



Iron Stone (Nugu) - Impact Survey

January 2022

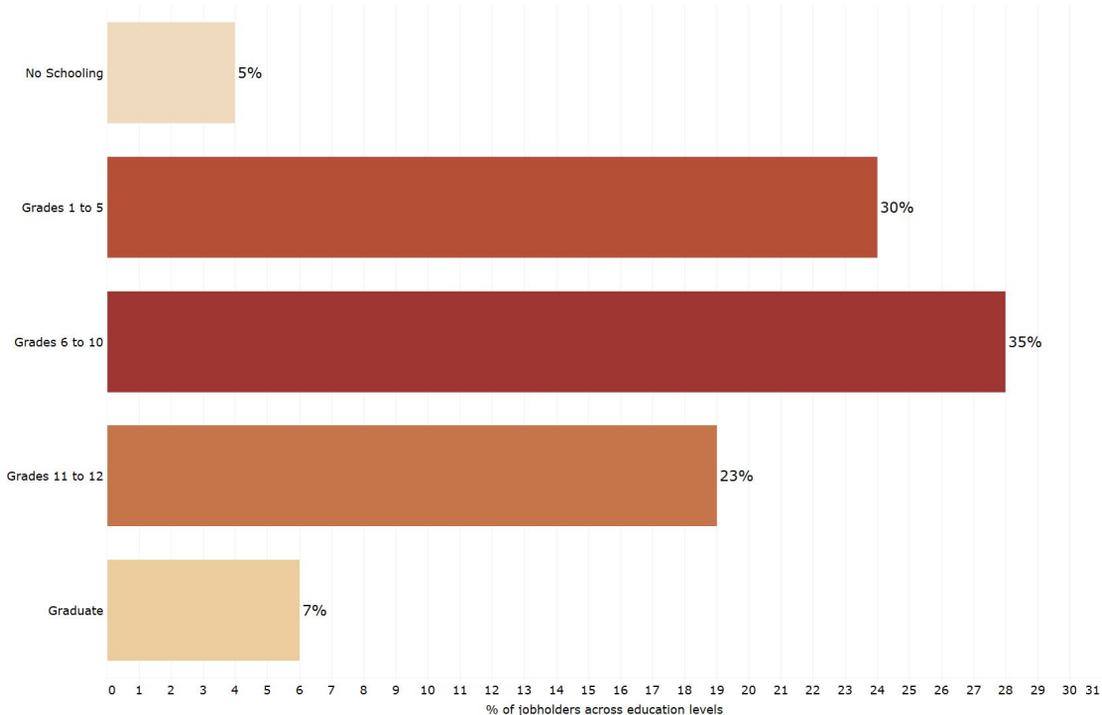
Survey Methodology

- ✓ With the help of a third-party enumerator agency, Upaya Social Ventures conducted a set of baseline surveys among Nugu jobholders in January 2022.
- ✓ A total of 25 jobholders were randomly selected and surveyed at their cluster; 5 respondents were female and 20 were male.
- ✓ No control group (i.e., counter-factual) was established. This survey exercise was only intended to gather feedback and testimony directly from those employed by Nugu.
- ✓ Because there is no counter-factual analysis done, we can not prove a causal connection between these jobs and the outcomes demonstrated
- ✓ Results of the survey could have been affected by the Covid-19 pandemic, particularly when looking at income data.
- ✓ All jobholders surveyed provided consent in sharing the results of their survey, and confirmed that they were responding accurately, to the best of their ability.

Education Levels

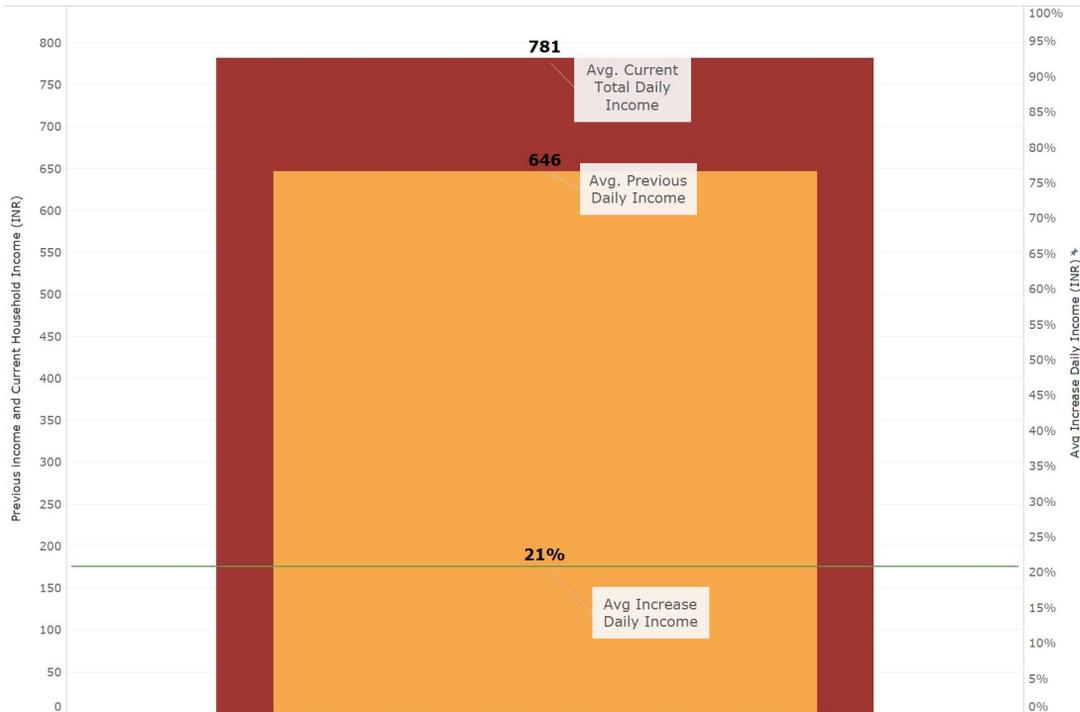


The following chart shows the highest level of education that jobholders have attained. **35%** respondents have completed a Class VI to X level of education, while around **23%** of the respondents have completed Grade 11-12 education, **7%** are Graduates



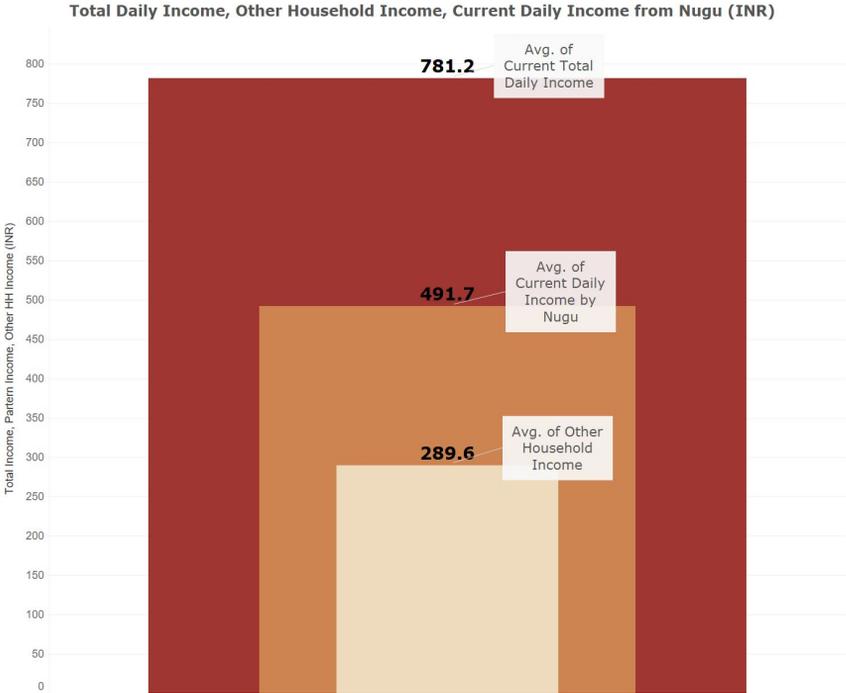
Financial Improvement

The following measures include not only jobholder income, but also that of their households. After gaining employment with Nugu, household incomes have increased **21%** on average. Household income is a more reliable standard of measure (versus individual) because of the variety of income-generating activities that poor households take on.



Household Income and Income from Nugu

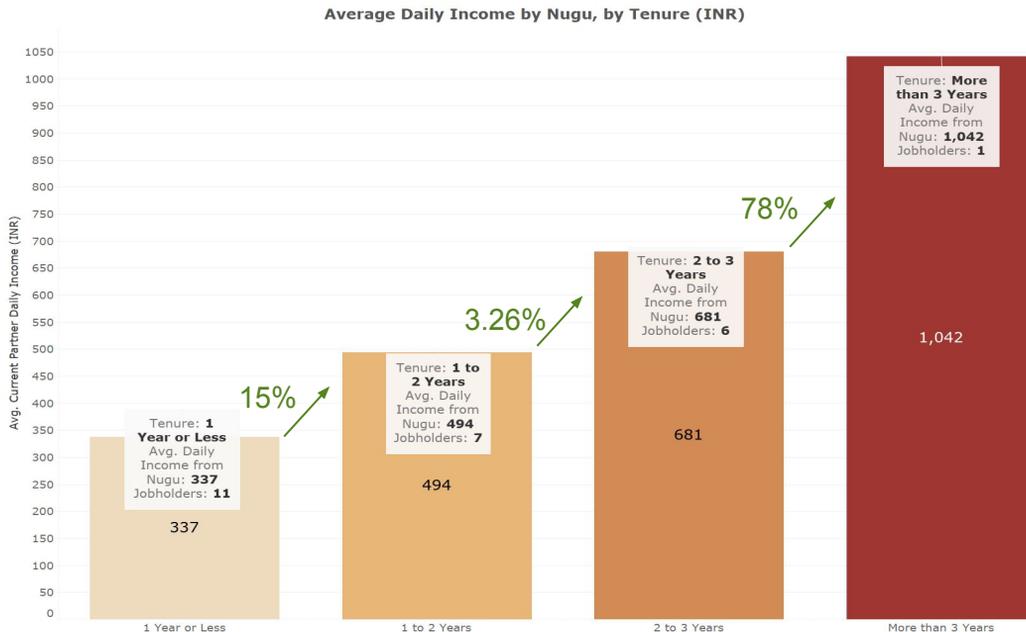
Across all jobholders surveyed, the average daily income received by jobholders after being associated with **Nugu** is **INR 491.7 per day (USD \$6.55 per day)**. The following chart shows that on average, **Nugu** comprises **62%** of the total daily income earned by jobholders and their households, which is **INR 781.2 (USD \$10.38)**.



Income by Tenure

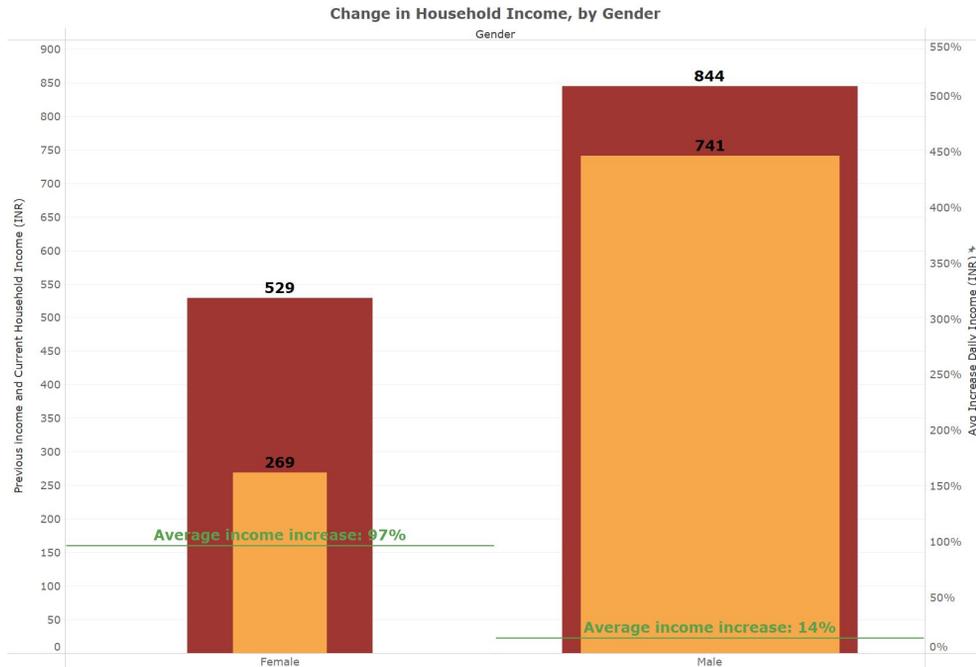
This chart shows the average daily income paid by Nugu broken out by job tenure (i.e., how long an individual has worked in the job).

We can see there is a steady increase in income as the tenure of the job increased for the jobholders. Jobholders with **more than 3 years** of association with the organization earned the highest **~1042 INR (\$13.88)**, while the majority of the **jobholders ~44% were employed for 1 year or less** earning income of INR 337 (USD\$ 4.49)



Income by Gender

This chart shows the average daily income paid by Nugu broken out by gender. While **female jobholders** constitute **20%** of the total jobholders surveyed, we still witness an income increase of **97%** for **female** as compared to **14%** for the **male** jobholders



Financial Stability

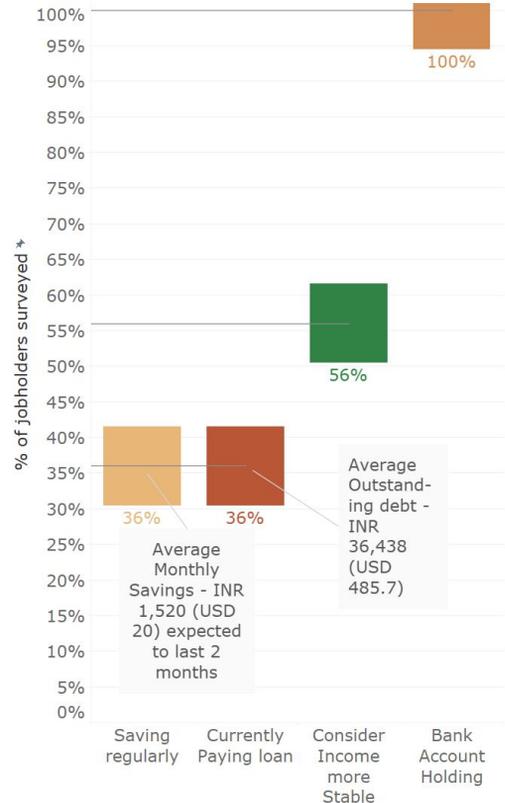
100% Have an active bank account.

56% State that their income with Nugu is more stable compared to other work they have had in the past.

36% Of jobholders save regularly each month. On average, they save Rs 1520 (USD \$20).

36% Are still paying their loan. Their average debt amount is INR 36,438 (USD \$485).

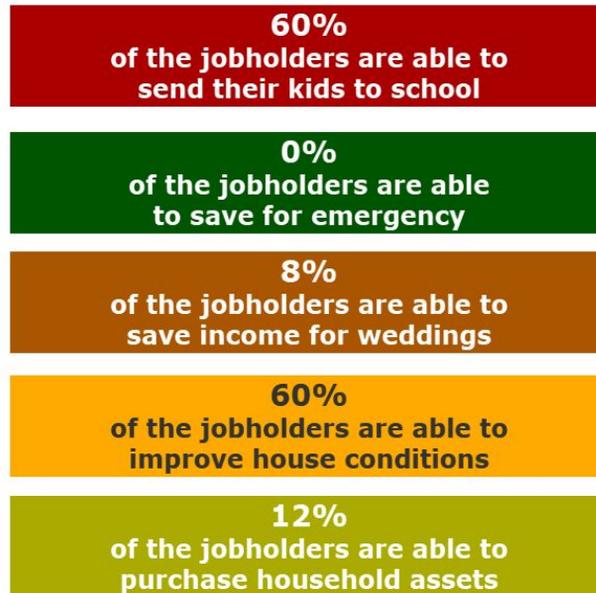
Financial Stability



*Estimated as a percentage of total jobholders

Financial Stability

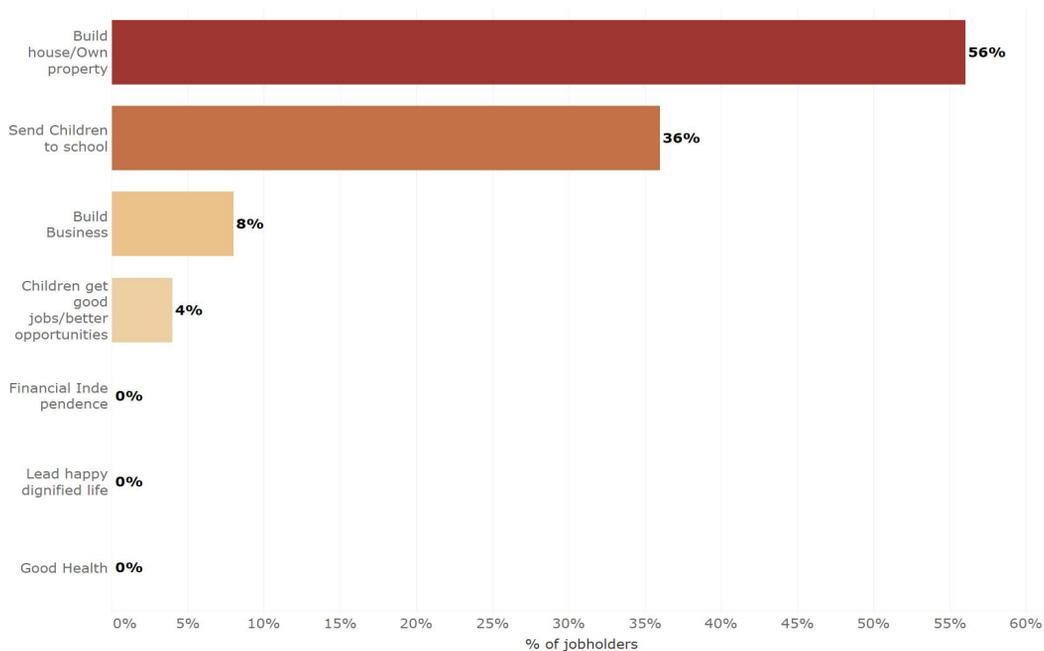
100% of respondents reported feeling that they could achieve at least one household goal with their increased income. **60%** of those respondents reported that they are able to send their kids to school and make improvements to their household conditions, while none of the respondents reported being able to save income for any emergency.



**Estimated as a percentage of all the listed achievements by the jobholders*

Highest Aspiration with Increased Income

84% of the jobholders reported that their increased income is enabling them to achieve their **highest aspiration, an ambitious, overarching life goal**. Below is the breakdown of what is prioritized by the jobholders in open ended and multiple responses - **56%** aspired to build house/own property while **36%** aimed at sending their children to school.



Other Indicators of Well-Being

100% Have electricity connection in their homes.

100% Own a toilet at their homes.

80% Use LPG (Gas) as their primary cooking fuel, as opposed to firewood and kerosene.

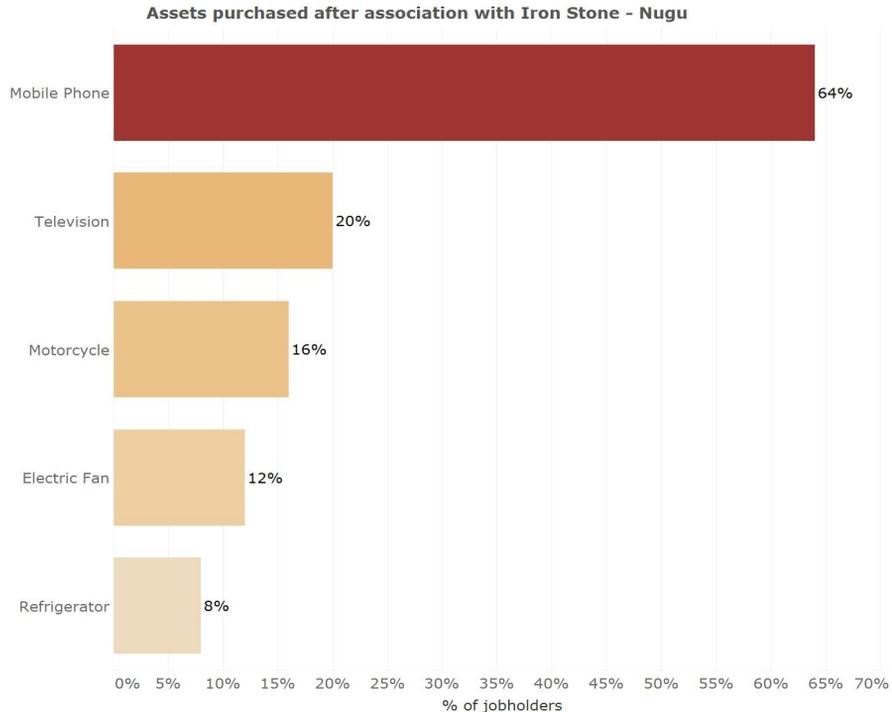
60% Have made home improvements after being hired.

**Estimated as a percentage of total jobholders*



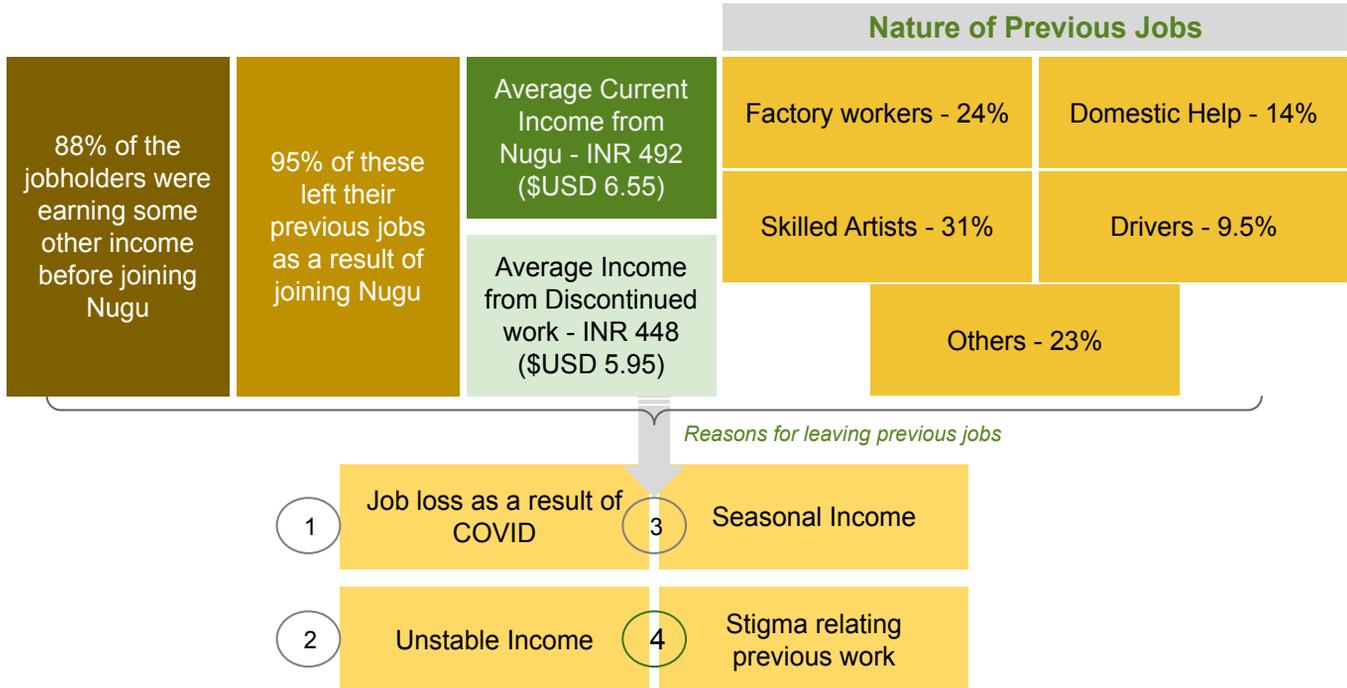
Asset Ownership as an Indicator of Well-Being

76% of respondents were able to purchase at least one desired household asset after getting a job with Nugu. The following chart shows a breakdown of which assets were purchased by the jobholders after association with Nugu



Further Breakdown - Income, Type, reasons for leaving previous jobs

While the jobholders' households experienced a **10% income increase** from their previous (now discontinued) jobs. We observed **COVID, unstable income and seasonal income** as the most critical reasons for leaving the jobs



*Discontinued Income constitutes income earned by the jobholders/their households prior to joining Nugu, which has ceased to exist now post joining Nugu