Tool 1.3: Establish a monitoring and evaluation (M&E) mechanism

Understanding the unique needs, preferences, and challenges of your targeted women customers is crucial to tailoring your technology design or application. Continuously collecting sex-disaggregated data, that is, data categorised based on the respondent's sex, will improve your understanding and enable better targeting of and providing services to potential women customers.

Tool objectives

- To implement data-driven methods to monitor the progress of the inclusion of women and course corrections as necessary.

Action plan

Step 1: Formation of the M&E team

☐ Establish a dedicated M&E team (at least two, depending on sales volume) to gather, analyse, and document data.

Step 2: Collection of sex-disaggregated data

☐ Design sex-disaggregated questionnaires using Google Sheets/documents for data collection. Various types of questionnaires include the following:

☐ **Collect startup management information systems (MIS) data**, mainly on the size and structure of the team at different levels, sales and revenue generated, and funds raised.

☐ **Know-your-customer (KYC) details:** Collect user details such as name, contact details, and location so you can contact them later for user feedback and impact assessment.

☐ **End-user impact data:** Design a sex-disaggregated questionnaire to collect data at the customer level. Two different kinds of surveys can be conducted:

☐ Structured multiple-choice-question-based telephonic/in-person surveys.

☐ In-depth interviews (telephonic/in-person) with customers to understand their perspectives on their preferences, context, current challenges, and the change in socio-economic status.

Note: Refer to 'Annexure 1', 'Annexure 2', and 'Annexure 3' for the sample metrics to collect MIS, KYC, and M&E data, respectively.

Step 3: Analyse the collected data and measure sex-disaggregated impacts

☐ Document the findings and use the information to fine-tune the business strategy.

☐ Leverage and share the M&E findings to inform stakeholders such as investors, financiers, policymakers, and others (refer to *'Tool 2.1: Communicate impacts of gender inclusion with stakeholders'*).

Indicative: Required resources and cost and time implications

Resources: Salaries to human resources as M&E team, software to collect/analyse data, travelling allowance (TA) and dearness allowance (DA) for field visits to conduct impact surveys.

Indicative cost heads*	Cost implications Low: USD 0-2,500 Medium: USD 2,500–5,000 High: USD >5,000	Time implications Low: 1–3 hours/week Medium: 4–5 hours/week High: >5 hours/week	Frequency of expenses
Salaries to HR (dedicated M&E team)	Low	High	Monthly
Digital record (Google Sheets/ documents)	Low	-	-
TA/DA for field visits	Medium	High	Quarterly

Note: This calculation provides an overview of the primary cost categories associated with the implementation of this tool. Additional minor expenses may also be incurred.

Source: Authors' analysis

Potential indicators to measure success

- Established mechanism for real-time sex-disaggregated MIS, KYC, and M&E data collection

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Success story

At the Powering Livelihoods (PL) programme, we integrated the monitoring and evaluation (M&E) process into startups' programme activities, facilitating data collection and impact reporting. As a result, sex-disaggregated Management Information Systems (MIS), know-your-customer (KYC) data, and impact reporting have become integral components of the business processes for approximately 10 startups involved in the initiative.

Divya Gaur (R), member of the Powering Livelihoods team, conducting a detailed interaction with an end-user to assess the impact of cleantech on her life and livelihood.

Annexure 1: Sample management information system (MIS) metrics

	Apr (20XX)				May (20XX)			
Job creation								
	Total	**Male**	**Female**	**Others**	**Total**	**Male**	**Female**	**Others**
Senior management employees								
Mid-management level								
Entry-level employees								
Field executives								
Other part-time employees								
Sales and revenues								
Total sales (no. of units sold)	**Total:** **Male:** **Female:** **Others:**				**Total:** **Male:** **Female:** **Others:**			
Revenue								
Total fund raised								
Type of funding received								
Senior								
Name of the funder								

Annexure 2: Sample know-your-customer (KYC) metrics

Invoice number	
Product-related information	
Product/technology model	
No. of products sold	
Date (DD/MM/YYYY)	
Customer-related information	
Location	Village/town, district, town
Name of the customer	
Mode of purchase	Business-to-business (B2B)/business-to-customer (B2C)/business-to-owner (B2O)
If B2B/B2O, name of business/organisation	
If organisation, then name of point of contact (PoC)	
Contact details of the customer	
Gender	

Average monthly income at the time of purchase	
Occupation fetching primary income	
Impact-related	
How many individuals will directly work on this product, excluding the buyer/PoC?	
How many individuals will indirectly earn a livelihood due to this purchase?	

Note: *Ask for permission before collecting mobile numbers and inform people that they may be contacted for short surveys (telephonic or in-person). This survey aims to better understand the benefits or challenges customers face.*

Annexure 3: Sample questionnaire to assess end-user impact

Section 1: End-user profile

1. Date:

2. End-user name:

3. End-user mobile number:

4. State:

5. District:

6. Age of the respondent (in completed years):

7. Sex:

8. Caste category as per the government records:

9. Are you affiliated/part of any of the following groups? (self-help group/farmer-producer organisation/Individual business/enterprise/I am not associated with any group/Others(specify)):

Section 2: Product/technology usage details

10. Is the product being currently used?

11. What are your concerns with the product?

12. Why have you not used the product yet?

13. If yes, who all use the product? (Only I own it and use it/ I have hired job holders/operators to use the product/ I lease/rent the product to others/ I own the product but I share it with other users (at no additional charge)/ I own the product but my family members also use it to help me in work/Others(specify))

14. How many people use the product? (Total/Male/Female)

15. If yes, for how long have you been using/have you used this product/technology?

Section 3: Socio-economic impact

3A. Income

16. What is your primary source of income?

17. Before using the product, what was your primary source of income?

18. Has there been any change in your income after using the product?

19. What was your annual income before using the product?

20. What is your current annual income?

21. Is the income reported above after the deduction of equated monthly instalments (EMI)/loan instalments?

22. What is the annual saving in the irrigation cost?

23. How do you use the increased income generated from the product?

24. How are you investing the increased income in your family? (Children's education/ Improved access to healthcare/ Improved dietary intake/ Access to better infrastructural facilities at home/ Education/Upskilling training for self/ Family trips/Excursions)

25. Who takes decisions on how to spend the income generated from the use of a product? (Self/Self and business partners/ Self and spouse together/ Spouse/ Self and other household members/ Spouse and other household members)

3B. Social impact

26. Any change in your confidence in your ability to earn and work?

27. Any change in the support of family members/spouse?

28. Any change in your confidence to buy assets and save money on your own?

3C. Gender impact

29. Any change in your participation in community/public participation events?

30. Any change in your going out on your own using public/private transport?

31. Any change in your knowledge and skills to become self-reliant?

32. Any change in your agency to take decisions within and outside your family?

Note: The responses will be measured as perceived responses; however, it is crucial to conduct personal interviews and capture case stories to understand the in-depth impact.