

BREAKOUT ROOM 2

Outcome Harvesting | Livelihoods Sector

Pragati SHG Livelihoods Programme, Jharkhand, India

Evaluation Question

What changes occurred in the economic practices and agency of programme participants, and what role did the intervention play in bringing these about?

Context for International Participants | This dataset is set in Jharkhand, a state in eastern India created in 2000 from the southern districts of Bihar. Jharkhand has a large Scheduled Tribe (indigenous) population – approximately 26% – and high rates of rural poverty, seasonal migration, and land alienation. Self-Help Groups (SHGs) are savings-and-credit collectives of 10–20 women, a model used extensively across South Asia, Sub-Saharan Africa, and Southeast Asia in livelihoods programming. MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) is India's national workfare scheme entitling rural households to 100 days of paid public works employment per year – analogous to cash-for-work programmes in Africa and Asia. The Gram Sabha is the constitutionally mandated village-level democratic assembly. A Panchayat is the elected local government body at village or cluster level. The Anganwadi is a government-run community nutrition and early childhood centre. Outcome Harvesting, as a method, works backward from observed changes to ask what role (if any) the programme played – it does not assume the programme caused outcomes but investigates the nature and extent of its contribution.

SECTION A

Programme Document: Pragati SHG Livelihoods Programme

1. Background and Rationale

1.1 Livelihoods and Poverty in Jharkhand

Jharkhand's development paradox is well-documented: a state rich in mineral resources – coal, iron ore, copper, uranium – yet consistently ranked among India's poorest, with a poverty headcount ratio of 36.9% (NFHS-5, 2019–21), high levels of child malnutrition, and significant seasonal out-migration by men seeking work in brick kilns, construction sites, and factories in states like Chhattisgarh, Odisha, and West Bengal. The districts of Ranchi – the state capital – contain both relatively urbanised areas with diversified economies and deeply rural blocks where subsistence agriculture, forest produce collection, and casual daily labour are the primary livelihoods.

Women's economic participation in rural Jharkhand is shaped by a convergence of factors: patriarchal household structures in which men control land and major financial decisions; traditional norms limiting women's mobility and market engagement; caste and tribal hierarchies that constrain which occupations are available to whom; and the structural reality that the most remunerative work – mine labour, construction, truck driving – is male-dominated and inaccessible to most women. Women's income-generating activities are concentrated in agriculture (own-plot cultivation and agricultural labour on others' fields), forest produce collection (tendu leaves, mahua flowers, sal seeds), livestock rearing (goats, chickens, sometimes buffalo), and artisanal production (weaving, pottery, leaf-plate making, food processing).

The Self-Help Group model has been present in Jharkhand since the late 1990s, promoted by both government (through the Jharkhand State Livelihoods Promotion Society, JSLPS) and numerous NGOs. Evidence on SHG outcomes in India is mixed: robust evidence exists that SHGs improve savings behaviour and credit access; weaker and more contested evidence exists for income effects; and the evidence on women's agency and intrahousehold decision-making is complicated by measurement challenges and context-dependence. The Pragati programme was designed with explicit awareness of this evidence base, including its gaps, and incorporated outcome harvesting as an evaluation methodology precisely because the evaluators and designers anticipated that change pathways would be non-linear, context-dependent, and difficult to attribute cleanly.

1.2 Programme Genesis and Organisational Context

Grameen Vikas Trust (GVT) was established in 1998 and has operated in Jharkhand continuously since then, with a current portfolio spanning livelihoods, natural resource management, and women's empowerment programming. GVT's earlier SHG work (2008–2015) in Ranchi district documented a persistent gap between savings mobilisation and income impact: groups that saved regularly and accessed credit did not automatically translate financial resources into improved livelihoods, in the absence of business skills, market access, and risk management capacity. The Pragati programme was designed to address this gap directly.

The programme was funded through a three-year grant of USD 3.1 million from the Ford Foundation, with supplementary funding of approximately USD 400,000 from the Government

of Jharkhand's JSLPS for the Livelihood Resource Centre infrastructure. A co-design process involving GVT staff, existing SHG federation leaders, and JSLPS representatives preceded the programme's launch, running for approximately six months. The co-design process produced a programme that differed in several important respects from GVT's initial concept: the inclusion of the LRC equipment rental model was proposed by SHG federation leaders rather than GVT; the decision to work with existing SHGs rather than forming new ones was pushed by JSLPS; and the three-phase structure (savings strengthening, business skills, credit linkage) was adapted from a model developed by PRADAN, another Indian NGO, with modifications for Jharkhand's specific context.

1.3 Target Population and Selection

The programme targeted existing SHGs in four blocks of Ranchi district: Namkum, Khelari, Angara, and Silli. Selection criteria for SHGs included: minimum 18 months of continuous operation; savings balance of at least INR 5,000; meeting regularity of at least 10 out of 12 monthly meetings in the previous year; and at least 70% of members with bank accounts. These criteria were intended to ensure a baseline of organisational functionality. In practice, GVT field staff reported that the criteria were applied with some flexibility – two SHGs in Khelari that did not meet the meeting regularity criterion were included because a GVT field officer had prior relationships in those villages and believed the groups had strong potential.

The resulting participant profile skewed toward women who were already somewhat more economically active and organisationally engaged than the average rural woman in the target area. This selection bias is acknowledged in GVT's own programme reports and is relevant to interpreting outcome data: changes observed among participants may not be replicable with a less-selected population.

2. Theory of Change

2.1 Programme Logic

The Pragati theory of change rests on three interlocking propositions, each with explicit assumptions that the outcome harvesting evaluation is designed to interrogate.

Proposition 1: Financial Capability Enables Economic Agency

Assumption: Women who have savings discipline, understand financial products, and can access formal credit will use these capabilities to invest in income-generating activities. This proposition draws on a well-established evidence base from microfinance research. The programme's innovation was to treat financial literacy not as a standalone intervention but as a foundation for the business development support that followed in Phase 2. The assumption holds that knowledge and access are necessary but not sufficient – motivation and opportunity must also be present.

Where this assumption is tested by the data: multiple transcripts in this dataset suggest that financial literacy training had significant, but not always the intended, effects. Several women report that the most important outcome of the financial literacy module was not business investment but improved ability to negotiate with their husbands over household financial decisions – an outcome not explicitly targeted by the programme but of clear significance for women's agency.

Proposition 2: Market Linkage Translates Capability into Income

Assumption: Women with viable business ideas and financial resources will achieve income gains if the programme facilitates market connections that they could not independently establish. This was the rationale for the Livelihood Resource Centres and the market linkage

facilitation work of GVT field officers. The assumption holds that information asymmetries and transaction costs are the primary barrier between women's productive capacity and market access.

Where this assumption is tested: the evidence is mixed. Market linkage worked well for women in specific value chains – particularly sal leaf plate production, where GVT established direct buyer relationships with event management companies in Ranchi city, eliminating the middleman. For other products – locally produced textiles, processed foods – the market linkage was less durable, and women reverted to selling through local middlemen within 12–18 months of GVT's active facilitation ending. The assumption that programme-facilitated market connections would persist without ongoing NGO support was overly optimistic.

Proposition 3: Economic Gains Drive Agency and Intrahousehold Power Shifts

Assumption: As women earn more, control more financial resources, and demonstrate economic competence, their voice and decision-making power within households and communities will increase. This is the most contested proposition in the microfinance and SHG literature. The evidence from South Asia is that income gains do not automatically translate into agency gains, and that the relationship between economic empowerment and intrahousehold power is mediated by community norms, household structures, and the degree to which men feel threatened by women's increased economic roles.

Where this assumption is tested: the interview data reveals a more complex picture than either optimistic or pessimistic readings suggest. Some women report clear, observable shifts – being consulted on financial decisions, having their opinions sought on household matters beyond finance. Others report that income gains were absorbed into household budgets without any corresponding shift in voice. A small number report that their economic success created household tension rather than respect. And several interviewees note that the agency gains they observe are difficult to attribute specifically to the programme versus other factors – age, children's growing up, husbands' migration, changes in their own confidence from other sources.

2.2 What Outcome Harvesting Is Designed to Find

Conventional M&E for SHG programmes measures outputs (number of groups formed, savings balances, loans disbursed) and pre-specified outcomes (income change, asset accumulation). Outcome harvesting was chosen for Pragati because the evaluators and GVT staff anticipated that the most significant changes might be: (a) unintended, emerging from the programme but not specified in the results framework; (b) non-linear, with women's trajectories involving setbacks and reversals rather than steady progress; (c) relational, visible in changed interactions between women and their families, communities, and government systems rather than in individual income data; and (d) contested, with different stakeholders describing the same changes differently.

The outcome harvesting process involved three rounds of data collection: an initial round in 2022 to identify early changes; a midterm round in 2023 to track trajectory; and a final round (from which these transcripts are drawn) in 2024–25. Interviewers were trained to ask not 'did the programme achieve X?' but 'what has changed, and what role if any did the programme play?' – a distinction that proves important in several of the transcripts that follow.

3. Implementation

3.1 Phase 1 – Group Strengthening and Savings Mobilisation (Months 1–6)

GVT field officers (one per block, supported by community resource persons) facilitated monthly SHG meetings during Phase 1, focusing on improving meeting conduct, financial

record-keeping, and savings discipline. A standardised bookkeeping system was introduced – replacing the varied and often incomplete records groups had maintained independently – and members were trained in its use. Phase 1 also included a financial literacy curriculum covering banking products, loan terms, interest calculation, insurance, and government financial entitlements.

The Phase 1 period surfaced significant variation in group functioning that the selection criteria had not fully captured. Three groups in Angara block had significantly higher literacy levels than others – all members had completed at least Class 8 – and moved through the curriculum rapidly, requesting additional content. Four groups in Khelari and Silli had members who were functionally illiterate, making the bookkeeping system inaccessible to them without adaptation. GVT adapted by training one literate member per group as a 'book secretary' in these groups, a pragmatic solution that created a dependency on individual capacity that proved fragile when book secretaries migrated or left the group.

3.2 Phase 2 – Business Skills Training and IGA Planning (Months 7–12)

Phase 2 delivered a 5-day business development training to all programme participants, covering market assessment, cost-benefit analysis, basic pricing, record-keeping for businesses, and IGA planning. Participants developed individual IGA plans – specifying the activity, required investment, expected income, and risk factors – with facilitation from GVT field officers. These plans were reviewed and, where feasible, connected to the credit linkage activities of Phase 3.

The 5-day training format, delivered as a residential programme at block level, created access challenges for women with young children, elderly dependents, or household responsibilities that could not be delegated. GVT negotiated with Panchayat leaders to provide childcare support during the training days; this was delivered in some blocks (Namkum, Angara) but not others (Khelari, Silli), where Panchayat leaders were less cooperative. Women from Khelari and Silli who attended training reported higher stress and distraction than those from other blocks.

The IGA plans produced through Phase 2 ranged from highly specific and viable to aspirational and unrealistic. GVT field officers described difficulty providing honest feedback on plans they believed were unviable – particularly plans involving livestock, which are high-risk in a drought-prone district – without discouraging women whose primary need was confidence as much as business acumen. This tension between emotional support and rigorous business planning was never fully resolved and is reflected in the IGA failure rates documented in Phase 3.

3.3 Phase 3 – Credit Linkage and Mentorship (Months 13–36)

Phase 3 involved GVT facilitating formal credit access for programme participants through two channels: bank loans to SHGs (which then on-lend to members), and individual loans from registered Micro Finance Institutions (MFIs). GVT field officers accompanied women to bank branches, supported loan application paperwork, and liaised with bank officials to reduce processing delays. A formal MOU was signed with two nationalised banks and one MFI operating in Ranchi district.

Credit access proved highly variable across blocks and banks. Angara block, which had a well-functioning pre-existing SHG federation, had established banking relationships that made the process relatively smooth. In Khelari, two bank branches consistently required documentation that GVT's programme team considered excessive and discriminatory – land ownership certificates, for example, in a context where most tribal women do not hold land in their own names. GVT escalated this to the District Collector's office; the documentation requirements

were eventually waived for programme participants, but the process took six months and created significant delays.

Mentorship in Phase 3 was delivered through monthly visits by GVT field officers to individual women and groups, focusing on IGA problem-solving, market linkage, and financial management. Field officers also facilitated peer learning sessions in which women with successful IGAs shared their approaches with others. The peer learning sessions were consistently rated highly in participant feedback and appeared to have a motivational effect beyond what formal training sessions produced.

3.4 Livelihood Resource Centres

Four LRCs were established – one per block – housing equipment available for rental to programme participants and, in some cases, non-participants from the wider community. Equipment included grain processing mills, oil expellers, mahua flower drying equipment, and weaving frames. The LRC model was designed to reduce the capital cost of income-generating activities by providing equipment as a service rather than requiring individual ownership.

LRC utilisation varied significantly across blocks. In Namkum, the grain mill and oil expeller were heavily used, generating sufficient rental income to cover operational costs within 18 months. In Khelari, a combination of drought-related disruption and a conflict over access priority between programme participants and non-participants led to underutilisation for approximately 8 months. In Angara, the pre-existing federation managed the LRC effectively, integrating it into their existing systems. In Silli, the LRC equipment was underused from the start, partly because the selected equipment did not match the primary livelihood activities of women in that block – a design gap identified in the midterm evaluation but not fully corrected.

Sustainability of the LRCs after programme end is a significant concern. The programme design assumed that LRCs would transition to community management – either through existing SHG federations or through newly formed LRC committees. In Namkum and Angara, this transition appears viable. In Khelari and Silli, no credible community management structure has been identified, and GVT programme staff have privately acknowledged that these two LRCs may cease to function within 6–12 months of programme end.

4. Budget Overview

Total programme budget: USD 3.5 million (Ford Foundation: USD 3.1 million; JSLPS co-funding: USD 0.4 million)

Allocation by category:

- Human resources (field officers, block coordinators, PMU): 38% (USD 1.33 million)
- Training and capacity building: 18% (USD 0.63 million)
- LRC infrastructure and equipment: 14% (USD 0.49 million)
- Credit guarantee fund (seed capital for bank linkage): 8% (USD 0.28 million)
- Monitoring, evaluation, and outcome harvesting: 11% (USD 0.385 million)
- Programme management and overheads: 11% (USD 0.385 million)

Cost per active income-generating activity sustained at endline: USD 420–580, depending on how 'sustained' is defined. Cost per woman reporting improved economic decision-making agency: not calculable from existing data.

SECTION B

Interview Transcripts

Eight interviews were conducted between November 2024 and January 2025 as part of the final outcome harvesting round. All interviews were semi-structured, lasting between 65 and 110 minutes. Interviews marked as 'third round' were conducted with women also interviewed in 2022 and 2023; changes noted by interviewers across rounds are indicated in the interview notes. All interviews conducted in Hindi or Nagpuri (local dialect) with translation. Names changed for privacy.

Transcript 1: SHG Member and Group Leader | Namkum Block | Age 41 | Third-round interview

The interviewee was interviewed in 2022 (shy, spoke briefly, deferred to the group leader who was present) and 2023 (more expansive, described her leaf-plate business). This interview was conducted alone, at her home, which also serves as an informal workspace. Her leaf-plate production materials – sal leaves in stacks, a binding tool – were visible throughout the conversation. Interview duration: 105 minutes.

Interviewer: It's been three years since we first spoke. I want to start by asking you to describe your life now compared to when we first met.

Interviewee: When you first came I almost did not speak. My group leader was there and I let her answer everything. I was part of the SHG for two years already but I had never thought of myself as someone with anything useful to say to an outsider. I knew how to make leaf plates – I learned from my mother – but I was selling through a man in the market who gave me whatever price he decided. I had no idea what the plates sold for in Ranchi. I assumed he was paying me fairly because I did not know otherwise. Now: I know the market price. I know it because GVT connected me directly to three buyers in Ranchi – wedding planners, a catering company, a hotel. I sell to them at INR 1.80 per plate. The middleman used to pay me INR 0.90. I produce approximately 800 plates a week when orders are there. You can calculate what the difference means. But I want to say something that is more important than the money. I now know that I was being cheated for years. Not by one man but by a system in which I had no information and no alternative. That knowledge – that I had been capable of earning more and simply did not know it – that changed something in how I see myself and how I see the market. I am more suspicious now. More careful. Some people would call that cynicism. I call it understanding.

Interviewer: Tell me about the GVT market linkage process. How did it actually work?

Interviewee: The field officer – Sanjay bhaiya – took three of us to Ranchi city in October 2022. We had samples of our plates. He had arranged meetings with two buyers. I had never been in an office building before. The buyers were professional people – city people. They looked at our plates and asked questions: Can you guarantee quality consistency? Can you deliver weekly? What is your capacity? I did not know the answers to all of these questions. I was nervous. Sanjay bhaiya stepped in when I hesitated but he also pushed me to answer directly when he could. He said afterward: 'The buyers need to trust you, not me. I will not always be here.' We got a small trial order – 500 plates for a wedding. We delivered on time, the quality was good, and they ordered again. That is how it started. By month six we had a standing weekly order from the catering company. The hotel came later – that was a connection through one of the wedding planners. Sanjay bhaiya visited every month for the first year, then every six weeks. He is still in touch but he does not need to come as often now.

I manage the buyer relationships directly. I call them, I negotiate delivery schedules, I once called to renegotiate the price when sal leaves became expensive. They agreed. That conversation – negotiating price with a city businessman – would have been unimaginable to me three years ago.

Interviewer: What has changed at home? In your relationship with your husband and family?

Interviewee: This is the question I think about most carefully before answering because the answer is complicated. My husband drives a tractor – seasonal work, variable income. Before the programme, his income was what the family ran on. My leaf-plate income was small and treated as supplementary, meaning it was spent on small household needs – oil, soap, school supplies – without my having much say in larger decisions. The land, the buffalo, the children's schooling – those decisions were his. Now I earn more than him in good months. That is new and it is not entirely comfortable for either of us. He did not resist the programme – he was supportive from the beginning, which I was grateful for. But as my income grew, I noticed him becoming quieter in household discussions. Not hostile. Quiet. I have thought about this. I think he is recalibrating his own role. Last year, when we needed to make a decision about repairing the roof – a significant expense – he asked me what I thought we should do. He has never done that before. Not because he was excluded before, but because it simply did not occur to him that my opinion was necessary. That change – his including me – I would say is real and meaningful. But I cannot say with certainty whether it came from my income, or from the way I carry myself differently now, or from some change in him that I am not fully aware of. Probably all three.

Interviewer: Are there limits to what has changed? Things that haven't shifted despite your income?

Interviewee: Yes. Land. I have no land in my name. My husband's land is in his name and will pass to our son. I have asked – carefully, not demanding – whether some part could be registered in my name. He says that is not how it is done. I know that legally I have rights that are not being used. I have not pushed this because I do not want to create a conflict that damages the cooperation we have now. That is a calculation I make every day – how much to push and how much to preserve. Also: my mother-in-law controls the kitchen. What we eat, when we eat, who eats first – she decides. My income has not changed that. She is respectful to me, more so than before I think, but her authority in the household has its own logic that is separate from money. I bring income. She brings order. These are different kinds of power and they operate in different domains. I will also tell you something that GVT does not put in their reports: not all the women in my group have experienced what I have experienced. Three women in my group started IGAs that failed – one goat herd that died in a disease outbreak, one small shop that did not find customers, one vegetable enterprise that lost money to a bad season. For those women, the programme gave them a loan they are still repaying and an experience of failure that they feel every month when they make the instalment. They are still in the group, still saving, still trying. But their trajectory is very different from mine. I want you to know that because I think evaluators sometimes talk to the successful ones and build a picture that is too positive.

Interviewer: What do you think will happen when the programme formally ends?

Interviewee: For me personally: I will continue. My buyer relationships are direct. My business knowledge is in my head, not in GVT's office. If Sanjay bhaiya leaves tomorrow – which he will, soon – my business does not stop. That is by design, I think. He made himself unnecessary to my business, which is what good programme people should do. For the group: we will continue meeting. We have our own savings, our own loan fund. We do not need GVT to meet. But the mentorship – the problem-solving support, the connection to new markets, the ability to escalate to someone who can negotiate with banks or government – that will be harder without GVT. Two women in my group have business problems right now that I cannot help

them solve. For those problems, you need someone with networks outside the village. For the LRC: I am worried. The grain mill is being used well now. The committee that manages it is functional – I am on it. But when there is a mechanical problem, we call GVT. GVT calls the equipment supplier. Without GVT in the middle, I do not know who to call. That gap has not been filled.

Transcript 2: SHG Member | Khelari Block | Age 33 | Drought-affected | Third-round interview

The interviewee was interviewed in 2022 (enthusiastic about goat rearing plan) and 2023 (distressed, describing goat losses in drought, loan repayment stress). This interview was notably different in tone from 2023 – calmer, more analytical. She had repaid her loan in full by October 2024. Interview duration: 85 minutes.

Interviewer: When we last spoke in 2023 you were under significant financial stress. What's happened since then?

Interviewee: The goat business failed. You know this already from before. Seven goats out of nine died in the drought – fodder prices went to something I could not afford, and two goats got sick and I could not pay for the veterinarian. I had borrowed INR 15,000. That was a large loan for someone in my situation. For eight months I was making loan repayments out of my MGNREGA income and my husband's daily labour and a contribution from my brother. Every month was a calculation of which need to sacrifice. We ate less well. I stopped buying medicine for my knee – I have a joint problem, it became worse that year. I was angry for a long time – at the drought, at myself for the goat plan, at the programme for encouraging me. But here is what I want to tell you about that period: the group held. When I had a very bad month – I think it was November 2023 – I told the group I could not make my full instalment. Two women offered to cover it as a group loan to me, to be repaid when I could. This had happened in other groups I had heard about. In my group it had never been needed before. It happened without drama, without shame. The group leader explained to everyone how it would work. I repaid those two women by March. I think about this often. The financial solidarity of the group – that is the most resilient thing the programme built. Not the business skills, not the market linkages, not even the credit access. The practice of women helping each other financially, without shame, with a system – that was new. That came from the programme. And it worked when I needed it most.

Interviewer: How do you understand what happened with the goat enterprise? Was it the wrong plan, the wrong support, or just bad luck?

Interviewee: All three, I think, in different proportions. Bad luck: the drought. I cannot plan for that. No one can fully plan for that. Wrong plan: in some ways, yes. Goat rearing in Khelari has risks I did not fully understand. Drought risk, disease risk, fodder price volatility. The business training gave me a framework for cost-benefit analysis but it did not give me good risk data for this specific enterprise in this specific location. I asked the field officer whether goats were a good idea. He said it was my decision. That is the right answer in principle – it is my business, my risk. But I was a first-time entrepreneur making a decision that would determine whether I entered debt or built savings. I needed more honest guidance than I received. Wrong support: after the goats died, the programme support was emotional and administrative – the field officer came, expressed sympathy, helped me understand my loan restructuring options. What was not available: any practical recovery support. No alternative enterprise planning. No connection to animal insurance schemes that I later found existed through the state government. Nobody told me about those schemes. I found out through a woman in Namkum

who heard about it from her field officer. Why did my field officer not know? That is a question I have asked and not received a satisfying answer to.

Interviewer: Tell me about MGNREGA and how that fits into the picture of your livelihood.

Interviewee: MGNREGA is my foundation. Before the programme I used MGNREGA but not strategically – I took work when it was offered, did not always know my entitlements, did not complain when my wages were paid late or when work was given to men instead of women. The financial literacy training changed this. I learned that women are supposed to get one-third of MGNREGA work. I learned the complaint process. I learned that delayed wages entitle you to compensation – a small amount but a matter of principle. In 2023, when my wages were four months late, I filed a complaint with the Panchayat. The Panchayat secretary tried to dismiss me. I came back with a form that I had learned about from the programme – a formal written complaint with a specific code. He processed my wages within two weeks. I received the compensation for delay. This was a completely new kind of interaction with government for me. I have told this story to other women in my group and in neighbouring groups. Three of them have since filed similar complaints. Two succeeded. One is still pending. This is not in GVT's data anywhere – it is not an IGA, it is not a savings balance, it is not a loan. But it is a real change in how women in my area interact with government, and the programme contributed to it through the financial literacy training.

Interviewer: Your income situation now – where does it stand?

Interviewee: I am not where I hoped to be three years ago. The goat plan was supposed to give me INR 3,000–4,000 extra per month. I do not have that. What I have: MGNREGA income – more reliable and better managed than before. A small vegetable plot that I sell surplus from at the weekly market – maybe INR 500–800 per month, variable. I am considering a new enterprise – mahua flower collection and processing, which GVT has recently connected to a buyer. I have not yet decided. I am more cautious now. The field officer says caution is good but not paralysis. He is right. My total household income is better than before the programme – partly because of my own activities, partly because my husband and I now manage money together more carefully, and partly because MGNREGA wages increased. How much credit goes to the programme? Honestly – some but not most. The programme gave me skills and solidarity. The income change came from many places.

Interviewer: What about your sense of yourself – your confidence, your identity? Has that changed?

Interviewee: Yes. And I find this harder to explain than the money because it is less visible. Before the programme I did not speak in the Gram Sabha. I attended sometimes – women are supposed to attend – but I sat at the back and looked at the ground when the men were talking. Last year I spoke at the Gram Sabha about the delayed wages issue. Not just about my case – about the pattern of delayed wages for women in the block. I had data – not formal data, but I had talked to enough women to know that my experience was not unique. I stood up and I spoke. The men did not take me seriously immediately. One made a comment – something about women not understanding how government works. I replied. I was not aggressive. I was specific – I cited the MGNREGA act, which I had read parts of. The Panchayat secretary looked uncomfortable. The meeting moved on but afterward two male community members came to me and said I had raised a real issue. Would I have done that before the programme? No. Not because I was incapable of thinking those thoughts, but because I did not believe my thoughts deserved a public hearing. That belief has changed. I cannot say the programme caused it directly. I can say that the combination of financial literacy, group solidarity, and two positive experiences of getting things done through formal channels gave me enough evidence that speaking up was not pointless. That is different from how I thought three years ago.

Transcript 3: SHG Member | Angara Block | Age 48 | SHG Federation Vice-President | Third-round interview

Interviewee leads the pre-existing SHG federation in Angara block. She was a sceptic of the programme initially (noted in the 2022 interview) and has remained analytically critical throughout. She is widely respected in the community and was referenced by three other interviewees. Interview conducted at the federation office – a modest room with a steel cupboard holding group records. Interview duration: 110 minutes.

Interviewer: You were sceptical of Pragati when it started. How has your view evolved?

Interviewee: My scepticism was specific, not general. I was not against the programme. I was against the assumption – which I saw in how GVT presented themselves – that they were bringing something new that we did not have. Our federation has existed for fourteen years. We have credit linkages. We have our own dispute resolution process. We have sent two women to the state SHG conclave in Ranchi. The idea that an NGO was coming to teach us about SHGs – I found that patronising. What GVT actually did, when they arrived and listened rather than lectured, was different from what I feared. The business skills training was genuinely new content – our federation had not done this. The market linkage work – connecting to Ranchi buyers – that also added something. The peer learning sessions, which brought women from Namkum and Silli to exchange with us, that was valuable. So my revised view: the programme added value where it built on what we already had. Where it tried to replace or improve what we already had – our meeting processes, our bookkeeping – it was less useful and sometimes created confusion. We had a bookkeeping system. It was different from GVT's system. GVT's system was not obviously better, just standardised. We adopted it because the field officer was politely persistent, but I am not sure it improved our actual financial management.

Interviewer: Three women from your federation contested local elections. Tell me about that.

Interviewee: This is something I think about carefully before attributing to any programme. The three women – Kamla, Leela, and Prabha – all contested ward-level Panchayat elections in November 2024. Kamla and Leela won. Prabha came second in a close race. All three are SHG members and have been active in the federation for years. Did the Pragati programme specifically contribute to their candidacy? I think: partially. The business training built presentation and advocacy skills. The peer learning sessions gave them experience speaking in front of groups. The financial literacy gave them knowledge of government schemes and entitlements that is directly relevant to Panchayat functioning. These are real skills that the programme helped develop. But I also want to say: these three women were already becoming leaders before Pragati arrived. Kamla was running federation meetings effectively when GVT came. Leela was already known in the community for her MGNREGA advocacy. The programme gave them additional tools. It did not create their leadership – it cultivated something already growing. What I find interesting: the two who won did so in wards where they had deep community relationships going back years. Prabha contested in a ward where she was less known – she had moved there after marriage – and narrowly lost. The skill set the programme built was necessary but not sufficient. Community trust, built over years, was the deciding factor. That is not something any three-year programme can give you.

Interviewer: Tell me about the women in your federation for whom the programme did not work well.

Interviewee: I will be honest because I think this matters. Four women in Angara block took loans through the programme's credit linkage and have been unable to repay on schedule. Two are in chronic repayment difficulty – paying minimum instalments, unable to make progress on the principal. One had a family medical emergency that consumed her working capital. Another's husband took her loan money – she received it, he took it, she is now repaying a

loan for which she received no benefit. That last case: GVT's field officer knows about it. The group knows. The federation knows. What has been done? The field officer facilitated a conversation between the woman and her husband. The husband agreed to repay from his income. He has not. The woman is making the instalments from her agricultural labour income. She is managing – barely – but with significant stress. The programme's model assumes women control the financial resources they access. In most cases this is true. In some cases it is not. The husband situation is not unique – I know of two similar cases in other blocks. The programme does not have a good response to it. The field officer cannot override the household. The group cannot force the husband. The woman is caught between her loan obligation and her family dynamics. The programme saw this situation, noted it, and did not find a way to change it. That is a real limitation.

Interviewer: What is your assessment of what the programme actually changed in this community?

Interviewee: I will give you my honest summary, which is different from what GVT's report probably says. What genuinely changed: business knowledge and market access for a significant number of women, particularly in value chains where GVT was able to establish durable buyer connections. Savings behaviour – more systematic, better recorded, more transparent. Credit access – real, meaningful, though unequally distributed. Individual confidence – observable in specific women, not universal. The peer learning across blocks – this created connections between women in different communities that persist and that I think will be useful long after the programme ends. What did not change as much as I had hoped: household decision-making power for the majority of women. Income for women whose enterprises did not succeed. The structural constraints on women's economic life – land ownership, mobility norms, access to remunerative work – these were not touched by the programme. It operated within those constraints rather than challenging them. That is a reasonable scope for a three-year programme. But evaluators should be clear that 'women's economic empowerment' programmes that do not address structural barriers achieve partial empowerment at best. What I am uncertain about: sustainability. The LRC here is functioning because we have a federation that can manage it. In other blocks that is not the case. The market linkages depend on GVT's intermediary role for some women – when GVT leaves, will those linkages hold? I think for Phoolmani in Namkum, yes. For newer market entrants who have not yet established direct relationships – I am not sure.

Transcript 4: Husband of SHG Member | Namkum Block | Age 44 | Agricultural labourer and seasonal migrant

Interviewee is the husband of a programme participant who asked not to be named – she was interviewed separately (not included in this set). Interviewee was initially reluctant to be interviewed and agreed only after the interviewer explained the purpose. He was interviewed at his home while his wife was away at a federation meeting. He became progressively more candid as the interview continued. Interview duration: 70 minutes.

Interviewer: Can you tell me about what your wife does – her work and her SHG involvement?

Interviewee: She makes leaf plates. She has done this for years but it has grown a lot in the last two years. She has buyers in Ranchi now. She earns good money – better than I expected when she told me she wanted to grow this business. I will be honest: I did not take it seriously at first. I thought it would be a small thing, a little extra money. It became more than that. The SHG she is in – she has been part of it for six years. The Pragati programme came and changed things in the group. More meetings, more activities, some training. She was away five days for a training. I managed the house. I cooked for the children. That was new for me. I did not complain – she had my agreement before she went. But it was a change.

Interviewer: How has your relationship with your wife changed as her income has grown?

Interviewee: This is a question I need to think about carefully before answering. We talk about money more than before. Before, I earned and I managed – I gave her money for household expenses and she managed the household. Now she has her own income and her own account. I know the account is hers. She shows me the balance sometimes. She does not have to – she chooses to. I show her my account also. For big decisions – repairing the house, the children's school fees, a purchase – we discuss now. This is different from before. I am not sure when it changed exactly. It was gradual. I think when her income became reliable and significant – when I could see it was real money – I stopped thinking of her business as a hobby and started thinking of it as a livelihood equal to mine. That changed how I treated her perspective. Is this because of the programme or because of the money? I think because of the money. The programme gave her knowledge and connections. But my respect came from the results, not from the programme itself. I am being honest with you.

Interviewer: Were there moments of tension? Times when you found the changes difficult?

Interviewee: Yes. I will tell you. When she started going to Ranchi for buyer meetings – the first time, she went with the GVT man and two other women. She was gone the whole day. She came back excited and talking about what the buyers said and what she had seen. I was quiet that evening. Not hostile – quiet. Something in me was uncomfortable. I have thought about what it was. I think it was unfamiliarity. She was doing something I had never done. She had been somewhere I had not been. Her world expanded and mine had not. I did not say anything negative that evening. But the next week when she said she was going again – for a delivery meeting – I asked many questions. Where? With whom? What time back? She answered patiently. She understood what I was doing, I think – she was reassuring me, even though she did not say that directly. We have never talked about this directly. It just... resolved, over time. I am saying this because I want you to understand: the programme's impact on families is not only about the women. When a woman changes, the family changes. Sometimes smoothly, sometimes with friction. My friction was minor – I am not a man who uses force or who feels very threatened. I know men in this village who would not have handled it the same way. For those families, the programme outcomes might look very different.

Interviewer: What do you think has been the most significant change the programme brought to your family?

Interviewee: My wife's confidence. This is not the money – the money is good, but what I see that is more important is how she carries herself. She speaks in meetings. She explains things to me that I did not know – about government schemes, about rights. Last month she told me about a new agriculture insurance scheme I was not aware of. She had heard about it at the GVT peer learning session and she brought the information home. We are more equal than before. I do not know how to say it differently. We are more equal. Whether that is good or bad – I think it is good, but I am also being honest that it required adjustment from me. I have made that adjustment. Not all men in my community have or would.

Transcript 5: GVT Field Officer | Namkum Block | Age 31 | 3.5 years with programme

The interviewee was referenced positively by three women in Namkum. He is leaving GVT in February 2025 to pursue an MBA. He was candid about programme design gaps and about his own role's limitations. Interview conducted at GVT's Namkum office. Interview duration: 90 minutes.

Interviewer: You're leaving GVT soon. Looking back – what do you think this programme achieved?

Interviewee: I want to answer this carefully because I think the easy answer – 'we empowered women, we changed livelihoods' – is both true and incomplete. True: there are women in Namkum whose lives are materially and demonstrably better because of what this programme did. Phoolmani is the clearest example. Her business, her confidence, her relationships – all genuinely transformed. I can think of six other women in my block who I would describe as clear success cases. The programme worked for them. Incomplete: there are also twelve or thirteen women in my block for whom the programme delivered modest or no income improvement. Some had failed enterprises. Some had enterprises that were going but not growing. Some took loans they are still repaying without having achieved the income gains they planned for. These women are not failures – they are participants in a programme that could not guarantee success for everyone. But they deserve to be counted. And there is a third group that I find most interesting from an evaluation perspective: women for whom the income impact was limited but for whom something else changed – how they relate to government, how they speak in their households, how they understand their own rights and capabilities. These changes are real but they are hard to measure and they were not the primary goal of the programme. I think outcome harvesting is the right method for this programme precisely because it can see this third group. A conventional survey would mostly miss them.

Interviewer: Tell me about the cases that you found hardest. Where you felt the programme was not adequate.

Interviewee: The hardest case I dealt with was a woman – I will call her Rani – whose husband took her loan. INR 20,000, which she had worked hard to become eligible for. He presented a family need – a medical bill, real or invented, I was never sure – and she handed over the money. She told me about it three months later, when she was struggling to make the first repayment from her own income. What could I do? I visited the household. I spoke to the husband – carefully, not confrontationally, because my being confrontational would have made things worse for Rani. He acknowledged taking the money. He said he would repay it from his income. He has not. Rani is now 18 months into a loan for which she received no benefit. The programme has no mechanism for this situation. The group can apply social pressure – and they have, gently – but they cannot force a household transfer. The federation can note the case – and they have – but they also have no authority over a husband. I reported it to my block coordinator. It was noted. Nothing structural changed. I think about this case often because it reveals a fundamental assumption in the programme model: that women's access to financial resources gives them control over those resources. In most cases this is true. In a minority – maybe 8–10% of cases based on what I have seen – it is not. And the programme has no adequate response to the minority.

Interviewer: What about the MGNREGA interaction? You mentioned the wages advocacy earlier – was that something you deliberately supported?

Interviewee: Yes, but not as planned. It emerged. The financial literacy module included information about MGNREGA entitlements – wages, the one-third women's quota, the grievance process. I taught it as content. What I did not anticipate is that some women would actually use it. Within six months of Phase 1, three women in my block had filed formal MGNREGA wage complaints. Two succeeded. When I reported this to my block coordinator as a positive outcome, she was initially uncertain how to categorise it – it was not in our results framework. Was it a livelihood outcome? A governance outcome? An agency outcome? Eventually it was recorded as an 'unintended positive outcome' in our internal monitoring notes. It was not in the midterm report to the donor. I raise this because I think it reveals something about how programmes define success. The outcome harvesting methodology caught this – your interviews are finding it. The MIS completely missed it. The donor report missed it. But it is one of the things I am most proud of from my time here. Women who did

not know their rights now know them and use them. That is durable in a way that a market linkage might not be.

Interviewer: What will you miss? And what are you relieved to leave behind?

Interviewee: I will miss the women. I know that sounds sentimental but it is true. The relationships I built – particularly with the SHG leaders, women like Phoolmani and Savita in Angara – are genuinely meaningful to me. They taught me things about resilience and pragmatism that I could not have learned from a classroom or a textbook. Phoolmani's ability to analyse her own situation clearly, to articulate what changed and what did not change and why – she thinks better than many programme professionals I have met. What I am relieved to leave: the tension between what the programme claims and what I know from the field. GVT is an honest organisation – I want to say that clearly. But there is always pressure in programme reporting to present success clearly and failure carefully. The midterm report described Rani's situation in a paragraph as a 'challenge to be addressed.' It was not adequately addressed. In the final report, I imagine it will be described as 'a learning that informed programme adaptation.' It was not adequately adapted to. I do not blame my supervisors. They are under pressure from the donor to demonstrate progress. The donor is under pressure from their board to show impact. Honest complexity gets smoothed out at each layer of reporting. I am going to do an MBA partly to understand these systems better and partly because I think the way development programmes are designed, funded, and evaluated has problems that I want to eventually help fix. I have not figured out how yet.

Transcript 6: Branch Manager | State Bank of India, Namkum Branch | Age 52

Interviewee has managed the Namkum SBI branch for 6 years and has seen multiple SHG programmes come through his branch. He was interviewed at the bank branch, during a quiet period in the afternoon. He had prepared some figures from his records. Interview duration: 60 minutes.

Interviewer: You've worked with SHG programmes before Pragati. How is this one different, if at all?

Interviewee: I have seen many NGOs come to this branch with SHG groups. Most of them last two, three years and then disappear. The groups they leave behind vary enormously – some continue, some dissolve within a year. Pragati is different in a few ways. First: the groups they bring are already functional when they arrive. Most NGOs bring us groups that have been formed recently and want to start banking. GVT brought groups that had been saving for one or two years already. That means the members already have savings discipline. The risk profile is better. Second: GVT field officers come with the women. This sounds small but it matters enormously. When a woman who has never entered a bank branch comes alone – and particularly a tribal woman, or a woman with limited education – the interaction is often unsuccessful. The staff are not always patient. The documentation requirements are confusing. With GVT's field officer alongside, the process is smoother. The woman gets what she came for. Third: repayment. Our NPA rate – non-performing assets – for Pragati-linked loans is 4.2%. Our overall SHG loan NPA rate is 11.3%. That difference reflects the quality of the borrowers GVT has prepared.

Interviewer: Tell me about cases that stood out – positive or negative.

Interviewee: Positive: one woman – I will not give a name – she took three loans over three years. First loan INR 10,000, repaid in eight months, ahead of schedule. Second loan INR 25,000, expanded her leaf-plate business, bought a manual press machine. Repaid in twelve months. Third loan INR 50,000 – current, performing well. In between, she opened a fixed deposit with her savings. She manages her account herself. She calls me when she has a

question. When she came in for the third loan, I asked my staff to process it as a priority because her record earned it. When she left the branch the first time we met – nervous, uncertain, accompanied by the GVT field officer who did most of the talking – I would not have predicted this trajectory. Something changed in her between that first visit and now. I think the programme contributed to that. I cannot say how much. Negative: I had two cases where the husband appeared to access the wife's loan proceeds. In both cases the women continued making repayments – they did not default – but I know from conversation with GVT that the money was not used for its intended purpose. From my perspective as a bank, these are performing loans. From a development perspective, they are not what the programme intended. I do not have a mechanism to address this. My role is to lend and recover. What happens with the money in the household is outside my jurisdiction.

Interviewer: What's your honest assessment of the long-term impact – will these women still be banking with you in five years?

Interviewee: The women who have established a pattern of borrowing and repaying – yes, I believe they will continue. They have a credit history now. That history has value. It opens doors. A woman who has repaid three SHG loans can apply for individual credit. Two women from Pragati groups have already transitioned to individual business loans from this branch. That transition – from group-guaranteed to individual credit – is significant. It means they are no longer dependent on the group for credit access. The women who have not yet established a strong credit history – whose enterprises did not succeed, who are still managing repayment – I am less certain about. If GVT leaves and there is no one to support them through the next enterprise, some of them may step back from formal credit. Not because they are bad borrowers but because the confidence to try again sometimes requires external support that the programme provided and that will not be there. The last thing I will say: the documentation barriers we discussed earlier – the land ownership requirement that GVT had removed for programme participants – that waiver ends when the programme ends. The next woman from this community who comes to me without a programme's backing will face the same requirements again. That is a systemic problem I cannot solve. I applied the waiver because GVT had a relationship with my regional office. That relationship does not transfer to the women themselves.

Transcript 7: SHG Member | Silli Block | Age 27 | First-time interview

Interviewee is from the Santhali tribal community. She was not interviewed in previous rounds – her group was added to the programme sample in 2022 from a block that was underrepresented. She speaks Santhali as her first language and Hindi with some difficulty; the interview was conducted with a translator who speaks both. This created some nuance loss that the interviewer acknowledged. Interview duration: 75 minutes.

Interviewer: Can you tell me about joining the SHG and what it meant for you and your family?

Interviewee: I joined the SHG four years ago, before the GVT programme. My neighbour was already a member and she said it was useful for saving money. We save INR 200 every month. Before, whatever money I earned from selling forest produce – mahua, tendu, sal seeds – went into the household and disappeared. There was no separate money that was mine. The SHG account has some of my money in it. This is new. When GVT came and started the training, it was in Hindi. My Hindi is not very good. Some of the other women in my group are similar. We understood maybe sixty or seventy percent. The GVT field officer tried to explain again when we looked confused. But there are things about financial concepts – interest calculation, the difference between a loan and a grant – that I understood only much later, from other women in the group who explained in Santhali.

Interviewer: What has changed for you since the programme started?

Interviewee: I have a bank account now. Before GVT I did not have one. The field officer took us to the bank – five women from my group – and helped open the accounts. This took two visits because of a document problem – my Aadhaar card had my name spelled differently from my ration card. A small thing but it took weeks to fix. The field officer was patient. With the bank account I received the loan – INR 8,000. I used it to buy a goat and materials for broom making. The goat I still have. One kid was born last year, so now I have two goats. The broom making – I sell at the weekly market. Maybe INR 300–400 per week when there are buyers. The income is small but it is mine. My husband does not know exactly how much I earn from the brooms. He knows about the goat. The broom money I manage separately.

Interviewer: Tell me about the LRC – the Livelihood Resource Centre in Silli. Have you used it?

Interviewee: I went there twice. The equipment – there is a grain mill and some weaving frames. I do not have grain to mill – we sell our grain directly, we do not process it. The weaving frames – I know how to weave, my mother taught me, but the design of the frames in the LRC is for a type of weaving I do not do. My weaving is different. The field officer told me the LRC had been set up based on what livelihoods were common in Silli. I think there was a mistake – the common livelihoods among the women they asked were not the same as the common livelihoods of Santhali women in the area. We collect forest produce and we do traditional weaving. The equipment for those activities is either not there or not the right design. Other women in my group feel the same. We went to the LRC, we looked, we left. I am not sure the LRC will be useful to us after the programme ends either.

Interviewer: Have you experienced any change in how you are treated – by your family, by the community?

Interviewee: My husband respects that I have a bank account. He has asked me once what the balance is – not demanding, curious. I told him a smaller number than is there. I am not ashamed of this. I have heard other women in the group do the same. We need some money that is ours. In the community: the Gram Sabha situation is interesting. In Santhali tradition, women participate in community decisions differently than in Hindi-speaking communities – the decision-making structures are different. When GVT talked about women speaking in Gram Sabhas, this did not map exactly onto how our community works. We have our own assembly – the Santhali village council – where women do have some voice. The GVT programme's idea of empowerment was based on the mainstream model of Gram Sabha participation, which is not the same as our model. I am not saying the programme was wrong to focus on Gram Sabha – it is an important legal structure and women's participation in it matters. I am saying that the empowerment it promoted was not culturally specific to us, and so it landed differently in our community than in non-tribal communities. I think this is something the programme did not fully account for.

Transcript 8: Programme Manager | Grameen Vikas Trust | Age 38 | Based in Ranchi

Interviewee has managed the Pragati programme since its design stage. She is known among field staff as a reflective practitioner and was described as 'the person who pushes back on optimistic reporting' by one colleague. Interview conducted at GVT headquarters. She had programme data accessible and referred to specific figures. Interview duration: 100 minutes.

Interviewer: How do you summarise what Pragati achieved over three years?

Interviewee: I will give you the data summary first and then my interpretive layer, and I want to be clear about where they differ. Data: 158 of 160 SHGs remained active, savings balances increased by an average of INR 38,800 per group, 2,104 women accessed formal credit, 1,847

reported an active IGA at endline. Self-reported income increased by an average of INR 3,200 per household per month. These are the numbers. My interpretive layer: the savings and credit data is solid – it is verified by bank records. The IGA data is self-reported and I believe inflated. When our field officers did spot-checks at the midterm, approximately 25% of women who had reported active IGAs in the MIS had either wound down or significantly scaled back their activities. The endline figure of 1,847 should probably be read as 1,400–1,500 with confident active IGAs. The income data is the most uncertain. Self-reported income changes in rural India are notoriously unreliable – social desirability, seasonal variation, and definitional differences all affect what people report. Our endline survey was conducted in November, which is post-harvest – a relatively good income period. A survey in June would probably have produced lower numbers. I tell the donor this. I do not always see it reflected in how they use the data.

Interviewer: What about the less visible outcomes – agency, confidence, community voice?

Interviewee: This is where I think outcome harvesting has genuinely added value to our understanding. The things that emerged from this methodology that our MIS never would have captured: First: the MGNREGA advocacy pattern. We have documented at least eighteen instances across the four blocks of women using knowledge from the financial literacy training to successfully claim government entitlements – wages, compensation, scheme benefits. This is a real and durable outcome. It will persist because the knowledge is in women's heads, not in our programme infrastructure. Second: the peer connection across blocks. We facilitated three cross-block learning exchanges. What we did not anticipate is that those connections would continue independently – women are in contact via WhatsApp, sharing market information, sharing experiences of government schemes, occasionally doing joint sales for larger orders. We created a network that has its own logic now. Third: what I call the 'calculation shift.' Several women in the interviews describe a change in how they think about risk and opportunity – not that they became risk-takers, but that they became more deliberate. They consider options, they ask questions, they compare. Champa's description of why she chose not to immediately pursue a new enterprise after the goat failure – she was being careful, not paralysed – reflects exactly this shift. Three years ago she would either have plunged in or given up. Now she is thinking. These are real outcomes. They are harder to measure and harder to attribute. But if you ask me what I think this programme actually changed in the lives of these women, these are the things I would point to first.

Interviewer: What do you wish had been done differently?

Interviewee: Several things. I will be direct. The Silli LRC equipment selection was wrong and we knew it at the midterm. We had data showing low utilisation and evidence that the equipment did not match Santhali women's livelihood patterns. We made a minor adjustment – added a vegetable drying unit in month 24 – that was too small and too late. The honest reason we did not make a larger correction: the LRC infrastructure was funded by JSLPS and changing it required a bureaucratic process that we did not prioritise against other demands on our time. That is a governance failure on our part. The cultural and linguistic adaptation for tribal communities was inadequate. We translated materials into Hindi. We did not translate them into Santhali, Nagpuri, or the other local languages represented in our groups. We assumed field officers could bridge the gap. Some could. Some could not. Pushpa's experience – understanding sixty or seventy percent of training content – is probably representative of Santhali-speaking participants across the programme. That is not good enough for life-changing financial decisions. The sustainability plan is incomplete. I am going to be honest with you: the LRCs in Khelari and Silli will probably cease to function within a year of programme end. The market linkages for women who have not yet established direct buyer relationships will weaken without GVT's intermediary role. The banking relationships that depended on our presence in the branch – the documentation waivers, the priority processing – those end

when we end. We have transition plans on paper. The plans assume a level of community capacity and government support that may not materialise.

Interviewer: Final question – what do you want an evaluator using outcome harvesting to understand about what this method can and cannot see?

Interviewee: Outcome harvesting can see change that happened. It struggles to see the absence of change – the women who did not experience the outcomes we hoped for, whose trajectory is unchanged or worse. Your sampling for outcome harvesting tends to be purposive, which means you find people who have something to say. The women who are most unchanged by the programme – who are quietly continuing their lives without much impact from what we did – those women are the hardest to find and interview and they are the ones whose experience is most important for honest programme assessment. Outcome harvesting also sees the outcomes you think to look for. The MGNREGA advocacy, the peer networks, the calculation shift – we found these because our interviewers were trained to listen broadly. If our interviewers had been trained only to look for income change and IGA success, they would have found less. The quality of outcome harvesting depends entirely on the quality of the listening. And finally: outcome harvesting tells you what changed and what role the programme played. It does not tell you the counterfactual – what would have happened without the programme. We believe this programme made a difference. We cannot prove it. Champa's resilience after the goat failure – was that the programme's group solidarity, or was Champa always this resilient and the programme just gave her a context to express it? Both could be true. Both probably are. That kind of causal humility is uncomfortable in the evaluation business, but I think it is the honest position.