

Baseline Report of an Intervention to Enhance Women-Led Micro & Small Enterprises in India

Women Entrepreneurs in the Cashew Processing Sector in the Panruti Block, Tamil Nadu, India



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Baseline Report of an Intervention to Enhance Women-Led Micro & Small Enterprises in India

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Table of Contents

BACKGROUND	1
Intervention Description	1
EVALUATION DESCRIPTION.....	3
Overview.....	3
Evaluation Objectives.....	4
BASELINE EVALUATION DATA COLLECTION ACTIVITIES	5
Formative Research Phase	5
Baseline Survey	6
QUALITY ASSURANCE PROCEDURES	6
BASELINE SURVEY RESULTS	7
Baseline Results, by Section.....	7
Summary of Baseline Results and Arm Comparison	30
NEXT STEPS.....	33

BACKGROUND

Micro, small, and medium enterprises (SMEs) provide important sources of employment and innovation in developing countries, playing an important role in economic growth and poverty reduction. Worldwide, women are under-represented within the small business sector. Improving the representation of women within this sector is important in further promoting economic growth and poverty reduction. Evidence is lacking on what type of program interventions are more likely to lead to creating more female-led enterprises and in helping women grow their businesses. Nor is there evidence on why certain interventions might succeed while others fall short. Based on this context, USAID competitively selected three interventions designed to address specific constraints to the development and growth of women-led businesses and committed to having the interventions' impacts rigorously evaluated. The awarded interventions are currently being carried out in three sites, implemented by three different organizations—CARE India Solutions for Sustainable Development (India), GRADE/Sector 3 (Peru), and ACDI/VOCA (Kyrgyzstan). USAID subsequently contracted with FHI 360 to evaluate the impact of these three interventions. This report pertains to the intervention and evaluation conducted in India. Other reports are available for the other two sites.

FHI 360 was contracted to design the entire evaluation, including study instruments, and to manage the baseline data collection. In India and Kyrgyzstan, Management Systems International (MSI) will be conducting and managing the remainder of endline data collection activities, as well as analyzing the findings and writing up the final results. This report outlines the intervention and evaluation context in the India site and provides a summary of baseline data. More details about the evaluation design, methodology, and sampling are provided in the India study protocol.

Intervention Description

CARE India Solutions for Sustainable Development (CISSD), in partnership with its sub-grantee the Loyola Institute of Business Administration (LIBA), developed a program that promotes women's leadership and sustainable growth of 210 cashew processing SMEs owned and managed by women in the Panruti block of Tamil Nadu State, India.

This program aims to: A) enhance women's knowledge and business practices, B) increase business and social networks for program participants, and C) remove/decrease external constraints women may face in operating and growing their businesses.

Two segments of women and their enterprises are the focus of the program:

1. *SMEs owned and/or managed by women, or co-owned and co-managed by women:* Women play a key role either co-managing specific operations or the entire cashew processing activity (with men often focusing on external activities like procurement and marketing). This program enrolled 150 of these women.
2. *Micro enterprises owned and/or managed by women to help them develop their business into SMEs:* In the Panruti block there are also about 1,000 microprocessors who undertake cashew processing out of their homes and in small extensions to their homes. Their lack of access to technology

impacts their production and productivity levels, and distinguishes them from the small enterprises. The program enrolled 60 of these women.

The intervention components of the program are related to the three project aims listed above:

Component 1: Strengthen skills, capacities, and capabilities of women to own and manage sustainable enterprises.

- Skill training for women entrepreneurs: an assessment of skills and capacities will be conducted to design the training curriculum. The business training will take place for two weeks after which the trainees will be assessed for their skill level. The use of technical and business skills will be monitored and refresher trainings will be planned.
- Build awareness and knowledge in women entrepreneurs on various aspects related to their enterprises: The program will promote awareness and knowledge through various methods like theme-based lectures, developing knowledge briefs in local vernacular, and peer learning with exposure to best practices and successful entrepreneurs, both in the cashew sector and other SMEs. Through a one-to-one mentorship program, women entrepreneurs will be linked to experts in business management for continuous handholding support.
- Start-up and growth stage assistance: The program will assist women entrepreneurs at start-up and growth stages on various legal, financial, and operational aspects. It will offer fee-based services to members and other women entrepreneurs. Also, a business plan competition for women entrepreneurs will be organized.
- Building resource awareness: Building awareness of women entrepreneurs on various government schemes and services, and on financial service providers and their products.

Component 2: Facilitate effective relationships between women entrepreneurs and the value chain actors.

Women entrepreneurs suffer from lack of adequate relationships, both horizontal and vertical. This program will assist women entrepreneurs to overcome these constraints by developing a network in the cashew sector, facilitating linkages with value chain actors, and strengthening information flow and knowledge sharing among women entrepreneurs and with other stakeholders. More specifically, the intervention will:

- Establish a network of women entrepreneurs in SMEs involved in cashew processing in the Panruti block. The program will promote membership based in Cashew Women Entrepreneurs Network, develop its internal governing policies and systems, and link it with a government nodal agency.
- Facilitate the exchange of information and support among women entrepreneurs. “Change leaders” will be identified and a set of women entrepreneurs will be linked with each 'change leader' for peer support and handholding.

- Expand and enhance relationships with value chain actors. This activity will focus on addressing the constraints in access to finance through its strategic partnership with nationalized banks, inviting investors to the business plan competitions and facilitating investments from them.

Component 3: Promote an enabling environment and more positive attitude toward women entrepreneurs, from both family members and other stakeholders.

The enabling environment, and positive attitude and support toward women entrepreneurs, fundamentally define the set of incentives and constraints for development of women's leadership in the SME sector. To promote a more positive environment this part of the intervention will:

- Facilitate positive attitudes and support for women entrepreneurs from other household members. Specific activities to be implemented with this objective include identifying role models, and assist women entrepreneurs to overcome specific constraints due to household responsibilities by joint counseling with spouse.
- Engage with service providers in the value chain to strengthen support services to women entrepreneurs: There is a range of service providers, from both the public and private sector, who offer financial and non-financial services to the SME sector. The program seeks to close the gap between demand and supply by strengthening the supply-side understanding of the needs of women entrepreneurs and promoting necessary changes to products and services. Some activities include organizing sensitization meetings with service providers and organizing visits by value chain actors to SMEs run by women entrepreneurs to build awareness and confidence.

EVALUATION DESCRIPTION

Overview

The evaluation employs an experimental design, with a quasi-control group. Two-hundred ten women entrepreneurs from the eastern part of the Panruti block were randomized into four different treatment arms related to the intervention components described above: Treatment A (human capital), Treatment B (information and social capital), Treatment C (external constraints), and Treatment ABC (all three treatments combined). Fifty-three additional women entrepreneurs in the cashew processing sector from the western side of the Panruti block were identified by CISSD to include as a quasi-control group. The selected quasi-control villages were all at least 30km away from treatment villages, geographically distant enough to prevent program diffusion, yet close enough to be culturally and economically comparable to treatment villages.

Data collection for the baseline evaluation was composed of two phases—1) Formative Research, which included mini focus groups, instrument refinement, and pre-testing, and 2) Conducting the Baseline Survey. Two phases of data collection remain:

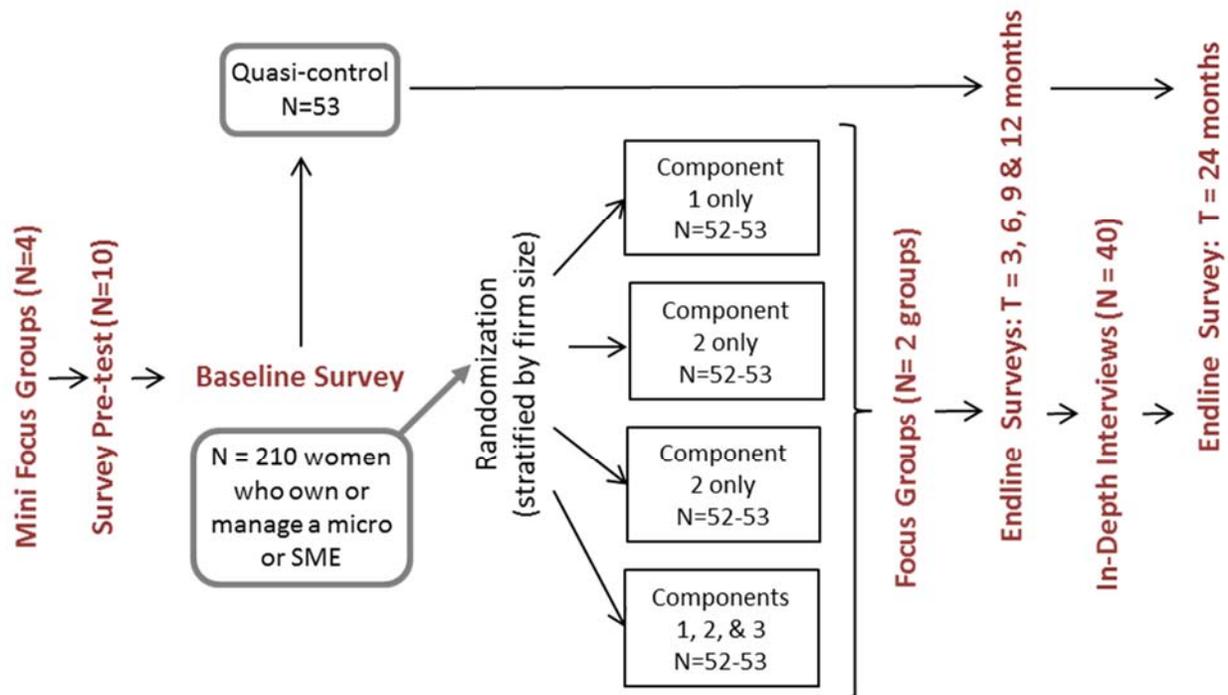
- I. Endpoint surveys. At least one follow-up endline survey will be conducted 12 months after program completion. Due to small sample sizes, however, the study protocol recommends conducting five endpoint surveys after intervention completion—at 3 months, 6 months, 9

months, 12 months, and 24 months. Budget parameters will determine the number of endline surveys possible.

2. Focus groups and qualitative interviews will be carried out with a sub-sample of participants after program completion.

The overall initial evaluation design is presented in Figure 1.

Figure 1: Initial Evaluation Design



Evaluation Objectives

1. The primary objective of the evaluation is to estimate the combined program impact (averaged over all of the program components and subsets of participants) on four sets of outcomes that have been targeted to achieve the program’s goals. The outcomes are:

Entrepreneurial Leadership: Leadership measures will be limited to the SME context. We will use two SME Leadership subscales, from the larger validated scale developed by Hejazi et al. (2012)—Strategic Factors and Communicative Factors.

Business Growth: Business growth measures will include, but not be limited to, measures of profits, sales, number of employees, formality, mark-up, and number of customers.

Business Knowledge and Practices: This will include measures on marketing, inventory management, costing and record keeping, financial planning, and business decision-making.

Social/Business Networks: This will include measures regarding participants' involvement in professional networks, such as the number of other business owners with whom the woman discusses business matters, as well as commercial networks.

2. The secondary objective is to provide separate estimates for each discrete component of the program on the same set of outcomes associated with the first objective. Comparing these estimates will allow for the identification of the component(s) with the greatest effect on the study outcomes.

BASELINE EVALUATION DATA COLLECTION ACTIVITIES

FHI 360 contracted with a local research firm, Sigma Research and Consulting, with expertise in data collection in the local Tamil Nadu context, to conduct the baseline data collection. Under the supervision of FHI 360, Sigma administered both the formative research phase and the baseline survey, described below. Baseline surveys were conducted between August 2013 and June 2014. All evaluation participants received a rechargeable flashlight (worth approximately US\$2) as an incentive.

Formative Research Phase

Survey instrument questions required participant population input to ensure cultural and personal relevancy. Sigma staff conducted four mini focus groups to inform the baseline instrument and outcome indicators. Purposive sampling was used for the focus groups. Each group contained four to five women, with at least one woman from each of the two firm sizes (micro and small or medium). Participants for the focus groups were purposively sampled from a similar population of female micro and SME owners and managers, though they were not actual program participants.

Focus groups were carried out in the local language and were digitally recorded. Audio-recordings were for reference only; no transcripts were generated. Discussions were conducted in a private location in the community and lasted approximately two hours. Demographic questions, including participation in professional associations/networks, were asked individually before the focus groups to provide an aggregate description of the sample. Focus group questions directly pertained to the survey questions, and ways in which the questions could be improved.

After each focus group, the facilitators filled out a debriefing form—a template designed to give focus to the analysis—and wrote a summary report highlighting key themes and suggested changes to the survey content. Reports from all focus groups were aggregated and the survey revised accordingly.

After conducting the focus groups, Sigma pre-tested the revised instrument over the course of two days among ten women to ensure cultural appropriateness and comprehensibility. Women were purposively sampled from a similar population of women micro and SME owners and managers in the cashew

processing sector, but were not actual program participants. Two joint meetings among researchers and programmers from FHI 360, Sigma, and CISSD were held to discuss the pre-test and finalize the survey. FHI 360 subsequently trained the field team managers on study procedures and survey content. To enhance collaboration between the evaluation team and program team, representatives from CISSD attended the training.

All data collection instruments were translated from English to Tamil by an experienced translator from Sigma. The translation was then back-checked by a senior researcher at Sigma, who made corrections in consultation with staff at CISSD and FHI 360.

Baseline Survey

The baseline survey was administered to a total of 283 participants. Originally, the baseline survey was conducted among 210 participants in the Panruti cluster (Group A=53, Group B=55, Group C=51, Group ABC=51) and 53 in the quasi-control group. However, 20 of the participants scheduled to be in the program were unable to take part, due to various reasons: moving locations, switching businesses, no longer being eligible for the program, and no longer being interested in taking part in the program. Due to the small sample size, FHI 360, in consultation with USAID, opted to replace the 20 participants who were no longer taking part in the intervention program with an additional 20 participants. For that reason, the baseline survey sample contained a total of 283 participants. Data from the 20 women unable to or uninterested in taking part in the program were discarded.

Baseline surveys were administered face to face, at the participants' places of business, homes, or other convenient locations. After performing an additional screen to ensure eligibility, participants then went through an oral consent process with a data collector to assess willingness to participate. On average, surveys lasted 45 minutes.

Participants were not notified of their study assignment (their specific intervention arm) before or during the baseline survey. CISSD received the randomization assignments for each participant and was responsible for notifying each participant of their assigned arm only after the baseline survey was conducted.

QUALITY ASSURANCE PROCEDURES

Prior to any data collection, all key personnel completed a research ethics training course. Field supervisors then conveyed key course content to data collectors, in the Tamil language.

Training for field staff was held in Chennai and provided by Sigma's Deputy Research Director with the presence of CISSD representatives. The training session included sensitization sessions by CISSD representatives giving background and objectives of the study. Each section of the questionnaire was explained and discussed. All the sectional topics in context were discussed to make sure the field interviewers understood the content. This was followed by mock demonstration interviews as well as field practice in early August 2013 in the villages of Meliruppu and Keeliruppu, Panruti cluster.

Standard operating procedures (SOPs) were created for the study and conveyed to the field team. Key SOPs included double entry of survey data, data query, and verification procedures conducted both at the site and at FHI 360 headquarters. FHI 360 also conducted a monitoring visit during data collection activities to ensure compliance with methodological and ethical procedures. A field supervisor also validated approximately 40% of surveys by calling back the respondents.

BASELINE SURVEY RESULTS

Baseline Results, by Section

Table I. Demographics

Variable	Treatment (N=210)	Control (N=53)	Total (N=263)
Age, mean, (range)	35.9 (21-60)	40.3 (25-65)	36.8 (21-65)
Education, n (%)			
Not literate	81 (43)	30 (57)	111 (46)
Literate w/o schooling or below primary	9 (4)	4 (8)	13 (5)
Primary (1 st -5 th)	25 (12)	9 (17)	34 (13)
High school (5 th -10 th)	74 (35)	8 (15)	82 (31)
Higher secondary, diploma, and graduate	12 (6)	2 (4)	14 (5)
Religion, n (%)			
Hindu	201 (96)	53 (100)	254 (97)
Muslim	2 (1)	0 (0)	2 (1)
Christian	7 (3)	0 (0)	7 (3)
Marital Status, n (%)			
Married	195 (93)	47 (89)	242 (92)
Widowed	13 (6)	6 (11)	19 (7)
Divorced/single	2 (1)	0 (0)	2 (1)
Caste, n (%)			
General/Scheduled	19 (9)	1 (2)	20 (8)
Other backward	191 (91)	52 (98)	243 (92)

Table 2. Household Characteristics and Finances

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Household –Number women 18 and older 1 (<i>Participant only</i>)	124 (59)	16 (30)	140 (53)
2	63 (30)	25 (47)	88 (34)
3	20 (10)	10 (19)	30 (11)
4 and 5	3 (1)	2 (4)	5 (2)
Household –Number men 18 and older			
0	2 (1)	2 (4)	4 (1)
1	117 (56)	19 (36)	136 (52)
2	60 (29)	23 (43)	83 (32)
3	24 (11)	9 (17)	33 (12)
4 and 5	7 (3)	0 (0)	7 (3)
Household –Number women 17 and younger			
0	100 (48)	33 (62)	133 (51)
1	87 (41)	15 (28)	102 (39)
2	19 (9)	5 (10)	24 (9)
3	4 (2)	0 (0)	4 (1)
Household –Number men 17 and younger			
0	72 (34)	27 (51)	99 (38)
1	85 (41)	22 (41)	107 (41)
2	47 (22)	4 (8)	51 (19)
3	6 (3)	0 (0)	6 (2)
Number of household members earning income, past month (including participant)			
1	2 (1)	2 (4)	4 (2)
2	100 (48)	8 (15)	108 (41)
3	42 (20)	5 (9)	47 (18)
4	44 (21)	13 (25)	57 (22)
5-10	22 (10)	25 (47)	47 (18)
Annual household income last year			
No response/Don't Know	8 (4)	1 (2)	9 (3)
5,000-49,999	36 (17)	25 (47)	61 (23)
50,000-99,999	49 (23)	20 (38)	69 (26)
100,000-199,999	79 (38)	7 (13)	86 (33)
200,000-299,999	26 (12)	0 (0)	26 (10)
300,000-600,000	12 (6)	0 (0)	12 (6)
Participant, or other in household has:			
Savings	184 (88)	46 (87)	230 (87)
Self-help group	100 (48)	26 (49)	126 (48)
Property (not current home)	113 (54)	23 (43)	136 (52)
Securities/bonds	1 (0.5)	0 (0)	1 (0.5)
Of households with, savings value:	(n=184)	(n=46)	(n=230)
500-999	32 (17)	21 (46)	53 (23)
1,000-1,999	68 (37)	14 (30)	82 (36)
2,000-2,999	19 (10)	1 (2)	20 (9)
3,000-9,999	27 (15)	0 (0)	27 (12)
10,000-20,000	16 (9)	2 (4)	18 (8)
50,000-300,000	6 (3)	1 (2)	7 (3)
No response	16 (9)	7 (15)	23 (10)

Of households with, who legally owns savings ¹	(n=184)	(n=46)	(n=230)
Participant	128 (70)	46 (100)	174 (76)
Spouse	85 (46)	0 (0)	85 (37)
Other ⁴	5 (3)	0 (0)	5 (2)
Of households with, who controls savings ¹	(n=184)	(n=46)	(n=230)
Respondent	45 (24)	33 (72)	78 (34)
Spouse	136 (74)	13 (28)	149 (65)
Other ⁴	6 (3)	0 (0)	6 (3)
Of households with, value of self-help group:	(n=100)	(n=26)	(n=126)
100-999	8 (8)	4 (15)	12 (9)
1,000-2,999	26 (26)	9 (35)	35 (28)
3,000-4,999	37 (37)	6 (23)	43 (34)
5,000-9,999	18 (18)	1 (4)	19 (15)
10,000-360,000	5 (5)	0 (0)	5 (4)
No response	6 (6)	6 (23)	12 (10)
Of households with, who legally owns self-help group ²	(n=101)	(n=26)	(n=127)
Participant	99 (98)	26 (100)	125(98)
Spouse	2 (2)	0 (0)	2 (2)
Of households with, who controls self-help group: ²	(n=100)	(n=26)	(n=126)
Participant	81 (81)	26 (100)	107 (85)
Spouse	19 (19)	0 (0)	19 (15)
Of households with, value of property:	(n=113)	(n=23)	(n=136)
5,000-99,999	11 (10)	2 (9)	13 (10)
100,000-299,999	37 (33)	2 (9)	39 (29)
300,000-999,999	28 (25)	7 (30)	35 (26)
1,000,000-15,000,000	12 (11)	8 (35)	20 (15)
No response/Don't know	25 (22)	4 (17)	29 (21)
Of households with, who legally owns property ³	(n=118)	(n=24)	(n=142)
Participant	21 (18)	3 (13)	24 (17)
Spouse	93 (79)	21 (87)	114 (80)
Other ⁴	4 (3)	0 (0)	4 (3)
Of households with, who controls property	(n=114)	(n=23)	(n=137)
Participant	17 (15)	0 (0)	17 (12)
Spouse	93 (81)	22 (96)	115 (84)
Other ⁴	4 (4)	1 (4)	5 (4)
Household has, n (%), quantity range:			
Private car	8 (4), 1	0 (0), 0	8 (3), 0-1
Private motorcycle/scooter	186 (89), 1-3	42 (79), 1-2	228 (87), 1-3
Bicycle	127 (60), 1-3	44 (83), 1-2	171 (65), 1-3
Washing machine	5 (2), 1	2 (4), 1	7 (3), 1
Refrigerator	61 (29), 1-2	7 (13), 1-1	68 (26), 1-2
Water heater	2 (1), 1-2	0 (0), 0	2 (1), 1-2
Cell phone	205 (98), 1-4	52 (98), 1-4	257 (98), 1-4
Computer/notebook	31 (15), 1-2	10 (19), 1-2	41 (16), 1-2
TV	197 (94), 1-2	51 (96), 1-2	248 (94), 1-2
Stove/oven	44 (21), 1	7 (13), 1	51 (19), 1
Radio	31 (15), 1	5 (9), 1	36 (14), 1
Housing Type			
Pucca	98 (46)	14 (26)	112 (42)
Semi-pucca	104 (50)	22 (42)	126 (48)
Kuccha	8 (4)	17 (32)	25 (10)
Home owned and paid off	207 (99)	51 (96)	258 (98)
Estimated selling cost of house, mean, (range) ⁵	(n=181)	(n=51)	(n=232)

	559,337 (20,000- 10,000,000)	423,333 (30,000- 1,500,000)	529,439 (20,000- 10,000,000)
Incurring the following educational expenditures:			
Tuition/tariffs	68 (32)	16 (30)	84 (32)
Admission fees	134 (64)	35 (66)	169 (64)
School supplies	119 (57)	37 (70)	156 (59)
School transport	118 (56)	26 (49)	144 (55)
Estimated annual educational expenditures, mean (range)			
Tuition/tariffs	8,617 (150-160,000)	10,512 (1,000-25,000)	8,978 (150-160,000)
Admission fees	35,676 (300-800,000)	33,347 (150-250,000)	35,193 (150-800,000)
School supplies	15,242 (300-170,000)	22,446 (500-200,000)	16,951 (300-200,000)
School transport	4,295 (100-50,000)	6,992 (300-15,000)	4,782 (100-50,000)
Estimated annual household expenditures, mean (range) ⁶			
Mortgage/rent	0 (0)	9 (0-500)	2 (0-500)
Food	4,795 (1,000-50,000)	4,491 (1,500-15,000)	4,734 (1,000-50,000)
Clothing	702 (0-15,000)	419 (0-1,000)	645 (0-15,000)
Utilities	1,702 (100-15,500)	1,351 (0-20,000)	1,631 (0-20,000)
Loan repayment	6,934 (0-500,000)	1,780 (0-20,000)	5,895 (0-500,000)
Transport	1,466 (0-7,000)	1,209 (0-5,000)	1,414 (0-7,000)
Tuition (private)	1 (0-200)	47 (0-2,500)	10 (0-2,500)
Recreation	29 (0-500)	19 (0-1,000)	27 (0-1,000)
Health	823 (0-5,000)	1,279 (0-10,000)	914 (0-10,000)

⁶ All monetary responses listed in rupees

¹ Multiple responses possible. N indicates number of participants responding, not the total number of responses.

² One treatment group respondent reported both self and spouse

³ Four treatment group respondents reported both self and spouse. One control group respondent reported self and spouse.

⁴ "Other" includes parents and children

⁵ 19 treatment group respondents who owned and paid off their houses did not know or did not report estimated selling cost of home

⁶ Responses of zero are included in the mean calculation

Table 3. Section 2: Business Characteristics

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Attended business training program(s) in past three years	12 (6)	0 (0)	12 (5)
Of those who attended training programs, number attended, mean (range)	(n=12) 5.3 (1-20)	(n=0) 0 (0-0)	(n=12) 5.3 (1-20)
Currently attending business training program(s)	7 (3)	0 (0)	7 (3)
Of those who are attending training programs, number participating in, median (range)	(n=7) 7 (1-20)	(n=0) 0 (0)	(n=7) 7 (0-20)
Approximate years in business, mean (range)	12 (1-41)	13 (3-39)	12 (1-41)
Approximate years since started business, mean (range)	12 (1-41)	12 (3-39)	12 (1-41)
Activities engaged in:			
Cashew farming	26 (12)	2 (4)	28 (11)
Raw nut procurement	77 (37)	2 (4)	79 (30)
Raw nut storage	62 (30)	12 (23)	74 (28)
Boiling	111 (53)	36 (68)	147 (56)
Cutting/de-shelling	203 (97)	51 (96)	254 (97)
Peeling	204 (97)	49 (92)	253 (96)
Grading	58 (28)	13 (25)	71 (27)
Commissioned agent	12 (6)	1 (2)	13 (5)
Packing/tinning	6 (3)	0 (0)	6 (2)
Business legally owned by: ²			
Respondent	25 (12)	20 (38)	45 (17)
Husband	100 (48)	8 (15)	108 (41)
Respondent and husband	62 (29)	18 (34)	80 (30)
Other family member	15 (7)	1 (2)	16 (6)
Other ¹	8 (4)	1 (2)	5 (1.9)
Business managed day-to-day by: ^{3,4}			
Respondent	81 (39)	33 (62)	114 (43)
Husband	180 (86)	32 (60)	212 (81)
Other family member	18 (9)	4 (8)	22 (8)
Non-family member	2 (1)	0 (0)	2 (1)
Have a bank account used only for business?	55 (26)	2 (4)	57 (22)
Registered with a government agency:			
As self-employed	9 (4)	1 (2)	10 (4)
As individual LLC or other company (e.g., NGO)	8 (4)	1 (2)	10 (4)
Not registered	193 (92)	50 (94)	243 (92)
Does your business have: ⁴			
Tax ID number	6 (3)	0 (0)	6 (2)
Commercial sales tax	5 (2)	0 (0)	5 (2)
Permanent account number	9 (4)	0 (0)	9 (3)
Business has the following licenses? ⁴			
Municipal	6 (3)	0 (0)	6 (2)
Sanitary	1 (0.5)	0 (0)	1 (0.4)
CEPC	1 (0.5)	0 (0)	1 (0.4)
Fire and safety	1 (0.5)	0 (0)	1 (0.4)
Pollution	1 (0.5)	0 (0)	1 (0.4)
Food and processing	1 (0.5)	0 (0)	1 (0.4)
ISO	3 (1)	0 (0)	3 (1)
Import/Export	0 (0)	0 (0)	0 (0)

Business does not have any licenses	199 (95)	53 (100)	252 (96)
How many people from household worked regularly in business in past 12 months (including self), mean (range) How many were regularly paid	3 (1-8) 0.4 (0-5)	2 (1-6) 1.6 (0-6)	3 (1-8) 0.7 (0-6)
How many people from NOT from the household worked regularly in business in past 12 months (including self), mean (range) How many were regularly paid	14 (3-200) 14 (3-200)	11 (0-50) 11 (0-50)	13 (0-200) 13 (0-200)
Family Members			
Family members salaried or waged 0 1-3 4-5	199 (95) 11 (5) 0 (0)	8 (15) 36 (68) 9 (17)	199 (76) 55 (21) 9 (3)
Family members paid by output 0 1 2-5	159 (76) 29 (14) 22 (10)	51 (96) 2 (4) 0 (0)	210 (80) 31 (12) 22 (8)
Family members working full-time 1 2 3-4 5-8	7 (3) 135 (64) 57 (27) 11 (6)	8 (15) 27 (51) 15 (28) 3 (7)	15 (6) 162 (62) 72 (27) 14 (5)
Family members working part-time 0	210 (100) 0 (0)	52 (98) 1 (2)	262 (99) 1 (1)
Family members working temporarily 0	210 (100) 0 (0)	53 (100) 0 (0)	263 (100) 0 (0)
Non-family			
Presence of non-family members salaried or waged If at least one salaried, how many? median (range)	13 (6) 15 (5-200)	27 (51) 10 (1-50)	40 (15) 10 (1-200)
Non-family members paid by output 0 1-9 10-19 20-30 31-75	10 (5) 70 (33) 83 (40) 43 (20) 4 (2)	24 (45) 12 (23) 14 (26) 3 (6) 0 (0)	34 (13) 82 (31) 97 (37) 50 (17) 4 (2)
Non-family members working full-time 0-1 2-9 10-19 20-30 31-100	0 (0) 70 (32) 89 (44) 46 (22) 5 (2)	10 (19) 18 (34) 18 (34) 5 (9) 2 (4)	10 (4) 89 (33) 107 (41) 51 (19) 7 (3)
Non-family members working part-time 0 2	209 (99) 2 (1)	53 (100) 0 (0)	262 (99) 1 (1)
Non-family members working temporarily 0 1-5 6-100	208 (99) 1 (0.5) 1 (0.5)	46 (87) 1 (2) 6 (11)	254 (97) 2 (1) 7 (2)
Number hours respondent worked per day on average, median (range)	8 (5-15)	8 (8-12)	8 (5-15)

Number days respondent worked per week on average, median (range)	7 (1-7)	7 (5-7)	7 (1-7)
Places where business mainly operates and number of locations n (%), median number locations (range of number locations) ⁴			
Own home	206 (98), 1 (1-3)	52 (98), 1 (1-1)	258 (98), 1 (1-3)
Rented property	11 (5), 1 (1-3)	1 (2), 1 (1-1) 0 (0)	12 (5), 1 (1-3)
Common location	2 (1), 2 (1-2)		2 (1), 2 (1-2)
Facilities and services available ⁴			
Separate toilets for men and women	4 (2)	0 (0)	4 (2)
Lunch area separate from work space	6 (3)	6 (11)	12 (5)
Place to store footwear	79 (38)	14 (26)	93 (35)
Parking space for bicycles	78 (37)	22 (42)	100 (38)
Childcare	24 (11)	26 (49)	50 (19)
Lunch break of at least 30 minutes	137 (65)	20 (38)	157 (60)
At least 1 day off a week	36 (17)	3 (6)	39 (15)
Gloves for workers	31 (15)	9 (17)	40 (15)
TV or music	13 (6)	9 (17)	22 (8)
<u>OR None of these services available</u>	45 (21)	3 (6)	48 (18)
Where are sales made for primary business? ⁴			
Home	150 (71)	44 (83)	194 (74)
Local business agent	58 (28)	15 (28)	73 (28)
Roadside sale	2 (1)	0 (0)	2 (1)
Buyback sale	0 (0)	0 (0)	0 (0)
Local stalls	4 (2)	0 (0)	4 (2)
Hotels	2 (1)	0 (0)	2 (1)
Bakeries	2 (1)	0 (0)	2 (1)
Street stalls	2 (1)	0 (0)	2 (1)
Traders/commercial agents	47 (22)	22 (42)	69 (26)
Export company	1 (0.5)	0 (0)	1 (0.4)
Direct export	2 (1)	0 (0)	2 (1)
Aware of, or use, any of the following service providers? ⁴ <u>(Aware, aware and used)</u>			
District Industry Center	(n=34) 34 (16), 9 (26)	(n=5) 5 (9), 4 (80)	(n=39) 39 (15), 13 (33)
Directorate Cashew Research	(n=23) 23 (11), 2 (9)	0 (0)	(n=23) 23 (9), 2 (9)
Technical Vocational Institute	(n=14) 14 (7), 5 (36)	0 (0)	(n=14) 14 (5), 5 (36)
Center for Cashew Research	(n=27) 27 (13), 5 (19)	(n=1) 1 (2), 1 (100)	(n=28) 28 (11), 6 (21)
Cashew Export Promotion Council	(n=10) 10 (5), 1 (10)	(n=1) 1 (2), 1 (100)	(n=11) 11 (4), 2 (18)
NABARD	(n=21) 21 (10), 4 (19)	(n=1) 1 (2), 1 (100)	(n=22) 22 (8), 5 (23)

Business assets:			
Car/truck	16 (8)	2 (4)	18 (7)
Motorcycle/scooter	184 (88)	43 (81)	227 (86)
Bicycle	136 (65)	40 (75)	176 (67)
Computer	9 (4)	1 (2)	10 (4)
Cell phone	190 (90)	44 (83)	234 (89)
Cutting machine	183 (87)	7 (13)	190 (72)
Boiler	29 (14)	2 (4)	31 (12)
Dryer	55 (26)	3 (6)	58 (22)
Peeling machine	74 (35)	3 (6)	77 (29)
Cooling machine	10 (5)	0 (0)	10 (4)
Tin packing machine	9 (4)	1 (2)	10 (4)
Manual/mechanical scale	115 (55)	25 (47)	140 (53)
Electronic scale	112 (53)	2 (4)	114 (43)

¹ Other responses include “a business partnership” and “no one, it is not officially registered”

² Question included 4 responses of “none” in the control group

³ One treatment group respondent reported an Other – CEO.

⁴ Multiple responses possible

Table 4. Section 3: Credit and Access to Finance

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Borrowed money for your business in the past 12 months from:			
Spouse	37 (18)	3 (6)	40 (15)
Other family member	133 (63)	6 (11)	139 (53)
Another business (non-bank)	46 (22)	13 (25)	59 (22)
Microfinance institution	18 (9)	1 (2)	19 (7)
Bank	18 (9)	4 (8)	22 (8)
Borrowed money for your business in the past 12 months from:*			
Moneylender	99 (47)	21 (40)	120 (46)
Non-relative	48 (23)	2 (4)	50 (19)
Government agency	8 (4)	0 (0)	8 (3)
Religious group/charity	1 (0.5)	0 (0)	1 (0.5)
Cooperative/business association	3 (1)	0 (0)	3 (1)
Trader/supplier/retailer	3 (1)	0 (0)	3 (1)
Self-help group	14 (7)	5 (9)	19 (7)
Jewelry shop	11 (5)	3 (6)	14 (5)
OR None of the above	71 (34)	27 (51)	98 (37)
Purchased raw materials, goods to resell, or equipment on credit in past 12 months			
Yes, usually	35 (17)	6 (11)	41 (16)
Yes, but rarely	47 (22)	9 (17)	56 (21)
If did not apply for a loan in last year, why not?	(n=196)	(n=53)	(n=249)
Did not know loans were available	107 (55)	28 (53)	135 (54)
No need	36 (18)	35 (66)	71 (29)
Did not know how to apply	67 (34)	22 (42)	80 (36)
Application too complicated	63 (32)	19 (36)	82 (33)
Loan conditions not appealing	6 (3)	0 (0)	6 (2)
Too much collateral required	9 (5)	0 (0)	9 (4)
Religion does not permit	1 (0.5)	0 (0)	1 (0.5)
Too risky	5 (3)	0 (0)	5 (2)
Did not think application would be approved	11 (6)	0 (0)	11 (4)
Business not legally registered	3 (2)	0 (0)	3 (1)
Applied for a loan in the last year	14 (7)	0(0)	14 (5)
Application approved	5 (36) (n=14)	--	5 (36) (n=14)
Reason application not approved:*	(n=9)	--	(n=9)
Business not registered	4 (44)	--	4 (44)
Not enough collateral	4 (44)	--	4 (44)
Not enough sales or profits	2 (22)	--	2 (22)
Inadequate business plan	1 (11)	--	1 (11)
Missed application deadline	1 (11)	--	1 (11)
Don't Know	1 (11)	--	1 (11)
If loan approved, how used financing*	(n=5)	(n=0)	(n=5)
Marketing	2 (40)	--	2 (40)
Equipment	2 (40)	--	2 (40)
Business advance	1 (20)	--	1 (20)
Inventory	1 (20)	--	1 (20)
Building/infrastructure	1 (20)	--	1 (20)
How business primarily financed			
Financial institution loan	12 (6)	1 (2)	13 (5)
Family loan	41 (20)	5 (9)	46 (17)

Friend loan	43 (20)	1 (2)	44 (17)
Self-help group	17 (8)	15 (28)	32 (12)
KISAN card	16 (8)	18 (34)	34 (13)
Moneylender	51 (24)	13 (25)	64 (24)
Jewelry shop	1 (0.5)	0 (0)	1 (.4)
<u>OR None</u>	9 (5)	0 (0)	9 (3)

* Multiple responses possible

Table 5. Section 4: Business Results, Treatment Group

Variable, n (%) unless otherwise indicated		Treatment (N=210)			
Business functions:					
Year-round		156 (74)			
Seasonally		54 (26)			
Good, Bad, Average, and No Activity Production number of months in a year	<u>Good</u>	<u>Bad</u>	<u>Average</u>	<u>No activity</u>	
0	--	74 (35)	52 (25)	150 (71)	
1	--	2 (1)	--	20 (10)	
2	19 (9)	39 (19)	15 (7)	29 (14)	
3	41 (20)	65 (31)	30 (14)	8 (4)	
4	43 (20)	23 (11)	37 (18)	3 (1)	
5	10 (5)	6 (3)	32 (15)	--	
6	30 (14)	1 (0.5)	27 (13)	--	
7	5 (2)	--	12 (6)	--	
8	5 (2)	--	2 (1)	--	
9	5 (2)	--	3 (1)	--	
10	10 (5)	--	--	--	
11	--	--	--	--	
12	42 (20)	--	--	--	
Good, Bad, Average, and No Activity production averages, in KG		(n=136)	(n=158)		
0-4,999	<u>39 (19)</u>	<u>86 (63)</u>	<u>52 (33)</u>		
5,000-9,999	<u>53 (25)</u>	<u>42 (31)</u>	<u>72 (46)</u>		=
10,000-14,999	<u>66 (31)</u>	<u>6 (4)</u>	<u>29 (18)</u>		
15,000-19,999	<u>31 (15)</u>	<u>1 (<1)</u>	<u>4 (3)</u>		
>20,000	<u>21 (10)</u>	<u>1 (<1)</u>	<u>1 (1)</u>		
Mean total production in last 12 months (range), in KG	110,857 (1,200-432,000)				
Mean total gross revenue in last 12 months (range), in rupees	684,594 (75,000-5,400,000)				
Mean maximum profits made in last 12 months (range), in rupees	351,335 (37,440-2,700,000)				

Table 6. Section 4: Business Results, Control Group

Variable, n (%) unless otherwise indicated		Control (N=53)			
Business functions:					
Year-round		44 (83)			
Seasonally		9 (17)			
Good, Bad, Average, and No Production number of months in a year	<u>Good</u>	<u>Bad</u>	<u>Average</u>	<u>No activity</u>	
0	--	22 (42)	9 (17)	52 (98)	
1	--	1 (2)	--	--	
2	1 (2)	8 (15)	3 (6)	--	
3	17 (32)	13 (25)	4 (8)	--	
4	9 (17)	7 (13)	6 (11)	1 (2)	
5	4 (8)	1 (2)	10 (19)	--	
6	6 (11)	1 (2)	14 (26)	--	
7	4 (8)	--	4 (8)	--	
8	1 (2)	--	1 (2)	--	
9	--	--	2 (4)	--	
10	3 (6)	--	--	--	
11	--	--	--	--	
12	8 (15)	--	--	--	
Good, Bad, Average, and No Activity Production averages, in KG		(n=31)	(n=44)		
0-4,999	<u>5 (9)</u>	<u>22 (71)</u>	<u>20 (45)</u>		
5,000-9,999	<u>22 (42)</u>	<u>7 (23)</u>	<u>17 (39)</u>		=
10,000-14,999	<u>21 (40)</u>	<u>2 (6)</u>	<u>7 (16)</u>		

15,000-19,999	<u>3 (6)</u>	<u>0 (0)</u>	<u>0 (0)</u>	
>20,000	<u>2 (4)</u>	<u>0 (0)</u>	<u>0 (0)</u>	
Total Production in last 12 months (range), in KG	103,109 (57,600-288,000)			
Total Gross Revenue in last 12 months (range), in rupees	503,245 (230,400-1,440,000)			
Mean maximum profits made in last 12 months (range), in rupees	314,026 (115,200-1,296,000)			

Table 7. Section 4: Business Results, Total

Variable, n (%) unless otherwise indicated		Total (N=263)			
Business functions:					
Year-round		200 (76)			
Seasonally		63 (24)			
Good, Bad, Average, and No Production number of months in a year	<u>Good</u>	<u>Bad</u>	<u>Average</u>	<u>No activity</u>	
0	--	96 (37)	61 (23)	202 (77)	
1	--	3 (1)	--	20 (8)	
2	20 (8)	47 (18)	18 (7)	29 (11)	
3	58 (22)	48 (30)	34 (13)	8 (3)	
4	52 (20)	30 (11)	43 (16)	4 (2)	
5	14 (5)	7 (3)	42 (16)	--	
6	36 (14)	2 (1)	41 (16)	--	
7	9 (3)	--	16 (6)	--	
8	6 (2)	--	2 (1)	--	
9	5 (2)	--	5 (2)	--	
10	13 (5)	--	--	--	
11	--	--	--	--	
12	50 (19)	--	--	--	
Good, Bad, Average, and No Activity Production averages, in KG	<u>(n=263)</u>	<u>(n=167)</u>	<u>(n=202)</u>		
0-4,999	<u>44 (17)</u>	<u>108(65)</u>	<u>72 (36)</u>		
5,000-9,999	<u>75 (29)</u>	<u>49 (29)</u>	<u>89 (44)</u>		
10,000-14,999	<u>87 (33)</u>	<u>8 (5)</u>	<u>36 (18)</u>		=
15,000-19,999	<u>34 (13)</u>	<u>1 (1)</u>	<u>4 (2)</u>		
>20,000	<u>23 (9)</u>	<u>1 (1)</u>	<u>1 (<1)</u>		
Mean Total Production in last 12 months (range), in KG	109,296 (1,200-432,000)				
Mean Total Gross Revenue in last 12 months (range), in rupees	648,048 (75,000-5,400,000)				
Mean maximum profits made in last 12 months (range), in rupees	343,817 (37,440-2,700,000)				

Table 8. Section 5: Business Practices

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Performed following actions in past three years:			
Visited competition to assess charges	147 (70)	42 (79)	189 (72)
Visited competition to see products sold	144 (69)	42 (79)	186 (71)
Discussed with ex-customer about why stopped	97 (46)	12 (23)	109 (41)
Publicity used last 3 months:			
None	49 (23)	16 (30)	65 (25)
Brochures/flyers	1 (0.5)	0 (0.5)	1 (0.4)
Word of mouth	159 (76)	37 (70)	196 (74)
Internet	1 (0.5)	0 (0.5)	1 (0.4)
Sold product internationally			
Never	204 (97)	52 (98)	256 (97)
Yes, through another company	2 (1)	0 (0)	2 (1)
Yes, though not formally	2 (1)	1 (2)	3 (1)
Yes, formally and directly	2 (1)	0 (0)	2 (1)
Exporting products*			
Yes, through another company	8 (4)	1 (2)	9 (3)
Yes, though not formally	21 (10)	7 (13)	28 (10)
Yes, formally through a broker	4 (2)	1 (2)	5 (2)
Yes, formally and directly	14 (6)	2 (4)	16 (6)
OR Not at all	165 (78)	42 (79)	207 (79)
Internet presence			
Don't use the Internet for business/none	207 (98)	53 (100)	260 (99)
I use personal Facebook for business	1 (0.5)	0 (0)	1 (0.3)
I have a business blog	2 (1)	0 (0)	2 (0.7)
Keep an inventory by:			
Hand (notebook)	187 (89)	48 (91)	235 (89)
Special software	9 (4)	2 (4)	11 (4)
I don't monitor inventory/none/token	14 (7)	3 (4)	17 (7)
Perform a physical validation of inventory?			
Never	7 (3)	1 (2)	8 (3)
Daily	8 (4)	2 (2)	9 (3)
Weekly	50 (24)	20 (38)	70 (27)
Monthly	113 (54)	30 (57)	143 (54)
Quarterly	30 (14)	1 (2)	31 (12)
Six months	2 (1)	0 (0)	2 (1)
Stock-out of inventory, stock of goods or raw materials			
Never	80 (38)	17 (32)	97 (37)
Not often, once every 6 months	56 (27)	26 (49)	82 (31)
Once every 3 months	46 (22)	10 (19)	56 (21)
1-2 times/month	28 (13)	0 (0)	28 (11)
Attempted to negotiate lower price for input/goods from supplies in last 3 months	105 (50)	41 (77)	146 (56)
Compared input price and quality among supplies in last 3 months	126 (60)	43 (81)	169 (64)
Paid self a fixed salary	10 (5)	7 (13)	17 (6)
Withdraw from business to cover household expenses	209 (99)	53 (100)	262 (99)
If yes, record withdrawal in notebook/registry	163 (78) (n=209)	35 (66) (n=53)	198 (76) (n=262)
If yes, mean withdrew in last 30 days (range)	26,045 (2,000-100,000)	16,990 (0-60,000)	24,213 (0-100,000)
Recorded own payments/salary in a notebook/registry	32 (15)	16 (30)	48 (18)

Mean amount paid to self in last 30 days (range)	13,217 (0-200,000)	5,198 (500-30,000)	11,601 (0-200,000)
Recorded others' payments in notebook/registry	181 (86)	39 (74)	220 (84)
Mean amount paid to others in last month (range)	36,971 (99-125,000)	23,245 (0-60,000)	34,205 (0-125,000)
Recorded business purchases and sales			
Not recorded/none	14 (7)	7 (13)	21 (8)
By hand (notebook)	193 (92)	44 (83)	237 (90)
Special software	3 (1)	2 (4)	5 (2)
Analyzed cash levels	206 (90)	53 (100)	259 (98)
If yes:	(n=206)	(n=53)	(n=259)
Daily	21 (10)	14 (26)	35 (14)
Weekly	103 (50)	11 (21)	114 (44)
Monthly	70 (34)	26 (49)	96 (37)
Yearly	12 (6)	2 (4)	14 (5)
Analyzed fluctuation in sales overall	206 (98)	50 (94)	256 (97)
If yes:	(n=206)	(n=50)	(n=256)
Daily	4 (2)	2 (4)	6 (2)
Weekly	46 (22)	28 (56)	74 (29)
Monthly	132 (64)	20 (40)	152 (59)
Yearly	24 (12)	0 (0)	24 (9)
Analyzed fluctuation in sales of individual products	203 (97)	49 (92)	252 (96)
If yes:	(n=203)	(n=49)	(n=252)
Daily	4 (2)	3 (6)	7 (3)
Weekly	39 (19)	11 (22)	50 (20)
Monthly	141 (70)	35 (71)	176 (70)
Yearly	19 (9)	0 (0)	19 (7)
Analyzed costs	199 (95)	49 (92)	248 (94)
If yes:	(n=199)	(n=49)	(n=248)
Daily	76 (38)	34 (69)	110 (44)
Weekly	34 (17)	5 (10)	39 (16)
Monthly	68 (34)	10 (21)	78 (31)
Yearly	21 (11)	0 (0)	21 (9)
Analyzed margins	189 (90)	16 (30)	205 (78)
If yes:	(n=189)	(n=16)	(n=205)
Daily	5 (3)	1 (6)	6 (3)
Weekly	21 (11)	2 (13)	23 (11)
Monthly	125 (66)	9 (56)	134 (66)
Yearly	38 (20)	4 (25)	42 (20)
Analyzed necessary records for bank loan	7 (3)	0 (0)	7 (3)
If yes:	(n=7)		(n=7)
Weekly	2 (29)		2 (29)
Monthly	4 (57)		4 (57)
Yearly	1 (14)		1 (14)
Written budget indicates payments in rent, electricity, equipment maintenance, transportation, and other indirect costs?	62 (30)	23 (43)	85 (32)
Frequency of checking business performance and strategic planning			
Never	16 (8)	2 (4)	18 (7)
Once a year or less	19 (9)	15 (28)	34 (13)
Two or three times a year	66 (31)	22 (42)	88 (33)
At least monthly	109 (52)	14 (26)	123 (47)
Numeric goals for next year?*	(n=251)	(n=66)	(n=317)
General production goals	96 (45)	21 (40)	117 (45)
Production goals by activity (e.g., cutting)	104 (50)	39 (74)	143 (54)
Production goals by employee	26 (12)	2 (4)	28 (11)

New production activities	9 (4)	1 (2)	10 (4)
<u>OR None</u>	16 (8)	3 (6)	19 (7)
Work plan that details activities, deadlines, and responsibilities	110 (52)	41 (77)	151 (57)
Frequency of comparing performance with goals			
Never	20 (10)	5 (10)	25 (10)
Once a year or less	21 (10)	9 (17)	30 (11)
Two or three times a year	66 (31)	7 (13)	73 (28)
At least monthly	103 (49)	32 (60)	135 (51)
Created a budget of costs for business next year	74 (35)	28 (53)	102 (39)
Documents prepared annually (by self or accountant)*	(n=222)	(n=58)	(n=280)
Balance of gains and losses	24 (11)	12 (21)	36 (12)
Cash flow	23 (10)	3 (5)	26 (9)
Income and expenses	19 (9)	6 (10)	25 (9)
<u>OR None</u>	156 (70)	37 (64)	193 (70)
Insured for:	(n=213)	(n=53)	(n=267)
Stock/inventory	1 (0.5)	0 (0)	1 (0)
Employee(s)	2 (1)	0 (0)	2 (0)
Personal	56 (26)	9 (17)	65 (17)
Business infrastructure	5 (2)	0 (0)	5 (0)
<u>OR None</u>	150 (70)	44 (83)	194 (83)
Production and sales area separated from home-use area (observed)	104 (50)	51 (96)	155 (59)

* Multiple responses possible

Table 9. Section 6a: Entrepreneurial Leadership and Empowerment and Scales

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Would prefer to be an employee instead of owning/managing a business	130 (62)	47 (89)	177 (67)
Scale Factors – Mean, Median (range) (5=Strongly Disagree; 4=Somewhat Disagree; 3=Neutral; 2=Somewhat agree; 1=Strongly Agree)			
Strategic Factors			
I always discuss my long-term goals with my workers	1.5, 1 (1-4)	1.1, 1 (1-2)	1.4, 1 (1-4)
I can predict problems related to the cashew industry	1.4, 1 (1-3)	1.3, 1 (1-4)	1.4, 1 (1-4)
I believe in being flexible when it comes to taking decisions	1.6, 2 (1-3)	1.2, 1 (1-3)	1.5, 1 (1-3)
I am willing to invest in risky projects	1.8, 2 (1-5)	1.4, 1 (1-3)	1.7, 2 (1-5)
I feel I am well prepared to deal with threats and unforeseen circumstances	1.8, 2 (1-4)	1.4, 1 (1-3)	1.7, 2 (1-4)
I ensure a conducive working atmosphere for my workers	1.5, 1 (1-4)	1.2, 1 (1-2)	1.4, 1 (1-4)
Communication Factors			
I am able to persuade my employees to work well	1.5, 1 (1-4)	1.1, 1 (1-2)	1.4, 1 (1-4)
I am always empathetic toward my employees	1.4, 1 (1-3)	1.1, 1 (1-3)	1.3, 1 (1-3)
I see and work to avoid unnecessary conflict between me and my employees	1.5, 1 (1-5)	1.8, 1 (1-5)	1.6, 1 (1-5)
I fail to inspire any confidence among my employees	2.5, 2 (1-5)	3.7, 4 (1-5)	2.8, 2 (1-5)
I ensure my employees are part of the business' decision making processes	1.5, 1 (1-5)	1.2, 1 (1-2)	1.5, 1 (1-5)
I always take feedback from my employees	1.5, 1 (1-5)	1.1, 1 (1-2)	1.4, 1 (1-5)
It is important to understand my employees' emotions	1.4, 1 (1-3)	1.2, 1 (1-2)	1.4, 1 (1-3)
I am able to understand my employees' likes and dislikes	1.4, 1 (1-5)	1.2, 1 (1-2)	1.4, 1 (1-5)
Personal Factors			
I always control my emotions when interacting with my employees	1.5, 1 (1-4)	1.4, 1 (1-4)	1.5, 1 (1-4)
I help my employees with their financial constraints	1.5, 1 (1-5)	1.3, 1 (1-2)	1.4, 1 (1-5)
I always keep my ears open to suggestions from my employees	1.5, 1 (1-5)	1.5, 1 (1-5)	1.5, 1 (1-5)
I appreciate any new thing introduced by my employees in the work process	1.6, 1 (1-5)	1.2, 1 (1-2)	1.5, 1 (1-5)
I am open minded and willing listen to new ideas	1.5, 1 (1-5)	1.4, 1 (1-3)	1.5, 1 (1-5)
I have the ability to place people appropriately as per their capacities	1.5, 1 (1-4)	1.2, 1, (1-2)	1.4, 1, (1-4)
I am very active and get involved completely in whatever I do	1.5, 2 (1-3)	1.3, 1 (1-2)	1.5, 1, (1-3)
Motivational Factors			
I am confident that I can influence my employees to do better	1.5, 1 (1-4)	1.2, 1 (1-2)	1.4, 1, (1-4)

I feel that keeping employees motivated is very important for my business	1.5, 1 (1-3)	1.3, 1 (1-2)	1.5, 1 (1-3)
It is important to think and convey positive feelings	1.7, 1 (1-5)	1.2, 1 (1-3)	1.6, 1 (1-5)
I always ensure that my staff make progress	1.6, 1 (1-5)	1.3, 1 (1-2)	1.5, 1 (1-5)
I feel it is hard to keep my employees motivated	4.4, 5 (1-5)	3.9, 4 (1-5)	4.3, 5 (1-5)

Table 10. Section 6b: Empowerment – Business Decisions

Treatment (N=210)	General business planning	Input to buy	Sales and client relations	To take out a loan	Wages for self	Type of work for self	Marketing/advertising	Business staffing
Who normally makes decisions about...?								
1 Respondent alone	9 (4)	8 (4)	11 (5)	9 (4)	18 (9)	27 (13)	14 (7)	20 (10)
2 With partner/spouse	137 (65)	140 (67)	133 (63)	133 (63)	128 (61)	127 (60)	112 (53)	122 (58)
3 Partner/spouse alone	54 (26)	52 (25)	56 (27)	57 (27)	56 (27)	48 (23)	53 (25)	43 (20)
4 Another household member alone	5 (2)	5 (2)	4 (2)	5 (2)	4 (2)	3 (1)	7 (3)	5 (2)
5 With another household member	3 (1)	3 (1)	4 (2)	4 (2)	1 (0.5)	3 (1)	1 (0.5)	--
6 With someone outside household	--	--	--	--	--	--	--	--
7 Someone outside household	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)
8 Decision not made	--	--	--	--	1 (0.5)	--	21 (10)	18 (9)
Extent able to make own decisions about ...?								
Not at all	6 (3)	6 (3)	4 (2)	9 (4)	11 (5)	5 (2)	12 (6)	13 (6)
Small extent	29 (14)	27 (13)	34 (16)	30 (14)	20 (10)	28 (13)	29 (14)	20 (10)
Medium extent	52 (25)	41 (20)	41 (20)	41 (20)	50 (24)	44 (21)	56 (26)	46 (22)
Large extent	110 (52)	114 (54)	109 (52)	114 (54)	112 (53)	113 (54)	105 (50)	120 (57)
With certainty	13 (6)	22 (10)	22 (10)	16 (8)	17 (8)	20 (10)	8 (4)	11 (5)
Control (N=53)	General business planning	Input to buy	Sales and client relations	To take out a loan	Wages for self	Type of work for self	Marketing/advertising	Business staffing
Who normally makes decisions about...?								
1 Respondent alone	2 (4)	2 (4)	2 (4)	2 (4)	2 (4)	2 (4)	2 (4)	2 (4)
2 With partner/spouse	2 (4)	2 (4)	2 (4)	3 (6)	2 (4)	2 (4)	1 (2)	1 (2)
3 Partner/spouse alone	48 (91)	48 (91)	48 (91)	47 (89)	48 (91)	48 (91)	44 (83)	44 (83)
4 Another household member alone	1 (2)	1 (2)	1 (2)	1 (2)	1 (2)	1 (2)	1 (2)	1 (2)
5 With another household member	--	--	--	--	--	--	--	--

6 With someone outside household	--	--	--	--	--	--	--	--
7 Someone outside household	--	--	--	--	--	--	--	--
8 Decision not made	--	--	--	--	--	--	5 (9)	5 (9)
Extent able to make own decisions about ...?								
Not at all	--	--	--	--	--	--	4 (8)	4 (8)
Small extent	5 (9)	8 (15)	7 (13)	6 (11)	5 (9)	8 (15)	9 (17)	5 (9)
Medium extent	6 (11)	2 (4)	4 (8)	2 (4)	5 (9)	4 (8)	--	2 (4)
Large extent	39 (74)	40 (75)	39 (74)	42 (79)	40 (75)	38 (72)	38 (72)	40 (75)
With certainty	3 (6)	3(6)	3 (6)	3 (6)	3 (6)	3 (6)	2 (4)	2 (4)
Total (N=263)	General business planning	Input to buy	Sales and client relations	To take out a loan	Wages for self	Type of work for self	Marketing/ advertising	Business staffing
Who normally makes decisions about...?								
1 Respondent alone	11 (4)	10 (4)	13 (5)	11 (4)	20 (8)	29 (11)	16 (6)	22 (8)
2 With partner/spouse	139 (53)	142 (54)	135 (51)	136 (52)	130 (49)	129 (49)	113 (43)	123 (47)
3 Partner/spouse alone	102 (39)	100 (38)	104 (40)	104 (40)	104 (40)	96 (37)	97 (37)	87 (33)
4 Another household member alone	6 (2)	6 (2)	5 (2)	6 (2)	5 (2)	4 (2)	8 (3)	6 (2)
5 With another household member	3 (1)	3 (1)	5 (2)	4 (2)	1 (.5)	3 (1)	1 (.5)	--
6 With someone outside household	--	--	--	--	--	--	--	--
7 Someone outside household	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)	2 (1)
8 Decision not made	--	--	--	--	1 (.5)	--	26 (10)	23 (9)
Extent able to make own decisions about ...?								
Not at all	6 (2)	6 (2)	4 (2)	9 (3)	11 (4)	5 (2)	16 (6)	17 (6)
Small extent	34 (13)	35 (13)	41 (16)	36 (14)	25 (10)	36 (14)	38 (14)	25 (10)
Medium extent	58 (22)	43(16)	45 (17)	43 (16)	55 (21)	48 (18)	56 (21)	48 (18)
Large extent	149 (57)	154 (59)	148 (56)	156 (59)	152 (58)	151 (57)	143 (54)	160 (61)
With certainty	16 (6)	25 (10)	25 (10)	19 (7)	20 (8)	23 (9)	10 (4)	13 (5)

Table 11. Section 6c: Domestic Activities and Leisure Time

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Time dedicated to domestic chores			
Work more on domestic chores than desired	51 (24)	38 (72)	89 (34)
Work as desired on domestic chores	151 (72)	11 (21)	162 (62)
Work less than desired on domestic chores	8 (4)	4 (8)	12 (5)
Don't do domestic chores	--	--	--
Person responsible for: washing and ironing clothes*			
Respondent	198 (94)	53 (100)	251 (95)
Partner/spouse	2 (1)	--	2 (1)
Mother	7 (3)	--	7 (3)
Other ¹	3 (2)	--	3 (1)
Person responsible for: doing housework*			
Respondent	194 (92)	53 (100)	247 (94)
Partner/spouse	6 (3)	--	6 (2)
Mother	8 (4)	--	8 (3)
Other ²	2 (1)	--	2 (1)
Person responsible for: minor home repairs ⁺			
Respondent	13 (6)	4 (8)	17 (6)
Partner/spouse	181 (86)	49 (92)	230 (87)
Respondent and partner/spouse together	2 (1)	--	2 (1)
Father	4 (2)	--	4 (2)
Mother/other/relative ³	10 (5)	--	10 (4)
Person responsible for: taking care of family members (children, elderly, ill) ⁺			
Respondent	176 (84)	47 (89)	223 (85)
Partner/spouse	16 (8)	6 (11)	22 (8)
Respondent and partner/spouse together	1 (0.5)	--	1 (0.5)
Mother	8 (4)	--	8 (3)
Father or father/mother together	3 (1)	--	3 (1)
Other ⁴	6 (3)	--	6 (2)
Person responsible for: preparing food*			
Respondent	196 (93)	53 (100)	249 (95)
Partner/spouse	3 (1)	--	3 (1)
Mother	8 (4)	--	8 (3)
Other ⁵	3 (1)	--	3 (1)
Immediate caretaker if urgent health problems in family			
Respondent	29 (14)	5 (9)	34 (13)
Partner/spouse	171 (81)	47 (89)	218 (83)
Father/mother	5 (2)	1(2)	5 (2)
Other ⁶	6 (3)	--	6 (2)
Number hours respondent spent per day on average, for each activity, median (range)			
Sleeping	8, (5-10)	8, (4-9)	8, (4-10)
Working in business	9, (4-13)	8, (8-10)	8, (4-13)
Working in home	5, (2-10)	4, (3-7)	5, (2-10)
Leisure	2, (0-6)	4, (1-6)	3, (0-6)

Require family permission to go out on own			
Never	18 (9)	--	18 (7)
Sometimes	53 (25)	1 (2)	54 (21)
Usually	72 (34)	31 (58)	103 (39)
Always	67 (32)	21 (40)	88 (33)

¹Other for washing clothes includes: 1 father, 1 housemaid, 3 other relative

²Other for house work includes: 1 housemaid and 3 other relative

³Breakdown of 11 responses is 10 other relative and 1 mother

⁴Other for taking care family members includes: 1 housemaid and 5 other relative

⁵Other for preparing food includes: 2 housemaids and 1 other relative

*Not included: 3 respondents mentioned secondarily "other relatives" in addition to their first response

†Not included: 1 respondent mentioned secondarily "other relatives" in addition to their first response

⁶Other for caretaker if urgent includes: 2 other family members and 4 other non-family members

Table 12. Section 6d: Gender Scale, Treatment Group

Scale Factors – Mean, Median (range) (5=Strongly Disagree; 4=Somewhat Disagree; 3=Neutral; 2=Somewhat agree; 1=Strongly Agree)	
Treatment (N=210)	
Women should do what men say	1.6, 1 (1-5)
Women can share their income with their partners	1.4, 1 (1-5)
It's OK for a man to abandon a woman if he wishes	3.7, 4 (1-5)
It's OK for a man to chide a woman because she went out without consulting	1.7, 2 (1-5)
It's OK for a man to chide a woman if she doesn't take care of the children	1.5, 1 (1-5)
A woman's role is to earn money and take care of her family	1.6, 2 (1-3)
A mother who works can establish as warm and solid of a relationship with her children as a mother who doesn't work	1.9, 2 (1-4)
A father's and a mother's dedication is equally important for the learning and development of their children	1.4, 1 (1-5)

Table 13. Section 6d: Gender Scale, Control Group

Scale Factors – Mean, Median (range) (5=Strongly Disagree; 4=Somewhat Disagree; 3=Neutral; 2=Somewhat agree; 1=Strongly Agree)	
Control (N=53)	
Women should do what men say	1.2, 1 (1-3)
Women can share their income with their partners	1.2, 1 (1-2)
It's OK for a man to abandon a woman if he wishes	1.8, 2 (1-5)
It's OK for a man to chide a woman because she went out without consulting	1.5, 1 (1-3)
It's OK for a man to chide a woman if she doesn't take care of the children	1.2, 1 (1-2)
A woman's role is to earn money and take care of her family	1.2, 1 (1-2)
A mother who works can establish as warm and solid of a relationship with her children as a mother who doesn't work	1.3, 1 (1-3)
A father's and a mother's dedication is equally important for the learning and development of their children	1.1, 1 (1-2)

Table 14. Section 6d: Gender Scale, Total

Scale Factors – Mean, Median (range) (5=Strongly Disagree; 4=Somewhat Disagree; 3=Neutral; 2=Somewhat agree; 1=Strongly Agree)	
Total (N=263)	
Women should do what men say	1.5, 1 (1-5)
Women can share their income with their partners	1.4, 1 (1-5)
It's OK for a man to abandon a woman if he wishes	3.3, 4 (1-5)
It's OK for a man to chide a woman because she went out without consulting	1.7, 2 (1-5)
It's OK for a man to chide a woman if she doesn't take care of the children	1.4, 1 (1-5)
A woman's role is to earn money and take care of her family	1.5, 1 (1-3)
A mother who works can establish as warm and solid of a relationship with her children as a mother who doesn't work	1.8, 2 (1-4)
A father's and a mother's dedication is equally important for the learning and development of their children	1.3, 1 (1-5)

Table 15. Section 7a: Networks and Social Support

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
A. Self-help groups			
Present in community	105 (50)	28 (53)	133 (51)
	(n=105)	(n=28)	(n=133)
If yes, respondent as active member	93 (89)	28 (100)	121 (91)
Number months participated, mean (range)	36.5 (1-120)	31.1 (1-132)	35.4 (1-132)
Frequency of meeting with group			
Weekly	34 (32)	2 (7)	36 (27)
Fortnightly	36 (34)	11 (8)	47 (35)
Monthly	31 (30)	15 (54)	46 (35)
Quarterly	2 (2)	0 (0)	2 (2)
Semi-annually or annually	2 (2)	0 (0)	2 (2)
Contribution respondent has in group decisions			
None	3 (3)	0 (0)	3 (2)
A little	25 (24)	1 (4)	26 (20)
Some	33 (31)	13 (46)	46 (35)
A lot	40 (38)	13 (46)	53 (40)
Group leader	4 (4)	1 (4)	5 (4)
B. Formal trade, business, or professional associations (e.g., Cashew Trading Association)			
Present in community	2 (1)	0 (0)	2 (1)
C. Microfinance group			
Present in community	0 (0)	0 (0)	0 (0)
D. Informal savings or loan group			
Present in community	0 (0)	0 (0)	0 (0)
E. Drama, music, dance, or sport club			
Present in community	0 (0)	0 (0)	0 (0)
F. Cooperative			
Present in community	1 (0.5)	1 (2)	2 (1)
G. Religious group			
Present in community	0 (0)	0 (0)	0 (0)
H. Ward or village committee			
Present in community	0 (0)	0 (0)	0 (0)
I. Political party/group			
Present in community	1 (0.5)	0 (0)	1 (0.4)
J. NGO			
Present in community	0 (0)	0 (0)	0 (0)
K. Group for women			
Present in community	30 (14)	3 (6)	33 (13)
	(n=30)	(n=3)	(n=33)
If yes, respondent as active member	24 (80)	3 (100)	27 (82)
Number months participated, mean (range)	41 (12-72)	44 (36-60)	41 (12-72)
Frequency of meeting with group			
Weekly	1 (3)	1 (0.3)	2 (6)
Fortnightly	24 (80)	1 (0.3)	25 (76)
Monthly	5 (17)	1 (0.3)	6 (18)
Contribution respondent has in group decisions			
None	0 (0)	0 (0)	0 (0)
A little	3 (10)	0 (0)	3 (9)
Some	13 (43)	3 (100)	16 (48)

A lot	14 (47)	0 (0)	14 (42)
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Table 16. Section 7b: Networks and Facilitation Center

Variable, n (%) unless otherwise indicated	Treatment (N=210)	Control (N=53)	Total (N=263)
Business facilitation center (BFC) in or near village	68 (32)	21 (40)	89 (34)
If yes, services provided by BFC	(n=68)	(n=21)	(n=89)
Technical assistance to increase productivity	42 (62)	1 (5)	43 (48)
Used service	6 (14)	1 (100)	7 (16)
Business planning	27 (40)	6 (29)	33 (37)
Used service	6 (22)	6 (100)	12 (36)
Linkages with marketing agencies	20 (29)	2 (10)	22 (25)
Used service	14 (70)	2 (100)	16 (73)
Arrange meetings with service provider	7 (10)	0 (0)	7 (8)
Used service	2 (29)	0 (0)	2 (29)
None of the above services provided	14 (7)	15 (28)	29 (11)
Participated in trade shows	9 (4)	0 (0)	9(3)
If yes:	(n=9)	(n=0)	(n=9)
Domestic trade shows	8 (89)	0 (0)	8 (89)
International trade shows	6 (67)	0 (0)	6 (67)
Would be able to get meeting with village Panchayat			
Yes, respondent knows person/place	148 (70)	51 (96)	199 (76)
Yes, but respondent cannot give specific name	28 (13)	2 (4)	30 (11)
No	34 (16)	0 (0)	34 (13)
Would be able to get a sponsor for an event location for 25 people			
Yes, respondent knows person/place	139 (66)	53 (100)	192 (73)
Yes, but respondent cannot give specific name	32 (15)	0 (0)	32 (12)
No	39 (19)	0 (0)	39 (15)
Number people could contact if new employees needed, mean (range)	13 (0-50)	13 (0-60)	13 (0-60)
Number business leaders from other companies meet regularly with, mean (range)	8.0 (0-50)	7.6 (0-50)	7.6 (0-50)
Number people to reach out to for business advice, mean (range)	7.2 (0-30)	7.3 (0-50)	7.2 (0-50)
Number community members (non-employees) can assist with business if needed, mean (range)	8.7 (0-40)	8.6 (2-30)	8.6 (0-40)
Number suppliers currently working with, mean (range)	7.0 (0-30)	7.0 (1-30)	7.0 (0-30)
Number companies/businesses/individuals work is outsourced to, mean (range)	9.2 (0-50)	8.2 (0-50)	9.0 (0-50)
Number buyers work with, mean (range):			
Village buyer	2.3 (0-20)	0.6 (0-2)	2.0 (0-20)
Cluster buyer	2.6 (0-20)	0.3 (0-2)	2.2 (0-20)
Commissioned agent	0.5 (0-10)	0.6 (0-2)	0.5 (0-10)
Traders/marketing agency	0.6 (0-10)	0.5 (0-2)	0.6 (0-10)
Exporters	0.01 (0-2)	0.0 (0-0)	0.01 (0-2)
Number correct responses subtracting 7 from 100 5 times, mean (range)	(n=205)	(n=53)	(n=258)
Took less than 3 minutes to answer (no response)	3.9 (0-5)	3.3 (0-5)	3.8 (0-5)
	79 (39)	26 (49)	105 (41)

Summary of Baseline Results and Arm Comparison

We ran comparisons between the quasi-control group and the treatment group to assess differences. Results are presented in Table 17 below. In several instances, the quasi-control group and the treatment

group reported significant differences, both in relation to their demographics (i.e., age and education) and in relation to their businesses (e.g., number of workers and number of buyers).

The tests performed to assess differences between the treatment and the quasi-control group were dependent on the variable and the data. For categorical variables we performed χ^2 tests. If the variable did not have an inherent order, we used the test for general association. This looks at the differences in the distribution across the categories between the two groups. If the percentage in any group of categories of the variable in the treatment group is different enough from the percentage in that group of categories in the quasi-control group, a significant result may occur. The patterns of which differences are high or low would not matter. For ordered categorical variables, we performed a Cochran-Mantel-Haenszel χ^2 test with modified riddit scores. This test looks at the trend, or shift in the distribution across the categories. If there was a consistent shift in the proportions across categories (i.e., one group having larger numbers in the higher categories as compared to the distribution in the comparison group), the test might be significant even when the test for general association might not be. On the other hand, if there is no shift, but a different pattern of differences exists, the test for general association might be significant when the Cochran-Mantel-Haenszel test might not be.

For continuous variables, when the distribution of the variable was somewhat normal, we used the t-test. This was only done for the Age variable. When the distribution was severely skewed, we either broke it into categories and treated it like an ordered categorical variable (performing the Cochran-Mantel-Haenszel χ^2 test), or performed a Wilcoxon Mann Whitney test, a nonparametric test that uses the ranks of the values to test for a difference in the median score. For total household income, we performed both the Cochran-Mantel-Haenszel χ^2 test and the Wilcoxon Mann Whitney test as we presented this variable both as a continuous and an ordered categorical variable.

Table 17. Comparisons of Selected Baseline Variables

Characteristic	Treatment (n= 210)	Quasi-Control (n= 53)	Total (n= 263)	p-value ¹
Age (Mean (Std))	36 (8.3)	40 (9.6)	37 (8.7)	0.0010
Education level (N (%))				0.0029
Not literate	81 (38.57)	30 (56.6)	111 (42.21)	
Primary or less	37 (17.62)	13 (24.53)	50 (19.01)	
High school	80 (38.1)	8 (15.09)	88 (33.46)	
More than high school	12 (5.71)	2 (3.77)	14 (5.32)	
Marital status (N (%))				0.3160
Married	195 (92.86)	47 (88.68)	242 (92.02)	
Widowed, divorced, or single	15 (7.14)	6 (11.32)	21 (7.98)	
Total household income ² (N (%))				<.0001
<=20,000	15 (7.43)	7 (13.46)	22 (8.66)	
21,000-40,000	21 (10.4)	17 (32.69)	38 (14.96)	
41,000-60,000	27 (13.37)	9 (17.31)	36 (14.17)	

61,000-80,000	19 (9.41)	9 (17.31)	28 (11.02)	
81,000-100,000	21 (10.4)	8 (15.38)	29 (11.42)	
101,000-150,000	50 (24.75)	2 (3.85)	52 (20.47)	
151,000-200,000	26 (12.87)	0 (0)	26 (10.24)	
201,000+	23 (11.39)	0 (0)	23 (9.06)	
Total household income x 1000 (Median (Q1-Q3))	100 (60-150)	50 (28-75)	90 (50-125)	<.0001
Business bank account (N (%))				0.0004
Yes	55 (26.19)	2 (3.77)	57 (21.67)	
No	155 (73.81)	51 (96.23)	206 (78.33)	
Years of operation (N (%))				0.7105
1-5	43 (20.48)	12 (22.64)	55 (20.91)	
6-10	63 (30)	17 (32.08)	80 (30.42)	
11-20	71 (33.81)	15 (28.3)	86 (32.7)	
21+	33 (15.71)	9 (16.98)	42 (15.97)	
Number of workers ³ (Median (Q1-Q3))	13 (10-20)	12 (8-14)	12 (9-18)	0.0169
Year-round or seasonal business (N (%))				0.1832
Year-round	156 (74.29)	44 (83.02)	200 (76.05)	
Seasonally	54 (25.71)	9 (16.98)	63 (23.95)	
Amount of production x 1000 (Median (Q1-Q3))	110 (67-144)	94 (67-122)	108 (67-144)	0.3395
Gross revenue x 1000 (Median (Q1-Q3))	576 (324-864)	456 (346-576)	518 (324-804)	0.0797
Number of suppliers (N (%))				0.3377
0-5	119 (56.67)	34 (64.15)	153 (58.17)	
6-12	67 (31.9)	14 (26.42)	81 (30.8)	
15+	24 (11.43)	5 (9.43)	29 (11.03)	
Total number of buyers (N (%))				<.0001
0-2	52 (24.76)	43 (81.13)	95 (36.12)	
3-5	73 (34.76)	9 (16.98)	82 (31.18)	
6-9	52 (24.76)	1 (1.89)	53 (20.15)	
10+	33 (15.71)	0 (0)	33 (12.55)	

¹ T-test or Wilcoxon Mann Whitney test for continuous variables, Chi-square or Cochran-Mantel-Haenszel tests for categorical variables

² Nine participants had missing values

³ One participant had missing values

NEXT STEPS

As of September 30, 2014, FHI 360's official involvement with the evaluation ends. On October 1, 2014, MSI will take over responsibility for the evaluation in the India and Kyrgyzstan sites. FHI 360 and MSI have been working together to ensure a smooth transition, and MSI possesses all study documents.