

Upaya's mission is to create dignified jobs for the poorest of the poor. Since 2011 we have invested in 12 small and growing businesses that have now collectively created more than 4,000 jobs. This report summarizes the cumulative impact our businesses have had over the past five years. We explore not only our outreach (the number of jobs created and households reached), but also the social outcomes of our work, which include the increase and sustainability of income generated, and what this income has meant for families who were previously living in extreme poverty.

We find that a stable job, with a fair wage and a dependable stream of income, is a powerful tool that allows a family to meet its most critical needs and to emerge from extreme poverty on its own terms. This report shows that the longer an individual is employed, the less likely his or her family is to live in extreme poverty. Through objective data and anecdotal interviews, our jobholders report being able to purchase more productive assets, increase their monthly savings, and improve their quality of life along a number of dimensions.

12

Partners

4,034

Jobs Created
(As of Nov 2016)

192,555*

Lives Changed

5 of 12

Entrepreneurs are Women

47%

Women Jobholders

JOBS CREATED BY SECTOR



2,820

SKILL DEVELOPMENT

565

LABOUR-INTENSIVE
MANUFACTURING

649

AGRICULTURE AND
AGRI-PROCESSING

* Includes members of jobholder's household plus trainees and other ancillary jobs that have been created or enhanced by the partner business

PROGRESS OUT OF POVERTY

Respondents surveyed 607
 Total population covered 1,493

Survey methodology: Since 2011, Upaya has collected surveys from a sample of jobholders across most partner businesses. A smaller subset of these 600+ respondents were tracked over time to monitor changes to their income and overall welfare. The metrics shown below make note of the size of the available respondent pool (the "n") from which the analysis was derived.

\$2.12 **

Average daily jobholder income

n=607

↑ 91%

Overall increase in jobholder income after securing employment with the partner

n=187

↑ 46%

Per year increase in jobholder income after working with the partner for some time

n=187

POVERTY LIKELIHOOD

A snapshot of current PPI® scores, from surveys collected in 2016 covering 338 jobholders, shows that:

78% Currently live above the extreme poverty line of \$1.25 a day

Of those living under the poverty line, 43% have a job tenure of less than one year.

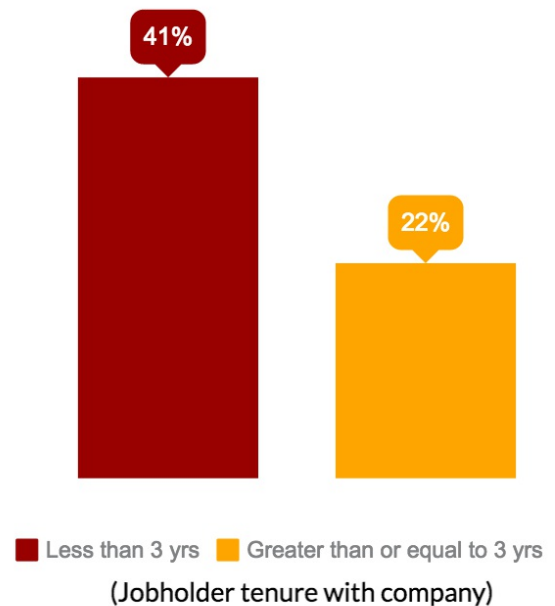
The Progress out of Poverty Index® (PPI®) is an easy-to-use and straightforward poverty measure developed by Grameen Foundation that allows organizations to assess and track changes in poverty rates among beneficiaries over time.

The PPI scorecard comprises ten questions that cover a wide variety of household parameters such as primary income source, number of children, and asset ownership (eg. TV, almirah/ dressing table, bicycle). Scores associated with each response determine the aggregate PPI score for a household, which ranges from 0 (most likely to live below poverty line) to 100 (least likely to live below poverty line).

It is important to note that the PPI score is not an indication of actual poverty level but is the likelihood of a household to fall below the poverty line. Based on this PPI score we estimate the number of households that are likely to fall below the poverty line.

We have observed that it takes 2-3 years of reliable income for jobholders to build up savings and assets that protect them from extreme poverty.

(Likelihood of living in extreme poverty)



BENEFITS OF THE JOB

TRAINING



34%

n=607

Of jobholders surveyed received mandatory training as part of their jobs and upgraded their skills

BENEFITS



18%

n=607

Of jobholders receive retirement benefits as part of their jobs



47%

n=435

Of jobholders receive bank accounts as part of their jobs

** Median income for the same sample is \$2.05

UTILITIES - ELECTRICITY AND GAS



55%

Of jobholders were able to get an electricity connection after joining the company

n= 38



34%

Of jobholders were able to get a gas connection after joining the company

n= 44

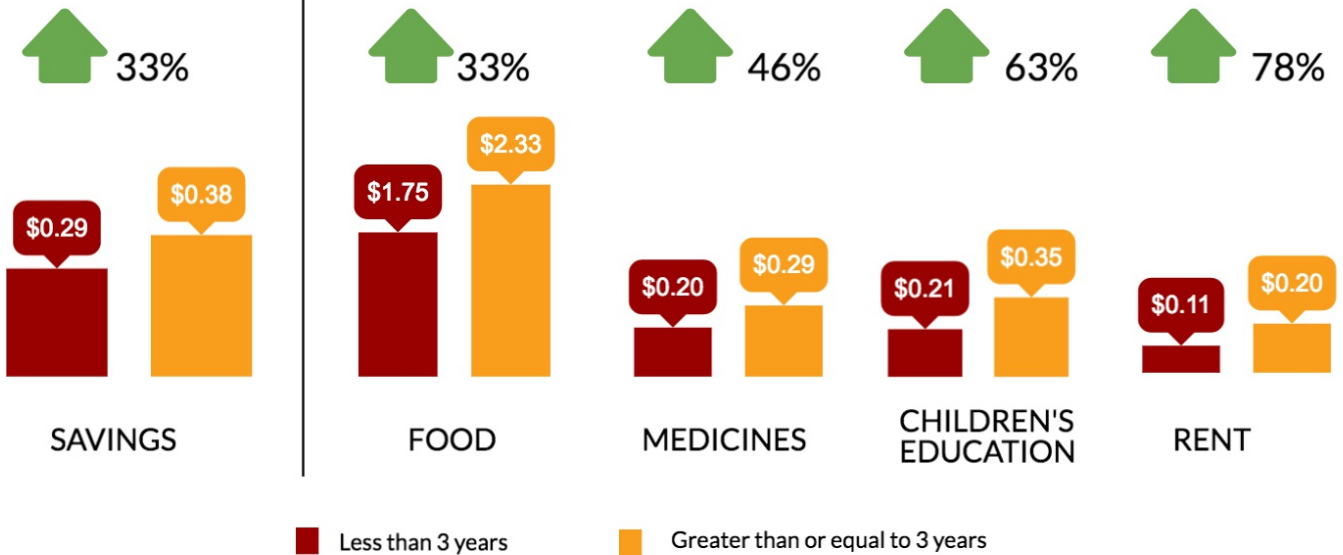
SAVINGS

(per day)

EXPENDITURE PATTERNS

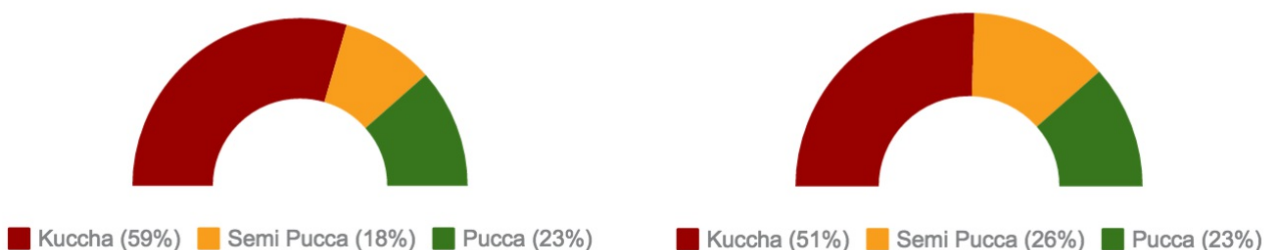
(per day)

The analysis suggests that jobholders who stay in their jobs for three years or more are able to save considerably more on a daily basis than before, and also noticeably increase the amount they spend on critical items. The category that shows the biggest jump is rent. Indeed, many jobholders who do not own their homes seek to upgrade their accommodations once they start earning more. Focus group discussions revealed that the first priority for all respondents, however, is paying their children's school fees.



HOUSING QUALITY

We compared housing quality for 63 respondents, before and after joining the company. Only 8% of jobholders were able to improve the quality of their housing from "kuccha" (makeshift, or poor quality) housing to "semi pucca" (semi-sturdy) housing. No respondent in the sample was able to upgrade to "pucca" (sturdy, usually made with brick/concrete) quality. When questioned further, most respondents cited food, medicine, and education expenses as higher priority. Housing quality, therefore, may only improve over the medium- to long-term as the family is able to save up enough to undertake the expense.



ASSETS ACQUIRED

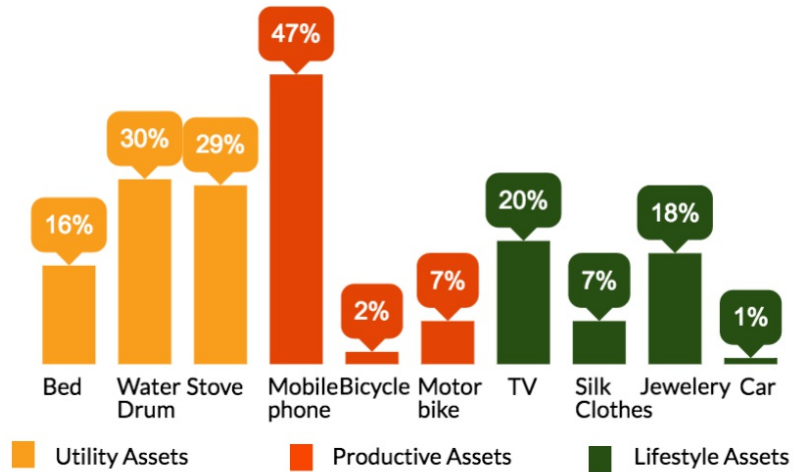
The following chart shows the percentage of respondents, from a 109 jobholder sample, that purchased various assets shortly after getting employed by the company:



n= 78

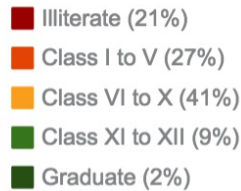
31%

Households that purchased livestock after joining the company



LITERACY LEVEL

While 21% of the jobholders are illiterate, and another 27% have only studied to Class V (equivalent to 5th grade), the majority send their children to school.



CHILDREN'S EDUCATION



68%

Children of school-going age who attend school

PORTFOLIO PERFORMANCE

INVESTMENT

\$686K

Follow-on investment raised

4.7x

Multiplier for follow-on investment raised by active partners

FIRST INSTITUTIONAL INVESTOR

9 out of 12 investments

EXIT

1 out of 12 investments

REVENUE

69%

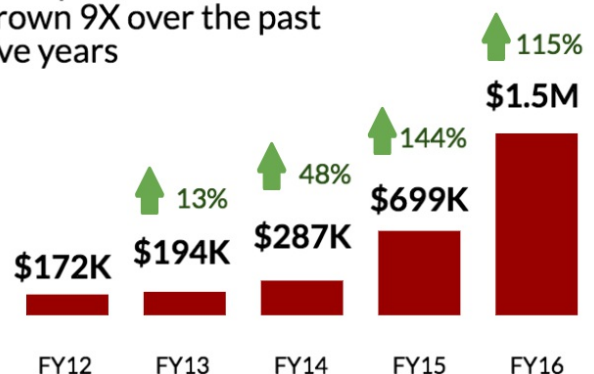
Average increase in company revenue after partnering with Upaya

COST PER JOB

\$454

Cost per job created

Total portfolio revenue has grown 9X over the past five years



MINAKSHI RABHA - ELRHINO



After working in the Elrhino "tree free" paper factory for a little over 12 months, Minakshi's life changed. She met a nice young man on the walk home from work one evening. She dated him for a few months, and fell in love. When he asked her to marry him, she agreed but only on one condition: that he move in with her.



Minakshi, until that point, had been living with her parents and two sisters in a small house with brick walls and a thatch roof. It is custom for a young woman to live with her husband and his family after marriage, but in Minakshi's case, her fiancé agreed to her terms! He also supports her decision to continue working at Elrhino after marriage. "I enjoy the creativity of this job," she said, describing the designs and patterns she assembles for the notebooks. Her earnings, in fact, were used to upgrade the quality of her parents' home, and also add a large extension for the newlyweds to live in.

PADUMI PATHAK - TAMUL PLATES



Before Tamul Plates established a plate-making production unit in her village, Padumi's only other option to earn a living was doing hard manual labor on someone else's farm. She only worked occasionally and struggled to provide for her children.

She now works for Tamul Plates five days a week and prepares leaf sheaths for the pressing machines. Not only does the job provide her with a steady income, but it also functions as a good social outlet. Padumi has made friends with the other women at the facility, and she enjoys the camaraderie and social support that each day brings. The fact that her effort results in artful tableware, that is then shipped to major cities all over India and even abroad, excites her and she says is another reason she likes her job.

Over the last year Padumi has used the savings from her job with Tamul Plates to send her daughter to a vocational training institute. She also opened a savings bank account in her daughter's name, in which she deposits Rs. 500 each month. Padumi took out both life insurance and health insurance policies for herself, and is saving up for her daughter's wedding. Padumi also was able to use her savings to buy a water filter and a pressure cooker for her home, as well as some new sarees for herself. "I am very happy with this job, and my son now works here as well!" she told the Upaya team.



KARABI SAHARIYA - MAITRI



“My father had an accident and couldn’t work on his farm, so being the oldest child I came to Guwahati in search of work and found Maitri.”

When Karabi moved into the city alone from her native village it was very hard to find work. She heard about Maitri and signed up for a training, where she became a certified childcare worker. Maitri placed her with a family with two young children, who she has worked with for over a year. She sends some of her income home to the village to support her parents, and has been able to help her younger sister move to the city to share a flat with her to pursue work.

CHANDRA - SAAHAS WASTE MANAGEMENT

“I very much like this job, and it is my first job. It helps me to feed myself and my husband, who can no longer work.”

Chandra works in a recycling and compost facility for Saahas. For three years now she has sorted the recycling and helped with the composting process. She found this job after her husband had a bad fall that left him unable to support the family. With her income, Chandra is paying off loans they took out for his medical bills, and is the sole earner for the household. She has helped her daughter get married, which makes her very proud.



POONAM DEVI - ECO KARGHA



“My goal is to build a stronger and bigger house that will keep us all warmer in the winter.”

Poonam lives with her husband and three children in a small one-room house in the town of Bhagalpur, Bihar in north India. Winters there bring brutally cold temperatures for extended periods and Poonam's children fall sick often. Working as a weaver for Eco Kargha, however, gives her hope. Her income is already ensuring the family can cover the children's school fees. When Poonam's husband saw how much she enjoyed the job, he decided to join too. They are both now saving up for a more comfortable home.