



Impact Assessment of MOVE on Sexual Minorities

Submitted to Karnataka Health Promotion Trust Bangalore

Submitted by

Best Practices Foundation

Bangalore

MOVE (Market Oriented Value Enhancement) is an innovative livelihood model, which was developed by Best Practices Foundation in 2003-2004 on the realization that most micro-enterprise programmes directed at improving the livelihoods of the poor were ineffective. The MOVE model aims at empowering the landless, asset-poor and illiterate/semi-literate populations by teaching them business concepts and enabling them to establish successful small-scale enterprises.

The uniqueness of the MOVE model lies in its customer-centric approach. By focusing its approach on the market demand and by placing customers as the focal point of the model, MOVE participants are able to accurately identify gaps and demand, and then confidently launch their venture. It is this distinctive strength of the model that has enabled a high percentage of success in comparison with other programmes.

The MOVE model is administered in the form of a modular training programme. Each module teaches business concepts and strategies through visuals and live experimental games. This '*learning by doing*' has been especially designed for the illiterate/semi-illiterate population to understand marketing concepts and actively participate in the training. If necessary, further skills training (e.g. tailoring classes, mobile repair training, etc.) is provided free of cost in order to assist participants to become successful micro-entrepreneurs.

Implementation began on 22nd August, 2012, with an orientation for the Best Practices Foundation (BPF) trainers about the target population and an introduction to MOVE for the KHPT officials. The actual training began in mid-October (17th -21st October) with training modules (1 to 6a) delivered to a first batch of trainees at the KHPT office in Dharwad. A total of 21 trainees participated in this batch. Six modules were delivered over the five days and 16 trainees completed all or most of the modules. A second batch was trained between the 21st and 25th of November at the Suraksha Drop-In-Centre (DIC) in Hubli and 16 trainees were trained over the five days.

Participants' profile

A total of 31 participants attended the MOVE training in two batches. Five of the participants were HIV+ women while the rest were MSMs. Of these, the participants in the training equally represented urban and rural areas around Hubli-Dharwad. The age of the participants ranged between 20 to 48 years.

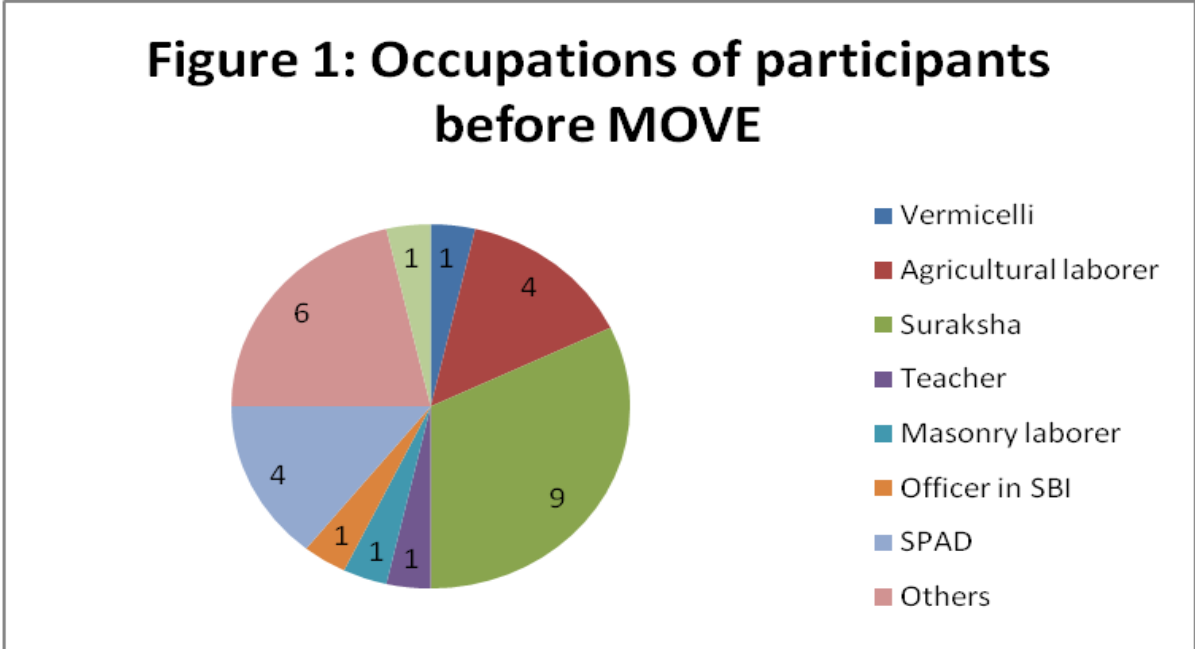
For the assessment of the MOVE training, out of the total 31 participants, base line data was collected from 28 participants prior to the training. Of these 28 participants, 8 were interviewed after the MOVE training and the establishment of their enterprises.

Education level of participants

Most of the participants had received formal education. About 71.5% had studied above 10th standard, while around 21.5% of trainees had studied between 4th to 9th standard. The rest never went to school. Among participants who had a higher education level, two had earned an M-Commerce and MA degrees respectively.

Occupations of the participants

Before receiving the MOVE training, 32% of the participants worked for Suraksha, 14% worked in the agricultural sector and 14% worked in SPAD as volunteers. The rest of the participants were involved in a variety of jobs ranging from being a high school teacher, an officer in the State Bank of India, a salesman, making confectionary items, a painter and a courier delivery person. 3% of the participants were unemployed. Figure 1 shows the occupations of participants before the MOVE training.

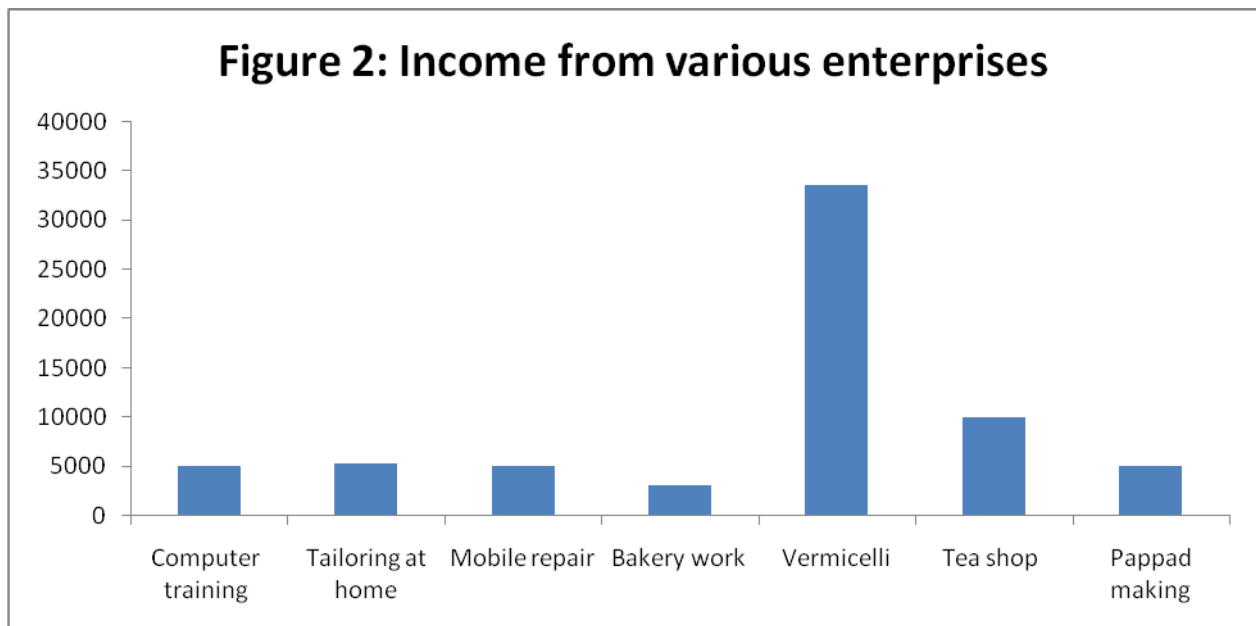


Establishment of businesses

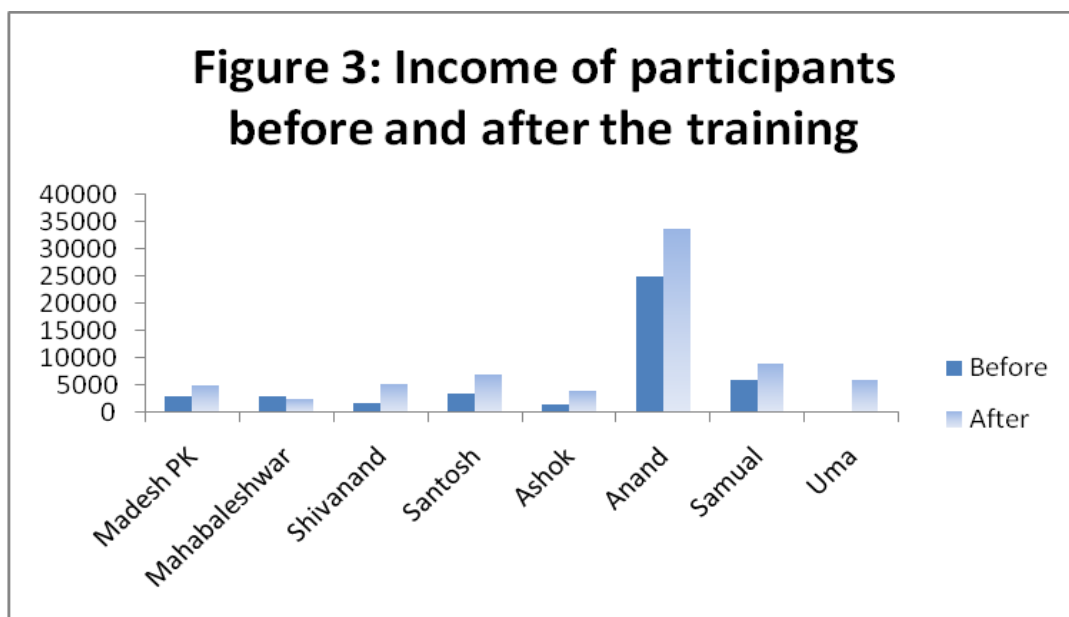
A total of 21 out of 31 participants successfully established a new business. One trainee, Anand added value to his already existing Vermicelli business. Participants established a wide variety of micro-enterprises, ranging from tailoring, to mobile repair, to food and beverage production and services (vermicelli and pappad making) to starting a tea shop and a milk parlor, to making bags, and to other miscellaneous services like computer services and agriculture work.

Business performance

For the purpose of assessing the MOVE training, data was collected from eight trainees between July-August 2012. The results presented here on are from the responses of these eight participants. Businesses started after the MOVE training are successful and are generating profits for the entrepreneurs. The income earned by those trainees who are either part time or full time occupied in their businesses (4 full time, 3 part time and 1 seasonal) varied from IRS 3,900 per month (bakery and milk parlor) to IRS 33,600 (Vermicelli). Of all the income generating establishments, Vermicelli, tea shop, mobile repair, pappad making, tailoring, computer training and mobile repair generated the most revenue. Figure 2 shows the income from various enterprises that the MOVE trainees have established.



The MOVE training significantly impacted the participants' incomes. Though they were generating incomes before the training, their earnings increased after the training. Income was calculated on a monthly basis. Figure 3 shows the difference in incomes before and after MOVE.



Except for one participant, everyone showed profits in the businesses established after the training. About 63% of the businesses established by the MOVE trainees showed profits of over IRS 2,000 per month. Of those showing profits, 80% of the participants declared profits over IRS 3,000.

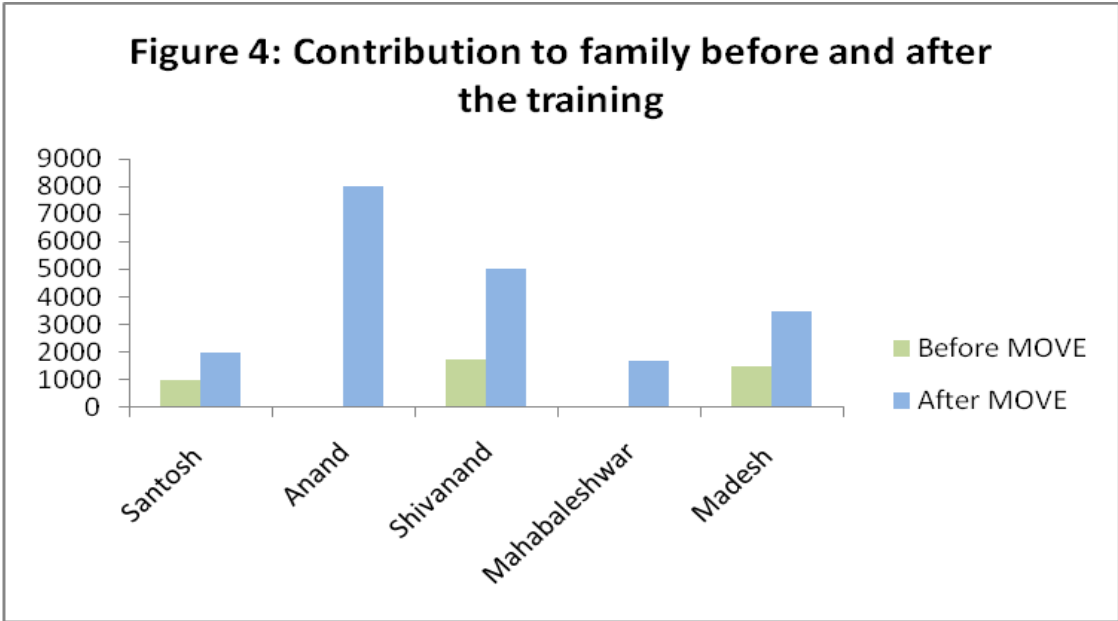
One trainee, Mahabaleshwar worked as a mobilizer in Suraksha and was earning IRS 3,000 per month in a project based job. Once the project was completed, he lost his job. After completing his MOVE training Mahabaleshwar began a men's tailoring business and is currently earning IRS 2,500 per month. Whenever work was available, Ashok worked as a part time agricultural laborer and also did masonry work. His average monthly income was about IRS 1,500. After the MOVE training he works in a bakery and also runs a milk parlor (which he plans to expand

soon). Both combined earns him an income of IRS 3,900 per month, which is a substantial increase in his monthly earnings.

Impact on Household Welfare and Security

Profits from the businesses established after the MOVE training give additional support to the entrepreneurs and their families. This allows them considerable flexibility in managing their household expenses. Ashok and Madesh say that food consumption has increased in their homes due to the profits earned from their businesses. Anand used to give IRS 6,000 to his family for food. Now due to his business which is generating stable revenue for him, he is now giving them IRS 8,000. His family is able to eat nutritious food. Uma says *“I can buy sweets, buy better food which is more in quantity and better in quality than what my family previously consumed.”* MOVE training has reduced the vulnerability of these participants, and has improved the quality of life for them and their families.

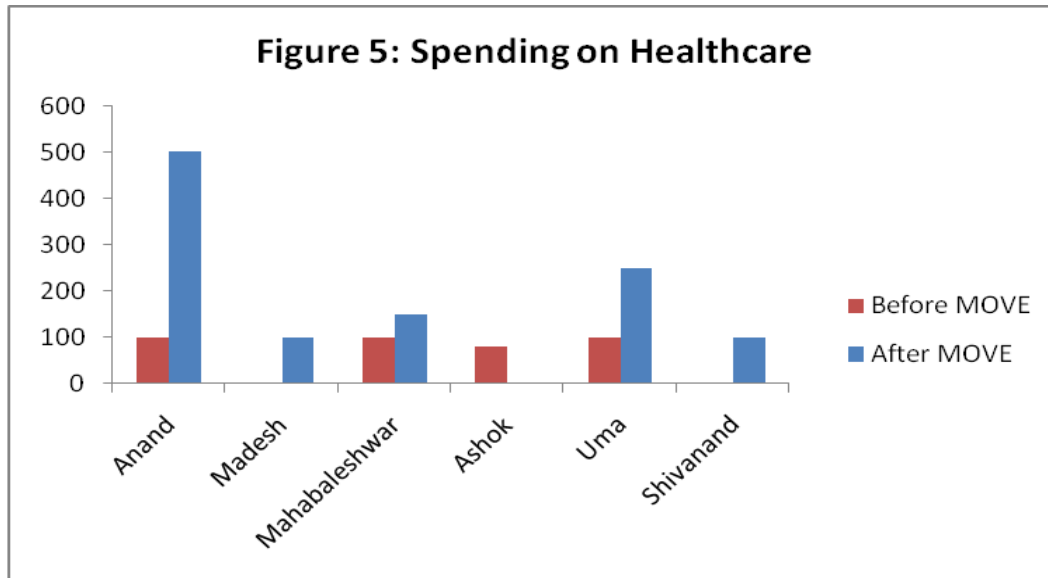
About 88% of the participants reported contributing to their household expenses. After receiving the MOVE training, 63% reported that they now gave a higher amount to their families to manage their household expenses. Figure 4 shows the difference in the contribution to the family members before and after the training.



Surge in Spending on Healthcare and Non subsistence items

The surge in profits has resulted in these entrepreneurs using their money for healthcare for their families or for themselves. About 63% of the participants have increased their spending on their own and family’s medical expenses. Uma is a HIV+ positive woman and the lack of efficient finances for her health checkups increased her vulnerability. After she went for the MOVE training and established her own small home based enterprise she is considerably free from the apprehension of going to the hospital. Uma says that earlier she was apprehensive about going to the hospital because she was scared about the medical bill. She says that now that she has money she does not worry about going to the hospital. Anand D says *“regular health checkups are going*

on because of earning more profits”. Figure 5 shows the difference in spending on healthcare of the participants before and after MOVE.



With the MOVE trainees making profits from their enterprises they are able to afford non-subsistence items. The expenditure on non-subsistence items has increased and the participants report to allocating a relatively larger share of their earnings these items. The stable revenue that the businesses are generating allows the MOVE trainees to spend more on their household expenses. Of all the participants 75% increased their spending on non-subsistence items like clothes. Samuel says “*all of us are wearing good clothes because of good earning.*” Ashok also is now wearing good clothes because he has enough money to spend. These are significant breakthroughs in the lives of these entrepreneurs as they are slowly inching towards a better life. Being able to afford new clothes for themselves and their families is a huge leap forward for them.

Liabilities

About 38% of the participants were in debt before starting the MOVE training. They had taken loans, either to set up their businesses or build houses for their parents. This put a lot of pressure on them as it means that they have to invest money in their businesses and also be able to pay it off the money borrowed. It is risky because their repayment depends on the success of their business venture. Due to the MOVE training and the subsequent enterprises the participants’ started, they have been able to clear their loans.

Anand had taken a loan of IRS 35,000 from Syndicate Bank to purchase a vermicelli machine. Post the training and the success of his vermicelli business he has cleared his loan and now has no personal liabilities on him. Santosh along with his brother took a loan of IRS 30,000 -IRS 20,000 from a money lender at 5% interest rate and IRS 10,000 (without any interest) from relatives, to build a house for their parents. After he set up his mobile repair business from which he is generating profits, Santosh has managed to clear his debts. All that remains is a family loan of IRS 22,000 which he is not sure has been cleared or not. Shivanand took a loan of IRS 50,000 at 5% interest to meet the expenses of his marriage ceremony which included new clothes for his family members and food and beverages for the guests. After MOVE he has managed to clear

that loan completely with his earnings from the tailoring business he started. Now he owes only IRS 10,000 from the family loan of IRS 80,000.

Investing in Personal Assets

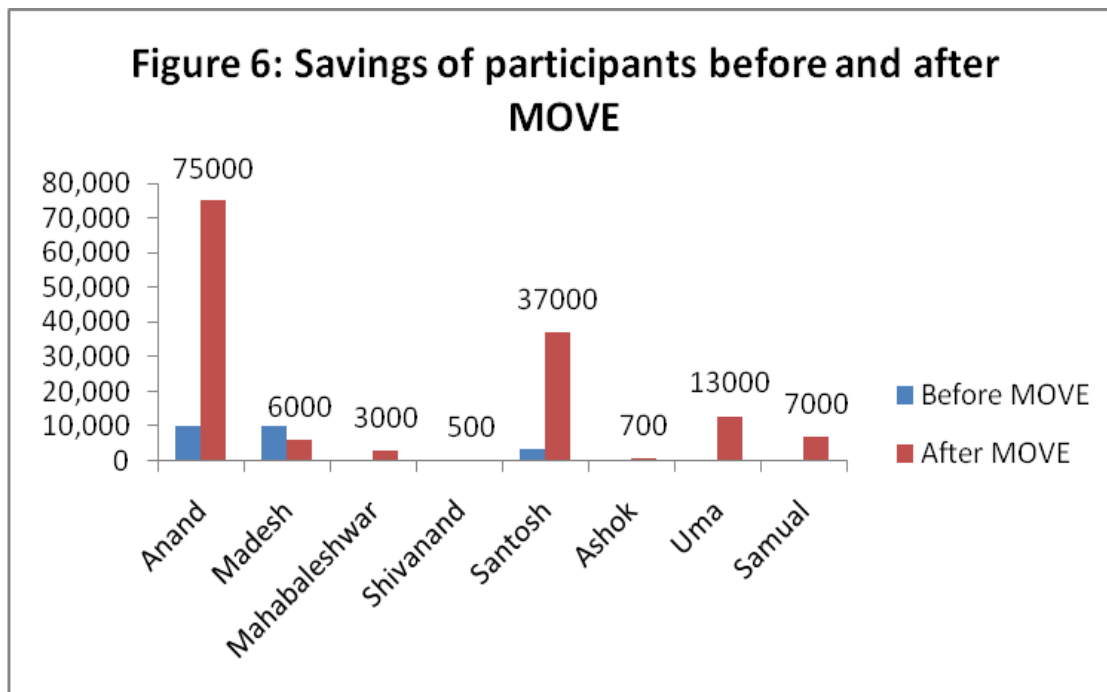
Of all the trainees 88% reported an increase in their assets thanks to their MOVE income. The entrepreneurs have invested their profits in various tools to enhance their business and to buy plots of land to build their own houses. Their investment in personal assets is both to buy more items for the house and to add relevant machinery to strengthen their businesses. About 63% of the participants reported to increasing their household assets with their MOVE incomes. Anand plans to construct a building with his earnings from the vermicelli business on a plot of land he owns. Prior to the training Ashok only had one goat from which the milk was used for household use. After the establishment of his milk parlor business he has purchased a second hand fridge for IRS 2,500.

The participants are now able to afford their own house for their families. Shivanand was living with his extended family and all the money he earned went towards household necessities. Now with the profits from his tailoring business Shivanand has constructed a house. Another participant Samuel has purchased a land measuring 30x40 square feet on which he plans to build a house. Santosh has made planned investments to further his personal and business assets. He purchased a cylinder, a gas stove, a television set and a water heater to add to his household goods. Along with this Santosh has brought 16 grams of gold. Investments such as Santosh's are a leap forward for small scale entrepreneurs as they can rely on assets such as gold if financial circumstances turn unstable in the future.

Participants have invested in their businesses with the profits from their MOVE business. Uma purchased a picco machine and vessels for making *pappad*. Mahabaleshwar who plans to start his own business of stitching men's clothes, has recently procured a sewing machine for IRS 4,000. Santosh who runs a mobile repair business has purchased the tools needed for mobile repair. Before the training Anand had a 2HP vermicelli machine which did not meet his business needs and he intended to upgrade his business by buying a 5HP machine and selling the old machine. The MOVE training has helped Anand achieve his dream. After the training when Anand started earning more he bought a 5HP vermicelli machine that cost him 1.8 lakhs and is able to meet the increased business demands.

Increased Savings in Bank Accounts

Before the MOVE training, 75% of the participants did not save any money as the profits they earned were too meager. However after they established their businesses and started generating revenue, all the participants reported that they had started saving money in banks and other self-help groups. This has been possible because of the MOVE established businesses which are running successfully. Figure 6 shows the savings of participants before and after MOVE.



Before attending the MOVE training, Madesh was saving money in his bank account by depositing IRS 100 per week. After completing his computer training and starting work at a computer centre, Madesh now saves IRS 500 every month which is a marginal increase from his earlier savings. But he had IRS 10,000 in his bank before MOVE, which has gone down to IRS 6,000 after MOVE as he has used it for family expenses. Mahabaleshwar had two bank accounts but he could not save any money due to his small income. After the training, he has IRS 3,000 in his account, though he is currently not depositing any money. Santosh did not have any savings before the training, except for IRS 3,000, which he had loaned to a friend. With the success of his mobile repair business he has managed to save IRS 36,500 in multiple bank accounts by depositing IRS 2,000-3,000 per month. Uma, Samuel, Ashok and Shivanand did not have any savings before the training and now all of them have started saving. Anand had saved IRS 10,000 before the training and this saving increased to IRS 75,000 after he established his business.

Their businesses have given the MOVE participants the scope to go for their dreams. They all reported that they planned to use their savings for different purposes. Though MOVE participants come from economically stable backgrounds their status renders them vulnerable because of little or no support from their families. For them to have the financial stability to expand their businesses and achieve what they have dreamt of is an important achievement. Uma says that she plans to save for a time when she may be jobless or her business is not doing well. She says that apart from this she is actually saving her money so that she can use the money for her children's education. Samuel wants to build a house for his future children and buy a vehicle, maybe an auto so that he can add to his current livelihood activities.

The profit that the MOVE trainees are saving reduces their vulnerability in many ways. Madesh says by adding his savings and a loan that he plans to take, he will invest in setting up his own computer business in Dharwad, by buying two computers. Having learnt about giving primary preference to customer needs in the MOVE training, Ashok did a survey and came up with a list

of products like curd, *lassi*, *ghee*, butter, etc. that are in demand in the market. With his savings he wants to add these items to his selling list so that he can cater to the market demands. He is also trying to get a fridge from Karnataka Milk Federation (KMF) on a subsidy of up to 50% so that he can stock up on more products and for this he needs about IRS 10,000.

The savings generated because of the profits from the MOVE enterprises, have reduced the vulnerability of the participants from debts and gives them a way to fulfill their ambitions. Shivanand plans to use his savings to clear all his family loans and then start saving for himself. Not all the participants of the MOVE training want to be entrepreneurs or owners of small enterprises. Some see the MOVE training as a way to push forward their professional ambitions. Santosh, who runs a mobile repair shop, wants to save to pay for his studies. Santosh dreams of becoming a lab technician for which he will have to do the required course. The training that he got from MOVE has given him a mobile repair business that is generating monthly returns for him. With hopes of one day becoming a lab technician he continues in this business.

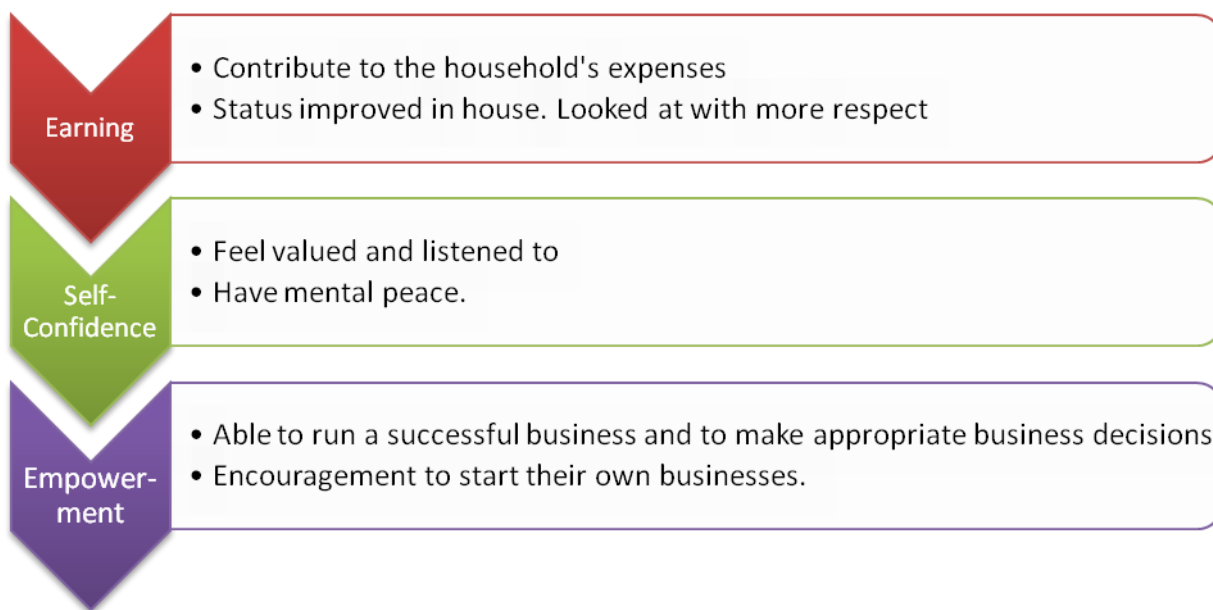
Impact of MOVE on their Household decision making and status

The MOVE training has accorded the participants with a level of respect that was previously unknown to them. All the participants stated that their status in their household had improved, after the establishment of their enterprises. Before the training and the establishment of their enterprises they were not given the amount of respect that they get now. The participant's families are happy and encourage them to improve their businesses. After the training the participants set glowing examples of entrepreneurship that makes their families very proud. Madesh says that *"Earlier I was earning Rs. 3,000/- per month with an employment at Suraksha (KHPT) now my earning is Rs. 5,000/- and my family is happy and encouraging me to start my own computer centre."* These feelings are echoed by Mahableshwar also who says that *"Earlier I was working with Suraksha and my family was worried because of my identity (MSM) and I was earning only IRS 3,000 per month. Now they feel that I can earn at least IRS 6,000 per month with stitching and can do it from the house"*.

Santosh says that his status has improved after he started his own mobile repair business and is earning more money. The encouragement that the participants receive is because of the increased money that they give to their households. Ashok says that his status has changed in his house because *"earlier I was not paying any money to my family and now I am paying Rs. 900/- per month for food and have also started saving for my future business, so the family members are happy and my position has improved after running a business."* Figure 7 shows the major impacts of the participants' status in their households.

Samuel's standing at home has improved. Before MOVE he was running a shop from which he was earning IRS 100 to 200 per day. After the training he is earning IRS 400 to 500 and saving more money.

Figure 7: Impact of participants on their household status



The MOVE training has had a significant impact on Uma who is bringing up her children on her own. With the earnings from her *pappad* making enterprise she has managed to support herself and her children quite well. Uma says that today, her children are wearing better clothes. Prior to the MOVE training she used to send her children to a government school because a private school was quite expensive. Today she is able to pay IRS 1000 per year and is sending her children to a private school. She is also able to pay her children's tuition fees, which comes up to IRS 200 per month. With her earnings Uma feels she has mental peace as she does not have to depend on anyone like her in-laws for any monetary support. Her in-laws are proud of her because she is able to provide for her family on her own. The same is the case with Shivanand whose tailoring shop has given him enough earnings to repay the loan his father had taken for a building construction. Had it not been for him his father would have had to pay more interest on the loan for a longer period of time.

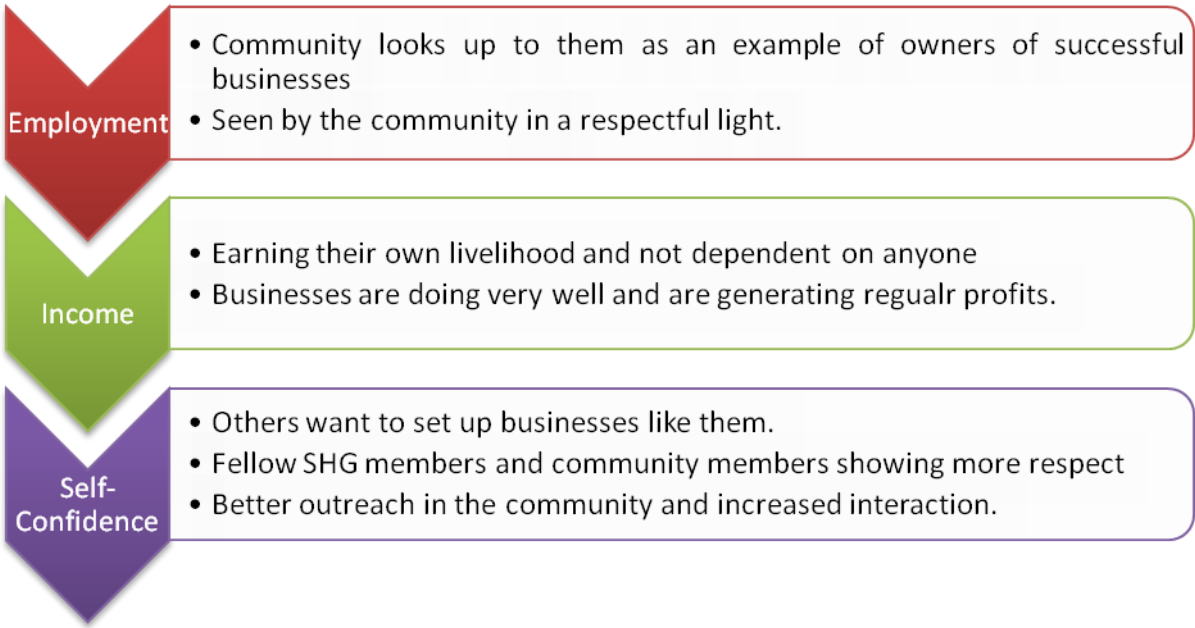
The instances of support mentioned above illustrate that parental and familial support are crucial factors in developing the entrepreneurs' small business ventures. The participants are happy when receiving encouragement from their family members. This encouraging attitude shown by their households further motivates the MOVE trainees to be successful in their businesses.

Improved status in the Community

The participants have taken big leaps in their business and this has been noticed by the community. Earlier when the participants were not working they were not given the same level of respect that they now get, after establishing their own businesses. Ashok says that "*earlier when I was not working and there was no earning, people were thinking that he is useless.*" Anand feels that the reaction of people his street and community has changed a lot as he is independently running a business. Samuel who was earning IRS 4,000 per month working for Suraksha is now earning IRS 10-15,000 per month from his tea shop which has improved his status in the community.

Being entrepreneurs and earning on their own has increased the participant’s status in the community. The participants are now contributing to the larger society they live in. Madesh has made a name for himself after starting work in the computer centre. His inter personal skills have won him people’s appreciation. He handles the people who work at the centre very well and this has got him the respect of his community. Uma’s success is appreciated by both the community and Self Help Groups, who are very proud of her because she is doing her own business. Even her brothers and mother in law feel very happy for her. The tailor duo of Mahabaleshwara and Shivanand who have started their own tailoring business also feel that their status in the community has improved since starting their business. Figure 8 shows the major impacts of MOVE on the participants’ status in their community.

Figure 8: Impact of MOVE on participant's status in their Community



The success of self-started enterprises is motivating others to start their own businesses. The community members observe participants setting up his/her own business and making profits. This is appreciated by them. They too feel that they can start their own businesses. Ashok says that after seeing him run a profitable business independently, the people in his street and community (MSM) feel encouraged to start their own ventures. The community members are inspired from the success of the self-established enterprises of the MOVE trainees.

Lessons from MOVE

The lessons learnt from the MOVE training constitute the crux of the participants’ learning curve. The entrepreneurs are generating profits by basing their business on the MOVE model. The MOVE training instills in the trainees, an acute sense of reading the market before stepping into it. Madhesh says *“I have learnt about the competitors in the business and how to adopt marketing strategy for my business.”*

Tailors- Shivanand and Mahabaleshwara have learned that business should be based on customer demands and that they have to maintain strict timings on delivering stitched clothes. The MOVE training taught all the participants that the customer is the king and that feedback from the

customer is very important. Ashok, after learning from MOVE has devised his marketing strategy as “*better.*”

Samuel has added new items to his shop based on customer demand. He has learnt from MOVE that he has to aim to get good feedback from his customers and this will eventually help his business. To manage his business effectively he plans very systematically with careful accounting to keep track of his sales and expenses.

For people who had no inkling of how a market functions the MOVE training has been an eye opener. Uma practically learnt how to run a business and now she is able to calculate how much she should invest and expect in return. Uma also learnt the importance of being informed about the customers in the market and what their demands and needs are. During the PMA (participatory market appraisal), in the MOVE training, she learnt about competitors’ rates and how to compete with them. She asked customers how much they were willing to pay for her product. Now that she has an idea of the demands of the customers and the prices they are willing to pay; she can easily sell her product at a competitive rate.

Having good relations with customers and getting their feedback on time has worked wonders for the participant’s enterprises. Now all the MOVE trainees have made it a priority to get customer feedback, and survey the market for competitors and price ranges to effectively sell their products.

Inclusion of Vocational Skills

The participants have derived great benefits from the MOVE training and have gone further acquiring the necessary vocational skills needed for their livelihood activities. These skills range from singing and dancing, computer typing, marketing and tailoring. These are skills that the participants have drawn both from formal training and informally from life experiences. MOVE trainee Ashok says that the skill he has developed is the ability to understand the weaknesses of his competitors and he plans use these in his business based on this. He learnt about delivering the milk to the customer and plans to start delivering the additional milk products to his clients. He also learnt when to buy his products and when to replenish his stock.

To improve their skills through which they can earn their livelihood, the participants have got themselves trained in much more than their primary business skills. Having learnt about the broad overlay of managing a business, after the MOVE training they have taken to equipping themselves with skills that can serve them as secondary income generating activities. After her MOVE training, Uma felt the need to strengthen her vocational skills to add to her list of livelihood activities. Uma underwent 3 trainings- a month long training for paper bag making with an NGO, and three days training in making of soap powder and phenyl. Madesh got trained in computers for six months in Dharward, where he learnt typing and other related computer work. Anand has acquired the skills to repair vermicelli machines while Samuel says that he has marketing skills and business skills with which he could move his business forward. Mahabaleshwar and Santosh underwent training in mobile services for a month alongside tailoring. Madesh has undergone three month training in computer services. Mahabaleshwar also underwent training in men’s tailoring with Shivavanand for three months.

The entrepreneurs felt the need to go for additional trainings as they now know how to take care of their own businesses. The MOVE training has given them the confidence to venture out in search of new markets and new products and services that they can sell.

Personal Aspirations of the Participants

When asked what their aspirations were prior to the MOVE training, the participants responded with ideas for future businesses they would want to set up. The MOVE trainees come up with concrete plans for their future and with these aspirations they enter into the training, hoping to move closer to their dreams. After seeing his neighbor bring vermicelli from far away, Anand saw an opportunity to set up a vermicelli business to cater to local demands. He said that he wanted to upgrade his current equipment and purchase a new vermicelli machine. Post the training Anand has managed to buy a new 5HP vermicelli machine. The revenues his MOVE established enterprise has generated have given Anand the monetary power to upgrade his existing business.

Uma had said before the training that she wanted to improve her current business and be in a position to save. After the MOVE training and the running of her confectionary making enterprise she has been able to achieve that. Now Uma has a bank account in which she is saving for her and her children's future. She has improved her business by adding new equipment that she bought from her profits. Mahabaleshwar wanted to set up his own tailoring shop before the MOVE training. He is very close to achieving that dream of his. He will very soon start his own business and for that he has already purchased a sewing machine from his own saving of IRS 4,200. Ashok too is inching towards his ambition of setting up a milk parlor to sell milk and other dairy products. He is also learning the tricks of the trade by currently working in a bakery and very soon plans to invest in buying a fridge from Karnataka Milk Federation (KMF) to start his business.

With the MOVE training the aspirations of the participants' have taken on a more definite shape. Now they are aware of how much they can invest and expect in return. Anand says that he wants to continue his present work and simultaneously, look out for other opportunities like pappad making to add to his livelihood activities. His vermicelli business is seasonal and he cannot do it during monsoons. Learning pappad making will keep his income secure. For the expansion of his business he plans to reach out to more retailers. He wants to earn IRS 30-40,000 per month in the future from his businesses.

Conclusion

The MOVE training has impacted significantly on the participant's finances, skills sets, as well as status in their families and communities. After the training the trainees have established their own enterprises and are in a position to take decisions that concern them and their families with a degree of confidence. The trainees by running their businesses successfully are a source of inspiration to their family and community members. Everybody looks up to them and they are inspiring people to be successful entrepreneurs.