

Impact Report

Rebuilding lives in Bihar & Maharashtra

A Grameen Foundation India initiative

The lockdowns necessitated by COVID-19 during year 2020 took a heavy toll on the livelihoods, food security and health conditions for millions of people. Low-income people facing different vulnerabilities such as migration dependence, those with chronic diseases, or single parent households or those with disabilities, were particularly badly affected in the lockdown. With generous support from individuals and institutional donors, Grameen Foundation India went extra mile in assisting the most vulnerable communities and offered them support in the form of unconditional cash transfer, so as to ensure their food security or help them restart their small businesses in order to get back on their feet. People from all walks of life, including children and retired people came out to support our fundraising campaign '**Give Without Borders**' on the crowd funding platform **Milaap** and shared the little that they had with the less fortunate ones. At Grameen Foundation India, we consider ourselves fortunate to have earned the trust and goodwill of these numerous donors, which enabled us to assist some of the most vulnerable people in this hour of crisis. Thanks to their generosity, Grameen Foundation India was able to extend assistance to over 1,400 most vulnerable households in the districts of Nawada (Bihar) and Bhandara and Nagpur (Maharashtra), impacting close to 7,000 individuals. This short summary captures real life stories of some of the people who we were able to assist through the Give without Borders program, and some of the learnings and insights generated.



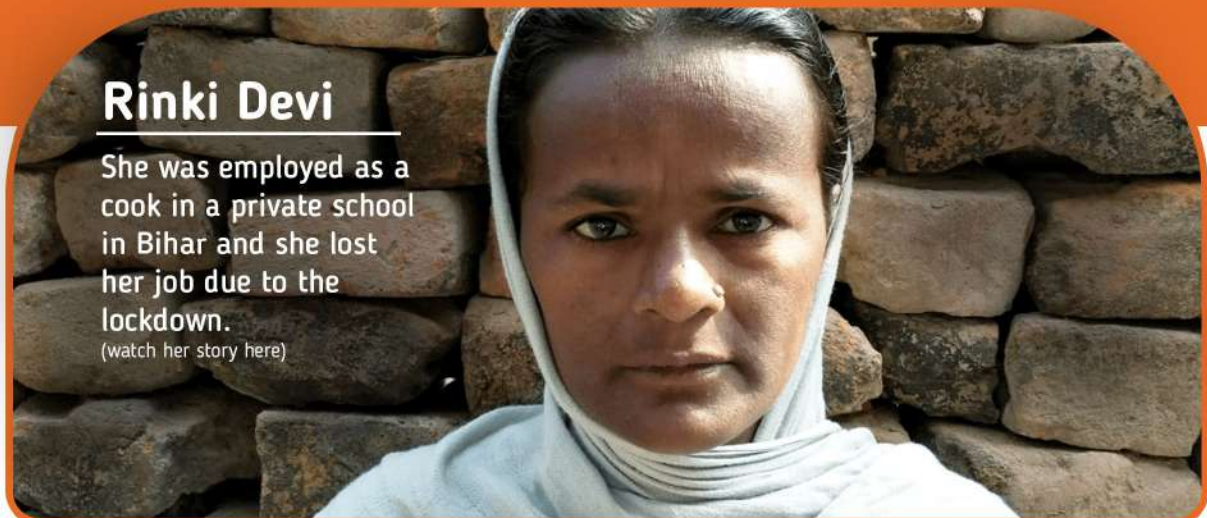
We are humbled by ordinary citizens coming forward and donating from their savings. A special mention must be made of the many children who donated from their pocket money, and retired persons from their pensions. We also acknowledge that the 'culture of giving' through online platforms is a new phenomenon and only now catching up.

**- Prabhat Labh,
CEO, Grameen India**

Rinki Devi

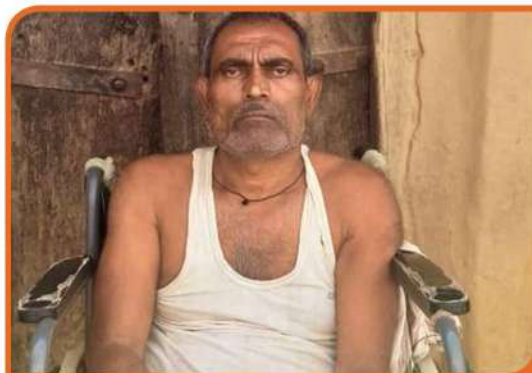
She was employed as a cook in a private school in Bihar and she lost her job due to the lockdown.

(watch her story here)



Second chances to better lives, thanks to you!

Naz's story from Nawada, Bihar, reminds us that the universe always rewards an ambitious soul. She always wanted to own a beauty parlor, and hoped 2020 will be the year for dreams to come true, but then the pandemic brought a new reality for Naz. The unconditional cash support from Grameen presented Naz with a second chance to fulfill her ambition. She inaugurated her beauty parlor and is now a proud entrepreneur.



Ramasheesh is paralyzed, and his wife takes care of him. The couple live in Nawada, Bihar, and depend on their son's income to manage basic needs. Ramasheesh's son works in New Delhi as a daily wage laborer, but lost his job when the pandemic hit. With no money coming from his son, Ramasheesh was desperate. The unconditional cash support from Grameen helped Ramasheesh get the medical attention he needed, and also support his son financially.

Both Kaushilya and her husband suffer from autism. The couple own a piece of land in Vidharba, Maharashtra, and this helped put some food on the table. To meet treatment expenses, Kaushilya took-up odd jobs. With rising treatment costs and non-availability of jobs due to the pandemic, the couple were planning to sell their only asset. Thanks to the unconditional cash support, both the autism patients now receive good treatment, and do not feel pressure to sell their land.



Rajiya Devi was forced to down the shutter of her *kirana* shop when the pandemic struck last year in Bihar. She is a widower, who lives with her five grand children. Her son who is a migrant worker, and was unable to send money back home. Grameen turned her situation around with an unconditional cash support of Rs. 4,500. Rajiya re-opened her shop and today she is open for business!

More real life stories on social media

People following Grameen India's work on social media will remember [Dhaneshwar Mistri](#). A senior citizen living with his 10-member family in Nawada, working as a carpenter in the neighborhood. The social media campaign featuring him has generated over 100,000 impressions, and has resulted in numerous people coming forward and donating. We are happy to share that Dhaneshwar and family have sailed through trying times, and he is back to work!

Do checkout our year-long digital/social media campaign showcasing real life stories of people struggles during the pandemic.



Why unconditional cash support for the vulnerable

Unconditional cash payments to low-income households or communities ensure immediate relief in vulnerable situations. Delivery is quick and barriers to using the money are low. Findings consistently demonstrate that cash transfers have positive impacts with long term impacts, and are not systematically abused by the poor. Several Randomized Controlled Trial (RCT) evaluations of cash transfer programs across Africa, Asia, and Latin America provide strong evidence that cash transfer works well.

Grameen developed a robust system to identify, screen, onboard and disburse cash support

to the beneficiaries. The **Grameen4Giving** is an android-based application for Grameen's Front-Line Workers (FLWs). It is powered by intelligent logic to identify the most vulnerable people, especially those who were disabled, people suffering from chronic diseases, orphaned children, etc. Using the algorithm, the app runs an eligibility test on the beneficiary instantaneously, sending triggers to the selection committee facilitating immediate review and decision-making. Once the selection committee approves, Direct Money Transfer (DMT) to the beneficiary's bank account is triggered.

Data snapshot: What we know

- 35 percent of total beneficiaries were living below the national poverty line, while 71 percent were living below the \$4 poverty line.
- Most of the beneficiary households (92 percent) had a migrant worker who provided the main source of income for the household.
- 98 percent of the beneficiaries were linked to formal financial services by opening a bank account; a third of which was opened under PMJDY.
- 49 percent of the recipient households, women members decided about the usage of the grant money.
- 94 percent of households used the money to purchase groceries to help strengthen household food security.
- 61 percent of beneficiaries reported being food insecure during the pandemic; 25 percent reported that they often did not have enough to eat and remained hungry; another percent of the beneficiaries said they could not meet ends sometimes and stayed hungry.
- 77 percent of the beneficiaries were not associated with any community groups like SHGs, village committees, joint liability groups, etc.

Learnings for Grameen

Some key learnings for similar, future programming are summarized:

Empathy is paramount for program design; technology is an enabler: Technology has a great role as an enabler in addressing the vulnerabilities arising out of a pandemic such as COVID-19, however empathy should be the main driving force, and at the core of all program design.

People's voices must be considered: It is highly recommended to use machine intelligence to negate selection bias, however human intelligence in assessing complexity and vulnerability of a phenomena must be considered. Giving an appropriate weightage to community voices is crucial.

Unconditional cash support is extremely effective: Among low-income communities, receiving cash support unconditionally helps them meet emergency needs.

Grameen would appreciate hearing from you.
Do email feedback / suggestions to

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