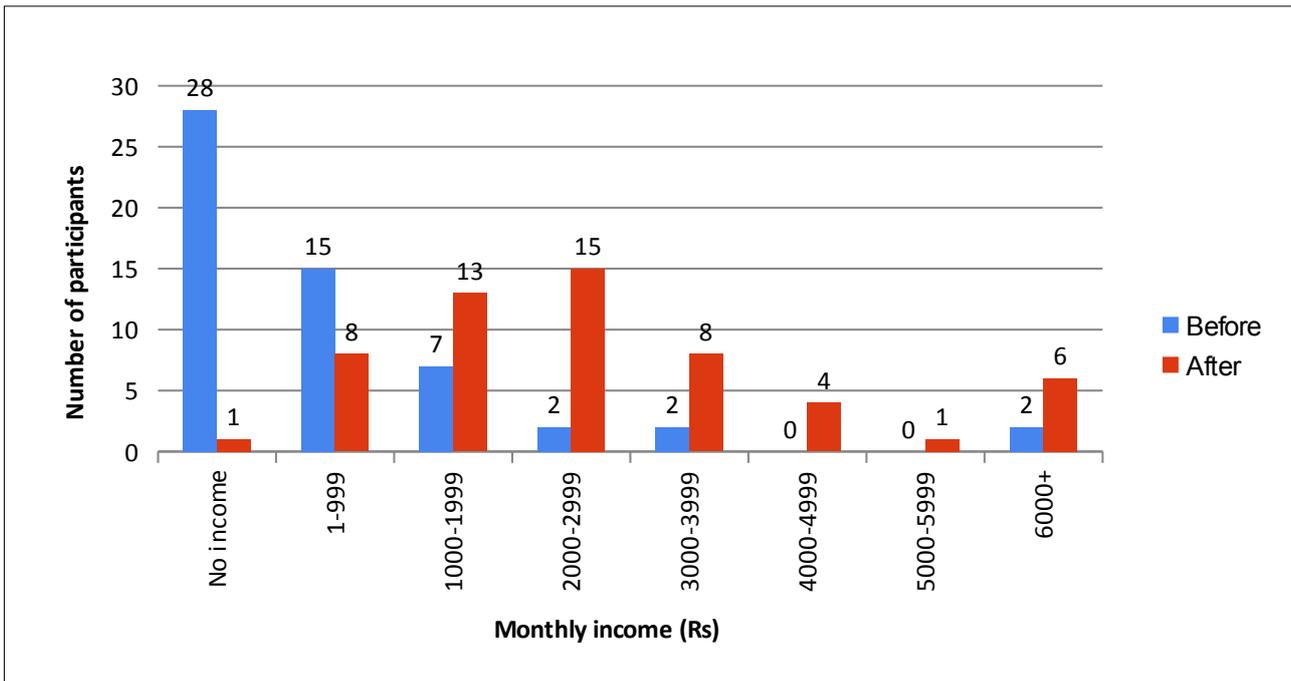
The average monthly income of participants in all three projects prior to MOVE was Rs

623. After MOVE, it was Rs 2,718, an increase of 437 per cent, which can be explained by the fact that this study was conducted during the period 2011-2012, that is between two to three years after the MOVE training was completed under various projects, when enterprises had moved beyond the initial hiccups and were established. The average income has been calculated without being adjusted to the fluctuating inflation rate.

MOVE training has had a substantial impact on participants' income. By training participants to establish their own businesses or find employment, it has helped reduce financial insecurity and vulnerability linked to daily wages and agricultural income. Fifty per cent of trainees (28 of 56 participants) had no income before MOVE, while 27 per cent earned less than Rs 1,000 per month (Figure 2.2). After MOVE, the number of participants earning more than Rs 6,000 has increased from four per cent to 11 per cent. Similarly, the number of trainees earning between Rs 1,000-1,999 has moved up from 13 per cent to 27 per cent. About seven per cent of participants now earn between Rs 4,000-4,999 per month.

A participant with no income after MOVE is Gouravva Malligawad. Her dairy business yields just enough for household consumption and to buy fodder for her cattle.

Figure 2.2: Number of participants by income brackets before and after MOVE



The majority of entrepreneurs reported increased profits since establishing their businesses. They cited their customer relationships, quality, competitive pricing, active promotion, and increase in customer base and product range as primary reasons for the increase in their incomes.

Many participants, especially tailors and clothes retailers, reported seasonal variations in their profit levels. Higher demand for their products and services is noted during *jatra* or village fairs, the wedding season or the beginning of the school year. Other participants cited promotion and marketing, quality of products or services, and hence an increase of their customer base, the rainy season⁴, and time spent on the business as reasons for variation in their profits.

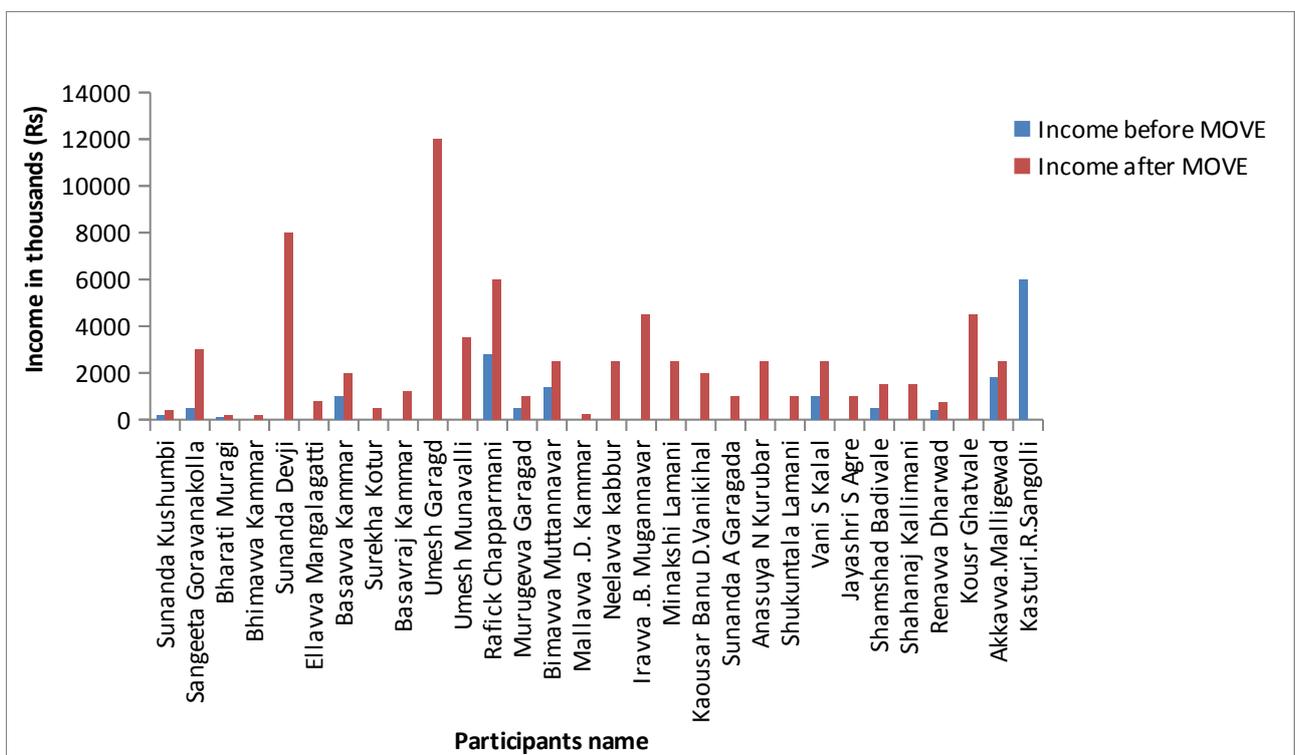
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The demand is much lower during the rainy season, due to the lack of customers coming to the market.

Sir Dorabji TATA Trust

The incomes that the participants are generating from their enterprises are significant in many respects. Sixty four per cent of participants in the **SDTT-funded project** had no income before the training. While 28 per cent saw an increase of double or more in their existing incomes, seven per cent saw a marginal increase. The average income of participants before MOVE was Rs 300. After training, the average income was Rs 2,379, an increase of 793 per cent (Figure 2.3).

Figure 2.3: Income of SDTT participants before and after MOVE



Some trainees have witnessed dramatic increases in income. As Umesh was a student, he had no income. After MOVE, he started a mobile repair business and subsequently stepped up his income generating activities by opening a gym in his village. He now earns up to Rs 12,000 per month from his two businesses. Rafick Chapparmani was also

a student. Although the chicken business he started had to be discontinued, he adapted the skills he had acquired through MOVE to his brother's tiling and fencing business. He now earns Rs 6,000 per month, more than double his earlier income of Rs 2,800. Anasuya, who was unemployed before MOVE has found employment in a hotel kitchen and also offers tailoring services from her house. These two jobs earn her Rs 2,500 per month.

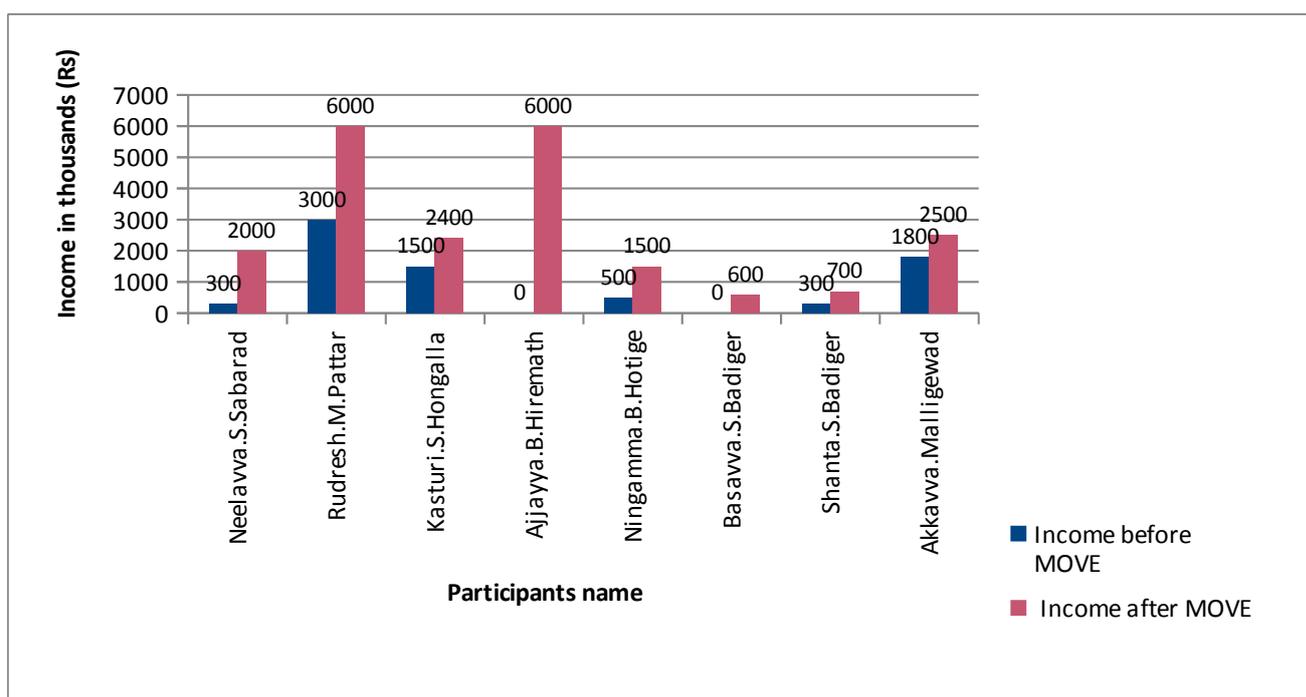
Participants also reported having used skills acquired through MOVE to improve their earlier businesses. Sunanda Devji's husband used to lease mango orchards and sell the fruit directly from the orchard. He earned an average income. After attending MOVE, Sunanda developed a business plan that involved bringing the fruit home, letting it ripen, packing it into sets of a dozen each and then selling it. This, she believed, would yield a much higher profit. She was right. She and her husband now earn Rs 8,000 per month. Sunanda's is a brilliant example of how MOVE can also help established entrepreneurs to increase their profits by developing their existing businesses.

MOVE has enabled young people to earning a living for themselves. For example, Umesh Manavalli was still a student when he started the training. After MOVE, he underwent computer training and joined a Nokia mobile company at a monthly salary of Rs 3,500. Vani S. Kalal did a beautician's course after MOVE training. She has gone on to set up a beauty salon, and later began working with a NGO. These activities earn her Rs 2,500 per month. Shahnaz Kallimani was not earning prior to MOVE. Post-MOVE, she began a tailoring business and also works as an agricultural labourer. Her combined income from both jobs is Rs 1,500 per month. Kousar Ghatvale, similarly unemployed before MOVE, set up a tailoring business and also works at the Karnataka Milk Federation bottling plant. These activities provide her an income of Rs 4,500 a month. Kousar is one of the many examples of participants supporting themselves and their families with their businesses after MOVE training.

Deshpande Foundation Project 1

The average income of DF-1 participants before MOVE was Rs 925. After MOVE, it was Rs 2,713, which represents an increase of 293 per cent (Figure 2.4). Twenty five percent of trainees did not have an income before MOVE. The training has helped generate revenues from their own enterprises. Another 25 percent increased incomes marginally, while 50 percent saw an increase of double or more. A case in point is Rudresh, who used to work as a carpenter prior to MOVE. Rudresh had studied up to standard eight and had a hard time finding employment. He earned Rs 3,000 a month as a carpenter. After MOVE, he enrolled in a computer training course and learnt computer operations but realised his educational qualifications were too rudimentary for him to learn typing and other computer programmes. MOVE offered Rudresh the opportunity to earn a living despite his very basic education, which was restricting his job prospects. Today, he devotes 75 per cent of his time to his mobile repair business and spends the rest of his time doing carpentry work.

Figure 2.4: Income of participants from DF1



Kasturi Hongal's *kirani* shop earned her Rs 1,500 per month prior to MOVE. The training taught her how to improve her shop. She also began working as an ASHA worker in the health department, thereby increasing her income to Rs 2,400 per month.

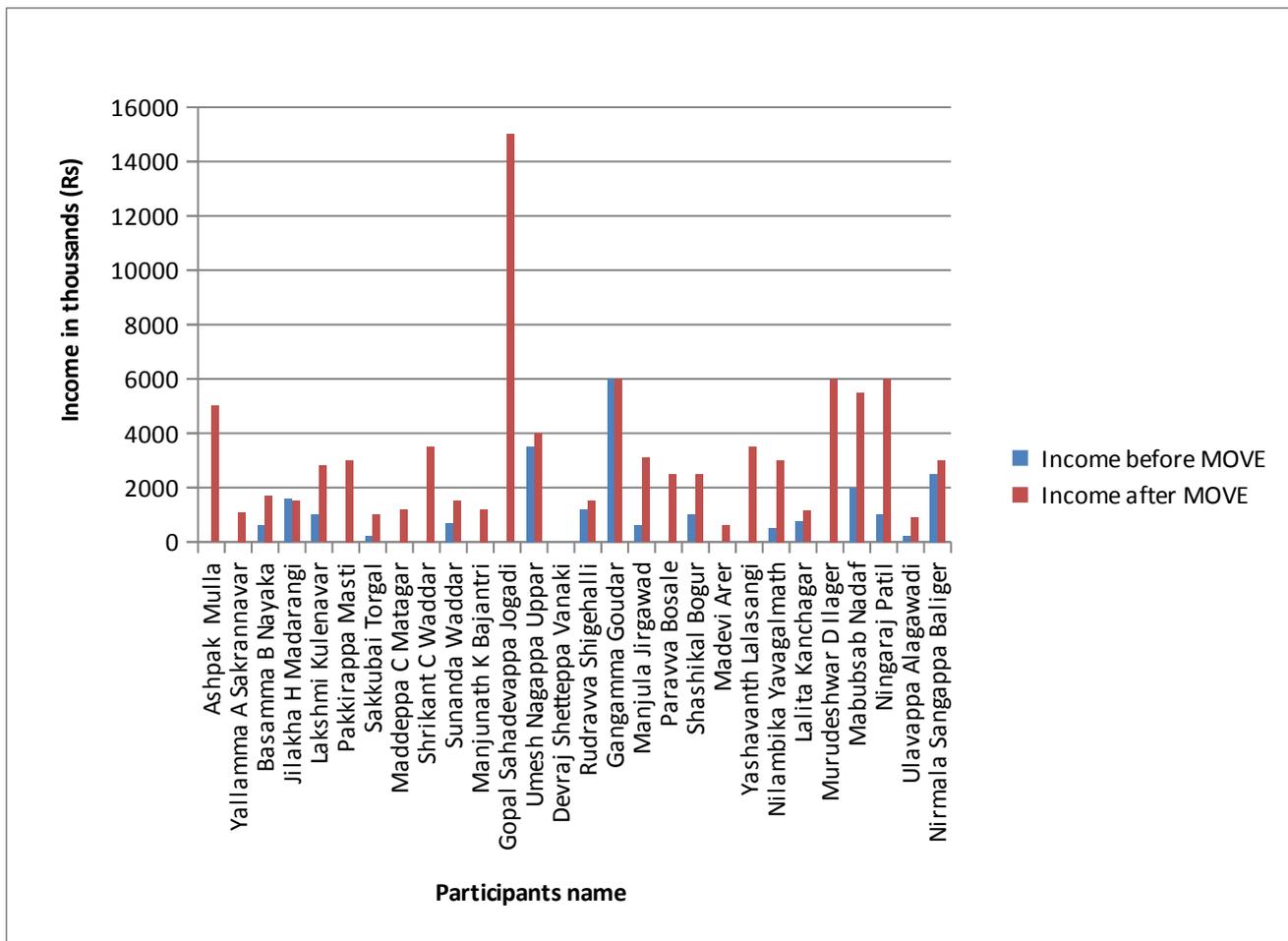
Many participants who were unemployed or not earning an income earlier have initiated small-scale enterprises that generate stable incomes. Ajjayya Hiremath worked on the family farm and had no income of his own. After MOVE, he began working as a driver and now earns Rs 6,000 per month. Similarly, Basavva Badiger was a housewife with no business. She began a chilly pounding enterprise after MOVE using a bank loan of Rs 20,000. Her business yields Rs 1,200, of which she pays Rs 600 towards her loan every month. Shantha Badiger was a housewife who used to generate an income of about Rs 300 per month by undertaking tailoring jobs from home. After training, she decided to expand her business to include bangle selling. This has increased her earnings to Rs 700 per month.

Deshpande Foundation Project 2

The average income of DF-2 participants before MOVE training was Rs 813. This rose to Rs 3,009, an increase of 370 per cent (Figure 2.5). Forty eight per cent of participants had no income prior to training but have now established businesses that give them a decent income. Of the remaining participants, 33 per cent have doubled their earlier incomes, and about 19 per cent have seen a marginal increase in income.

Basamma used to work as a daily wage labourer and in her brother's bangle making workshop. These activities earned her Rs 600 per month. After MOVE, she came up with the idea of selling the bangles she made at the workshop. She began buying bangles from her brother at a wholesale price and retailing them. This takes up 30 per cent of her time; the rest is devoted to making the bangles. Thanks to her new business, she now earns an income of Rs 1,700 per month. Manjula Jiragawad had her own tailoring business, which was generating an income of Rs 600 per month. After the training Manjula decided to launch her own chilli-pounding business. She bought a chilli-pounding machine and has boosted her income to Rs 3,100 per month. Nilambika, also engaged in tailoring, earned Rs 500 per month before MOVE. After the training, she has begun selling clothes and *roti*. These additional businesses give her an income of Rs 3,000 per month, about six times more than what she was earning earlier. Mabubsab earned Rs 2,000 per month at a limestone factory. MOVE gave him the skills to start his own mobile repair business and increase his previous income by 275 per cent to Rs 5,500. Gangamma Goudar's income has remained unchanged by MOVE. After the training she decided to expand her existing dairy business to sell other dairy products such as curd, *ghee* and buttermilk. Although she has been unable to implement her plans yet and her income is currently the same, the additional milk produced in her dairy is now used for household consumption..

Figure 2.4: Income of participants from DF2



The effect of MOVE on the participants can be gauged from the fact that many of them had no source of income before. For instance, Majunath K. was a student before MOVE. With knowledge acquired through MOVE, he established a mobile repair business that now earns him Rs 1,200 per month. Madeppa Mategar was also a student. He established a mobile repair shop and now earns Rs 1,200 per month. Murudeshwar Ilager was unemployed. After the training he began working as a driver and now earns Rs 6,000 per month. Madevi Arer was a housewife with no source of income. She started selling jowar after the training, discontinued for some time to focus on the construction of a house she paid for from her own savings, restarted the business and now earns Rs 2,500 per month.

Yallamma worked on her land and also did dairy work, neither of which generated any personal income. After MOVE training, Yallamma added vegetable vending to her activities. She now has a monthly personal income of Rs 1,100. Fakirappa Masti also generated only family income while working on his land prior to MOVE. After training, he became a driver and now earns a personal income of Rs 3,000 per month. Yashavanth Lalasangi also worked on the family farm and did not receive any personal salary. He too learnt driving during MOVE. He also sells *bajji* on his weekly day off. With these businesses, Yashavanth now generates a monthly income of Rs 3,500.

MOVE has enabled some participants to increase, even double, their incomes while also providing the unemployed a means to provide for their families. Gopal Jogadi was still a student when he started MOVE training. After MOVE, he started doing agricultural work alongside his job as a driver. He purchased a vehicle for Rs 2, 24,000 using his savings and a loan. He now contracts his car to a construction company and earns Rs 15,000 per month, of which Rs 6,500 goes towards repaying his loan.

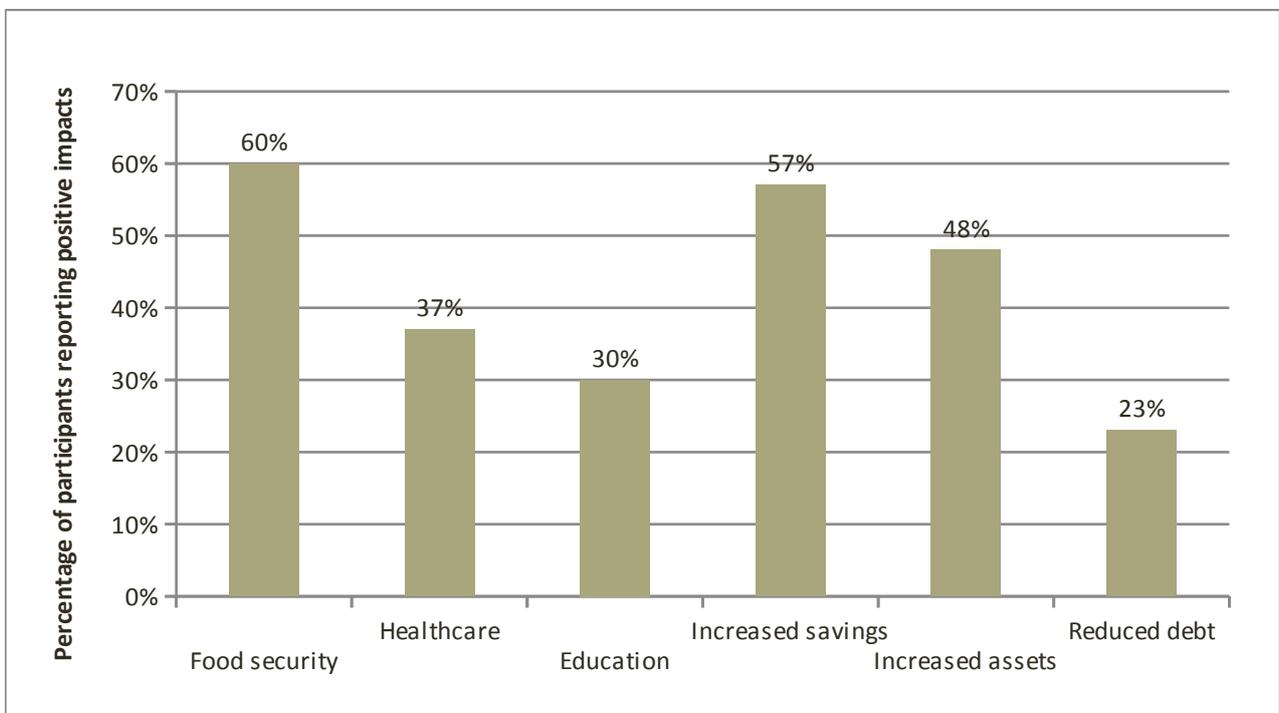
WIDER IMPACTS OF MOVE

Impact of Enterprises on Household Welfare and Security

Access to food

The income generated by the MOVE enterprises has had a significant impact on the participants' household welfare and security. The greatest impact resulted in participants (or their families) being able to notably improve their access to food (Figure 3.1).

Figure 3.1: Impact of MOVE on household-level welfare and security



Indeed, 60 per cent of participants interviewed declared that their profits had enabled them to (a) improve the quantity of their food consumption, (b) improve the quality of the food they buy, (c) diversify their food intake and (d) occasionally treat the family to

extras such as sweets. Sakkubai Torgal stated that since starting her tailoring business she has *“been able to take better care of (her) children by providing more food. As a result, the children are healthier and don’t fall ill as often”*.

Some participants also revealed that their families used to borrow money from neighbours or moneylenders before they set up their own micro-enterprises. It can thus be argued that the implementation of micro-enterprise through MOVE has enabled participants and their households to secure more and better food on a regular basis while decreasing their dependence on community support for food.

The priority placed on greater food security and household nutrition is unsurprising given that the participants of these MOVE projects were (a) from poor communities and typically members of poorer households within these communities, and (b) overwhelmingly female (the latter of relevance in so far as women are generally more oriented towards immediate household security).

Savings and assets

The second most commonly reported impact was on participants’ ability to save. Fifty seven per cent of participants said that they have been able to save some of their profits since starting their micro-enterprises. The vast majority of interviewees save with their own or their families’ SHGs, while a small proportion stated save in banks or both with their SHGs and in banks. Some participants, such as Sakkubai, a 27-year old tailor, said they saved to grow their businesses. *“I am saving Rs 25 per week with my SHG. I want to buy a picot machine to diversify my product range. I need to save for one more year to be able to buy the machine,”* Sakkubai explained. A few participants said they contribute to their own or to a family member’s life insurance.

Profits from the MOVE enterprises have also impacted participants’ ability to increase their assets. Forty eight per cent have been able to increase their household resources by buying assets ranging from household items (chairs, table, vessels, mixer, fan, clothes) to

electronics (TV, DVD player, mobile phone) and vehicles (two-wheelers). Some have contributed to family events such as a sibling's wedding. Some have bought land and livestock with their savings, while others have carried out home repairs or bought a new house. Several have purchased machines and tools necessary for running their respective businesses.

Access to healthcare

Thirty seven per cent of interviewees stated that their profits have significantly impacted their own or their household's access to healthcare. Some said that their micro-enterprise allows them to afford healthcare that they would not have been able to afford before. Some explained that they used to borrow money from family or neighbours to access healthcare services. Basavva, who has a chilli-pounding business explained, "*Now, I can afford to go to the hospital if I have to. I had to borrow money from my neighbours before*". Profits from the MOVE enterprises have played an important role in participants' household ability to seek medical help in some instances. "*I was sick a few months ago and then my daughter fell ill. She has been unwell for a few months now. Before establishing my (dairy) enterprise I would not have been able to afford the medical bills,*" explained Lakshmi. Similarly, Sunanda Devji's innovation in her husband's business has given her family the economic freedom to help an ailing relative pay Rs 25,000 towards extensive hospitalisation.

A few participants spoke of access to better quality health services, such as at the medical college hospital in Dharwad instead of local clinics. The business partner⁵ of a participant who took up tailoring takes great pride in the fact that MOVE enabled her to pay her own medical bills incurred during her pregnancy.

Education of household members

⁵ Although not part of the sample selected, she was present at one of the interviews and occasionally took part in the conversation while her business partner, a participant, was being interviewed.

Thirty per cent of interviewees stated that their profits have had a direct impact on their children's education. While this percentage might seem low, it is important to note that as participants come from poor communities, their children usually attend free government schools. Many participants can now afford to send their children to private schools or buy school supplies such as books and uniforms for their children for the first time. A few revealed that since establishing their businesses they have been able to (a) send their children to better schools, usually in Dharwad, (b) afford private school fees so that their children, can get better education or (c) pay for vocational training, such as computer literacy courses, thus enabling their children to get a better education..

Repayment of debts

Twenty three per cent of interviewees have lowered their debts since embarking upon their own businesses. Most of them have been able to repay crop or family loans. MOVE training and the enterprises that have arisen as a result have significantly reduced participants' vulnerability to poverty and debt in the sense that many participants no longer have to borrow money from neighbours or moneylenders for emergency expenses such as healthcare and food. Most participants undertook additional debt liabilities to start their enterprises. Most of these have also been cleared.

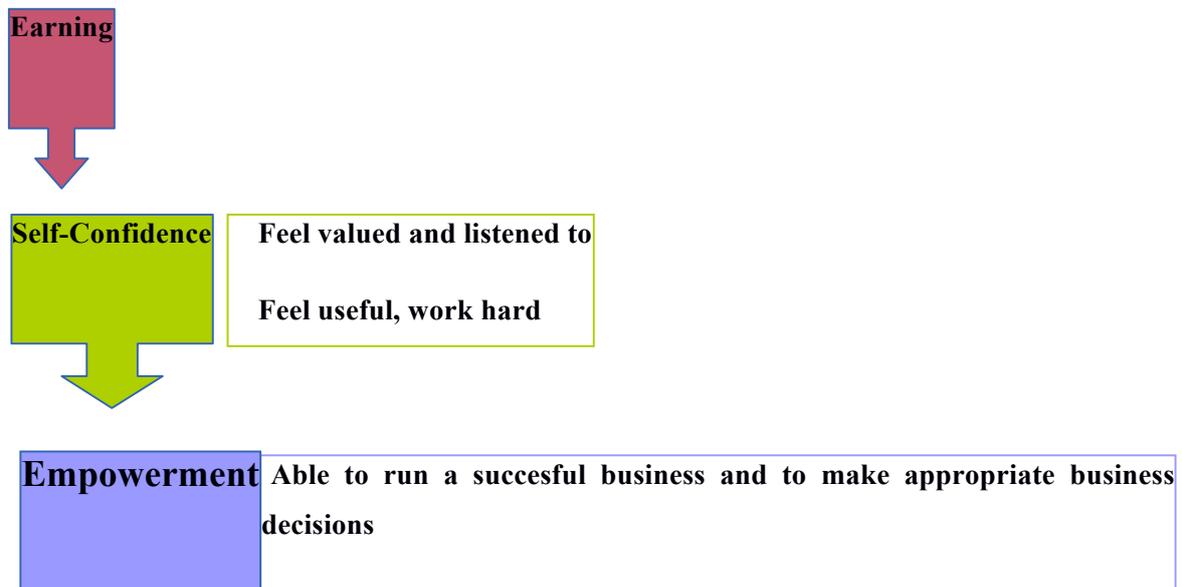
Impact of MOVE on Status and Decision Making

New entrepreneurs as well as those who have added value to existing businesses were asked if and how they their businesses have impacted their status within their households and within the community. The participants report significant impact of MOVE on their status in their households and in the community.

Impact within the household

Seventy six per cent of participants interviewed said their status within the home has improved, while 17 per cent did not perceive a change (Figure 3.2). Data was unavailable for the remaining seven per cent of participants.

Figure 3.2: Positive outcomes on participants' status in the home



The majority of participants believe they are more respected within the family since starting a business, usually because they can now contribute to paying for household expenses. *“I feel proud that my status has improved in my family. I paid for the tiles of my house. My husband is very proud of me,”* said Sunanda, a tailor. Kaousar Banu, also a tailor, explained that her extended family used to ignore her before she started working. *“But now they often invite me to visit, sit and chat with them. I feel more respected now that I have started earning,”* she said. Nilambika, a cloth and *roti* retailer says, *“I am happy to be working and not idling like I used to before. I used to worry about my children’s future because my husband was the only breadwinner in the family. But now I’m earning too, and share a good relationship with my husband. Whenever there is a big issue we discuss it and take a mutual decision”*.

Many women, such as Renavva Dharwad, said that now that they are earning, they can spend money as they wish without having to seek the permission of other members of the family. Neelavva Sabarad says, *“I don’t tell my husband how much I earn, otherwise he would ask for money. I buy what I need and want according to my situation and*

finances". Basamma Nayaka adds, *"I was the one who decided to use the profits to repay the loan and later to get another one. I decide how to use my income"*. The younger participants were reported to usually hand over their profits to the head of their households.

Participants also reported greater self-confidence. Fakirappa said, *"I used to be loiter around when I had no work or was not busy farming. Now as a full time driver I am always busy. When I am not driving, I am occupied with my land. My status has improved within my family because of this"*. Mabubsab, who runs a mobile repair business also revealed that his family is happy and proud that he has established a successful business and is earning a good salary despite a polio related disability.

Some participants experience a greater sense of empowerment from their new entrepreneur status. *"The profits from my tailoring business allow me to be independent from my extended family. I can now take care of my children without relying on others,"* reported Shamshad. Renavva, who works as a tailor and rears poultry also feels more independent now. *"I can decide how I want to spend my money. I don't need to ask for permission from other members of my family anymore,"* she said. Neelavva, who owns a grain business says, *"My family respects me more now that I am running a business and bringing in money. Taking my own business decisions makes me feel empowered"*. Gangamma also revealed that her status has improved since she started her dairy business. Her family takes pride in her ideas, such as switching from selling buffalo milk to cow milk. This move marked their entry into a niche market by attracting consumers interested in procuring cow milk for their children, for instance

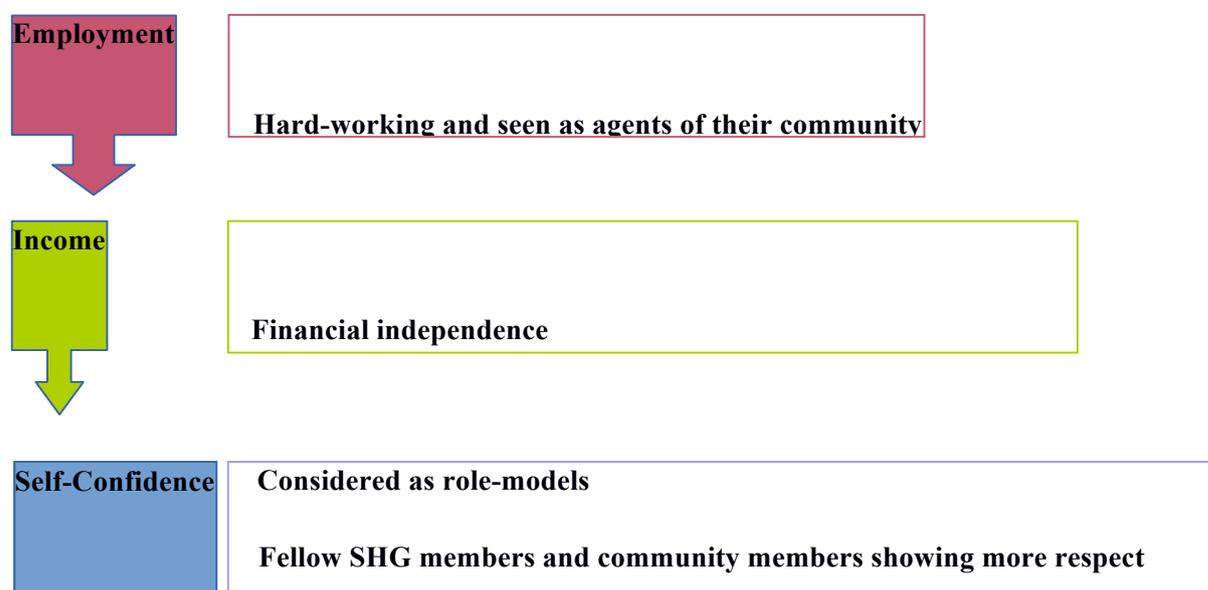
Some female participants, such as Sakkubai, a tailor, disclosed that their husband and family have begun helping more with household chores. While this should not be generalized, and would need further research, it could be argued that the MOVE training, through the formation of businesswomen, empowers female participants to challenge patriarchal norms. While this should not be generalised, and would need further research,

it could be argued that the MOVE training, through the formation of business women, empowers female participants to challenge patriarchal norms

Impact within the community

Seventy four per cent of participants have noticed an improvement in their status in the community after setting up a business (Figure 3.3). This can be attributed to the fact that by training them to implement businesses and provide services to the local population, MOVE has enabled the target group to become active agents of their community.

Figure 3.3: Positive impacts on participants’ status in the community



Murudeshwar, a driver, declared: “*Yes, I command more respect now. People look at me differently now that I am employed*”. Yashavanth, a 40-year old driver and *bajji* seller said, “*I feel the community appreciates me more because I am working and successful and always busy*”. Bharati, who deals in incense sticks, receives more respect in the community. This, she said, has improved her social relationships with other villagers. Neelavva reported that no one used to talk to her before but “*now people talk to (her) and (she feels) respected and that the community values the services (she provides)*”.

Another woman participant said she has become an important source of support within her village and is now approached by neighbours for small loans.

The MOVE enterprises have provided participants with incomes that enable them to support themselves rather than rely on community assistance when financial hardships arise. More importantly, by helping participants implement or improve their own enterprises, MOVE has significantly impacted the lives of the most vulnerable strata of poor communities. Iravva, a dairy business owner asserts, *“My family is no longer considered as poor as we were before MOVE. Everyone is wondering how we earn so much”*.

Female-headed households have benefitted greatly from the MOVE programme. Shahanaj, a tailor whose husband is sick and cannot work regularly, proudly declared, *“People in the community are amazed by how well I am running my household by myself”*. Widows such as Lakshmi and women separated from their husbands, such as Akkavva, who are more likely to fall into poverty or experience stigmatisation by the community, have also gained highly from the training. *“I feel that the community is proud of me. Although I am a widow I am running my own dairy business and was able to get my three daughters married. I feel proud of myself,”* said Lakshmi.

Akkavva’s story reflects the participants’ pride in establishing their own businesses. Akkavva used to work in a stone quarry. After the training, she began selling vegetables and earned enough to build a house. She then decided to change her selling approach. Indeed, when she started her business she would buy vegetables in Dharwad early in the morning at a wholesale price and then sorted the vegetables according to their quality. She would then price and sell them accordingly. She recently moved her business to a *kirani* shop (grocery) in her house. Akkavva proudly declared, *“I am running a business and earning a living with no assistance at all from my husband”*.

Becoming entrepreneurs and the enhancement in status this has entailed has increased the self-confidence of many participants. Some, like Gangamma, who runs a dairy business,

are now looked upon as role models by their community. Gourvva, who also runs a dairy business, receive greater respect from their fellow SHG members. Most of the female respondents, particularly those who were housewives, report having established a wider social network and enjoying the opportunities this affords to leave the house on business and for social interaction.

CONCLUSION

The primary impact of MOVE has been to impart greater economic and decision making power to the trainees with the establishment of their businesses. The success of the model can be gauged from the fact that about 39 per cent of the participants in the three projects (SDTT, DF1 and DF2) are gainfully employed. Of these, about 29 per cent have established their own businesses, five per cent have added value to pre-existing businesses, and five per cent found have jobs as drivers, salespeople, etc. Participants' average incomes have increased by 437 per cent from about Rs 623 to Rs 2,718 per month.

MOVE has reduced vulnerability by enabling the target group to set up viable businesses and earn secure monthly incomes. Many previously unemployed participants with no individual or family earnings have initiated growth on their incomes by setting up small-scale businesses based on their capacity and the resources at their disposal. Their enterprises symbolise a major step towards their economic empowerment and a starting point to larger ambitions. Minakshi Lamani wants to improve her business by setting up a shop. She will need about Rs 50,000 to do this. She plans to buy three or four machines and hire additional staff to do the embroidery. She proposes to sell fabric and design services to her customers. She is also considering adding a 'ladies corner' where she plans to sell clothes, stationery and other items.

Neelavva Sabarad is illiterate but not short of ideas. She says, *"I would like to partner with other (literate) tailors in my village. I actually already know whom to partner with. It's someone I trained with. My future plan is to go to the schools and stitch for them. I came up with the idea myself and would like to approach the teachers in June. I hope to get work from the schools directly"*.

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