



Impact Assessment Report

Empowering Women by Creating Livelihood Opportunities

Project Code: P0582

Executive Summary

The “Empowering Women by Creating Livelihood” project P0582, initiated by HDFC, aimed to empower over 5000 women by providing them with livelihood opportunities in the apparel sector. Spanning from January 2021 to March 2023.

A brief of the programme’s cardinals is detailed below:

Geographic Outreach	Types of Training Courses Provided	Total No. of Courses Provided	Total No. of Beneficiaries
4 states	<ul style="list-style-type: none">• Self Employed Tailor• Sewing Machine Operator• Hand Embroiderer• Storekeeper• Record Keeper	5	5100

The “Empowering Women by Creating Livelihood” project P0582 was assessed as per the OECD-DAC framework criteria. The relevance, effectiveness, efficiency, impact, coherence, and sustainability of the intervention was assessed and is mapped below:

Relevance

- Among the respondents, 99% of the beneficiaries were female, while 1% were male.
- The project demonstrated its wide reach by covering beneficiaries across 24 states in India.
- 39% of the beneficiaries were from Bihar and Jharkhand each, while 12% of them belonged to Meghalaya, and 9% of the beneficiaries were from West Bengal.
- The program reached all age groups of females as 27% of the beneficiaries belong to the age-group of 23-25 years, while 25% of the beneficiaries belong to the age-group of 20-22 years. 13% of beneficiaries aged 26-28, 12% aged 17-19, 11% aged 29-31 and 17% were 32 or above.
- Level of education, 28% of beneficiaries were educated up to class 8th, 26% were graduate or higher, 18% had complete Higher secondary school, 16% were college drop-outs, 9% had primary education and 2% were not educated.
- Employment status of beneficiaries, 45% were unemployed, 44% were still students, 6% were self-employed, 2% were engaged in the gig economy and the remaining 2% were either regular salaried employees or casual wage labourers.
- Annual Household Income Status, 100% were from economically weaker sections with less than INR 8LPA pay bracket, 80% had HH income less than INR 2 LPA. The majority of the candidates represent families with 2 or less earning members.
- Household size, 50% had 4 to 6 family members in their households, while 23% had 7 to 9 family members, 20% reported having 10 members or more.

Effectiveness

- 68% of respondents received the information from their Family or Friends. 20% reported HDFC Team Members as the secondary source of information. NGO Members, Local Volunteers, AHSA/AW Workers, Banners, Pamphlets & Posters had a share of 9%, 4%, 3% and 2%, respectively. 10% directly from the training centres.
- 65% of the Beneficiaries reported Classroom Learning as the most relevant part of the VET course, while 49% of learners felt that Practical/Hands-On Training to be the most relevant.
- 82% of students understood all the concepts & instructions, while only 17% of students struggled with fewer instructions.
- 74% of beneficiaries recalled the trainers as giving real-world examples in classes most of the time, while 21% reported having received real-world examples only a few times.
- 87% of beneficiaries reported that trainers always addressed their doubts and worked to solve them, while 11% of beneficiaries reported that only sometimes trainers took their doubts.
- 72% of beneficiaries reported having adequate infrastructure facilities. 19% of beneficiaries reported having adequate facilities but not enough for everyone to practice and participate.
- 72% stated no challenges faced during the training course, while 18% reported having a lack of equipment in their training centre.

Impact

- 3% increase in beneficiaries as Regular Salaried Employees, while a noticeable increase of 13.7% is evident for beneficiaries as Self-Employed workers.
- 44% of beneficiaries reported to be unemployed after training, and 27% of beneficiaries are yet to complete their formal education. 19.7% are currently working as Self-Employed, and 4% are currently Regular Salaried Employees.
- In income levels, 6% increase in beneficiaries who are earning INR 49000 annually, plus a 5% increase in beneficiaries who earn INR 50000 – 79999. There is a 3% increase in two categories each: beneficiaries who earn up to INR 130000 – 399999 and second, INR 500000 or Above and 1% increase in the number of beneficiaries for INR 100000 – 129999. .
- 36% of beneficiaries reported a substantial increase in their contributions to the household expenses. While 33% of beneficiaries stated to have somewhat increased their contribution to the household expenses.

Coherence

- The programme is in alignment with National Policy for Skill Development and Entrepreneurship, 2015, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS).
- The programme aligns with SDG 4,5,8,10,17

Efficiency

- 70% of them reported having completed the training course, and the remaining 30% couldn't.
- 70% of 381 had received the NSDC Training Certificate, which is 266. While the remaining 30% of students who took the examinations are yet to receive.

Sustainability

- 28% reported active participation in the labor market since the completion of the course.
- 32% of the 62 respondents who agreed to answer reported that their venture is still functional and they are still earning from the same.
- 26% of beneficiaries are availing of the government social security schemes. Wherein 51% of beneficiaries are covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana, while 28% of these beneficiaries are availing of Atal Pension Yojana. Especially in Jharkhand, 13% of the beneficiaries are covered under the Mukhya Mantri Maiya Samman Yojana.

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Chapter 1

Project Overview & Background



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1.1 HDFC Bank's CSR Policy

HDFC Bank is transforming the lives of millions of Indians through its social initiatives under the banner of 'Parivartan'. These initiatives aim to foster economic and social development by sustainably empowering communities. Parivartan has made a substantial impact through its interventions in rural development, education, skill development, livelihood enhancement, healthcare and hygiene, and financial literacy. By driving change through its commitment to sustainability and innovation, HDFC Bank continues to make a meaningful difference in communities across the nation.

The themes of HDFC's CSR project include:

- **Rural Development:** HDFC Bank's Holistic Rural Development Programme (HRDP) addresses village-specific needs through community-driven interventions, impacting 8,590 villages across India.
- **Skill Development and Livelihoods:** Under Parivartan, HDFC Bank supports projects focused on skill training, financial literacy, and entrepreneurship, enhancing agricultural practices and livelihoods for 8.75 lakh women entrepreneurs.
- **Education Promotion:** HDFC Bank fosters quality education by training teachers, integrating smart classes, and improving school infrastructure, benefiting 2.13 crore students and 2.83 lakh schools.
- **Healthcare and Hygiene:** Supporting Swachh Bharat Abhiyan, the Bank conducts health camps, promotes hygiene, provides clean drinking water, and organises blood donation drives, benefiting 1.87 lakh people and collecting over 23 lakh units of blood.
- **Financial Literacy and Inclusion:** HDFC Bank promotes financial literacy as a path to inclusion, educating 1.71 crore people through 5,400 branches nationwide and providing essential financial services and capacity-building programmes.

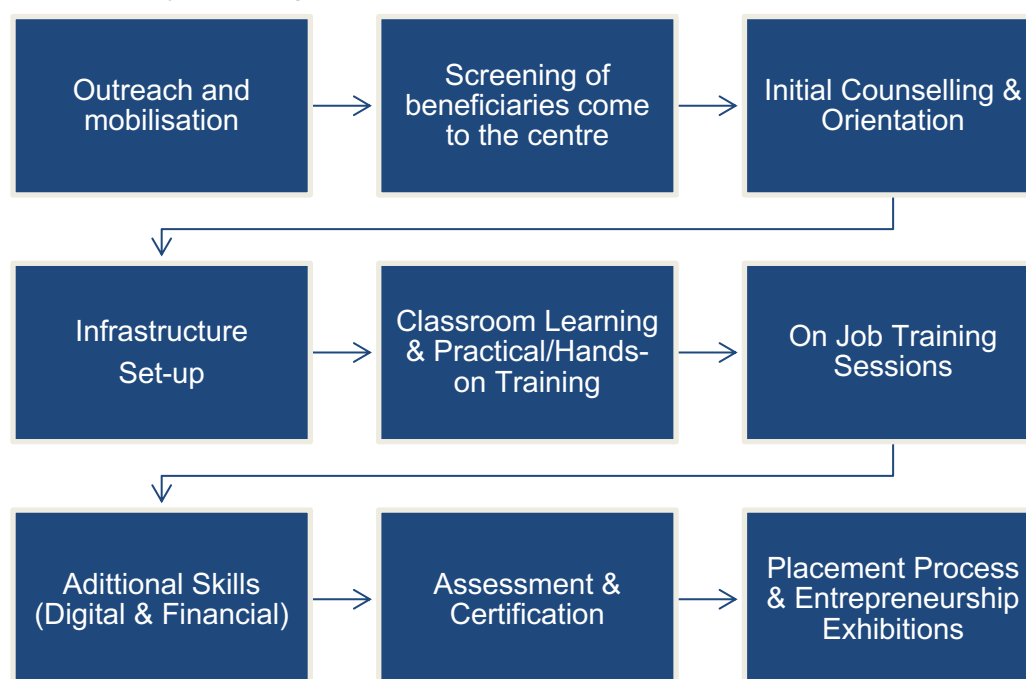
1.2 Project Context

The "Empowering Women by Creating Livelihood" project P0582, initiated by HDFC, this initiative comes under the umbrella of 'Parivartan', and it aims to contribute towards the economic and social development of the country by sustainably empowering its communities. Spanning from January 2021 to March 2023, this project aimed to empower over 5000 women and girls in the states of Bihar, Jharkhand, West Bengal and Meghalaya. The project aimed to foster the culture of micro-entrepreneurship and nano-entrepreneurship and boost livelihoods by exploring their potential and creating economic opportunities in the Apparel Made-ups and Home Furnishing Sector. This project was implemented in collaboration with Skills Root renowned for its expertise in scaling livelihood skills, working in 15 plus sectors with active affiliation to the respective Sector Skill Council (SSC) and National Skill Development Corporation (NSDC).

A brief detail of the programme's outreach is showcased below:

Geographic Outreach	Types of Training Courses Provided	Total No. of Courses Provided	Total No. of Beneficiaries
4 states	<ul style="list-style-type: none"> Self Employed Tailor Sewing Machine Operator Hand Embroiderer Storekeeper Record Keeper 	5	5100

The figure below illustrates the implementation process followed throughout the programme for each beneficiary receiving a prosthetic.



1.3 Risks and Challenges of the Programme

During interaction with the Skills Root team, the team captured some major challenges which had posed a risk and threat to the implementation of the programme.

- **Beneficiary Mobilization:** A significant challenge was encountered in mobilising the beneficiaries participating in the training course as they were required to travel to the centre every day.





Mitigation strategy: The training centres for the course were consciously located within a commutable distance from the city centre and not in the outskirts of the target locations.


- **Socio-Cultural Constraints:** As the objective of the intervention was to empower women by augmenting their participation in the labour market, this required them to commit daily hours outside their homes and household chores. This created hesitation and scepticism in the beneficiaries for pursuing the training course.

Mitigation strategy: To address this, special counselling was conducted for the beneficiaries and their respective families. Additionally, the beneficiaries were categorised as per their need and possible work engagement and were given the respective training course accordingly.

1.4 Alignment with SDGs

The Sustainable Development Goals (SDGs), also known as the Global Goals, were adopted by the United Nations in 2015 as a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and prosperity. The interventions' alignment with the SDGs is denoted below.

SDG Goals	SDG Targets	Alignment
4 QUALITY EDUCATION 	Goal 4: Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.	Partial Alignment
5 GENDER EQUALITY 	Goal 5: Gender Equality 5.7: Equal Rights to Economic Resources, Property Ownership and Financial Services.	Full Alignment
8 DECENT WORK AND ECONOMIC GROWTH 	Goal 8: Decent Work and Economic Growth 8.5: Achieve full and productive employment and decent work.	Full Alignment
10 REDUCED INEQUALITIES 	Goal 10: Reduced Inequality 10.2: Empower and promote the social, economic and political inclusion	Full Alignment

17 PARTNERSHIPS FOR THE GOALS 	Goal 17: Partnership for the goals 17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships	Full Alignment
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1.5 Alignment with National Priorities

The programme is well aligned with the country's national priorities and goals. The same is represented below:

National Policy/Scheme/Mission	Objectives & Strategies	Alignment
National Policy for Skill Development and Entrepreneurship, 2015	To provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards, and to link the skilling with demand centres.	HDFC provided prosthetics and callipers to individuals with disabilities
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	The objective of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them secure a better livelihood.	HDFC provided prosthetics and callipers to individuals with disabilities along with training and physiotherapy sessions.
Jan Shikshan Sansthan (JSS)	To improve the occupational skills and technical knowledge of the non/neo literates and persons having a rudimentary level of education.	

1.6 Alignment with CSR Policy

Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of the activities that can be included by the company in its CSR policy. The table shows the alignments of the intervention with the approved activities by the Ministry of Corporate Affairs.

Sub- Section	Activities as per Schedule VII	Alignment
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(ii)	Promoting education, including special education and employment enhancing vocational skills especially among children, women, the elderly, and the differently abled and livelihood enhancement projects;	Completely
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1.7 Alignment with ESG Principle

The programme's intervention also aligns with the ESG Sustainability Report of the corporation. Particularly, concerning the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI), the programme aligns with the principle mentioned below:

<p>Principle 5</p> <p>Businesses should respect and promote human rights</p>	<p>Principle 8</p> <p>Businesses should promote inclusive growth and equitable development</p>
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Chapter 2

Impact Assessment Design & Approach



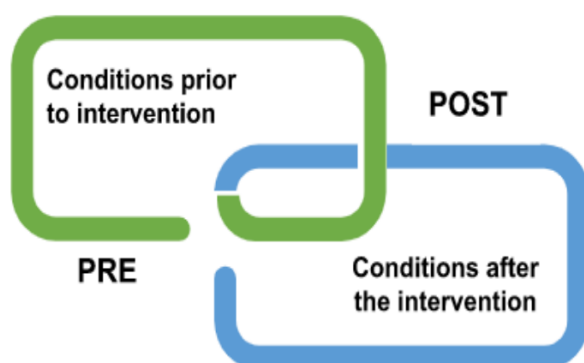
2.1 Objective of The Study

HDFC Bank Ltd. partnered with CSRBOX to conduct a comprehensive Impact Assessment of Empowering Women by Creating Livelihood. The study aims to achieve the following objectives:

- Assess the project outcomes based on the OECD-DAC framework parameters of relevance, effectiveness, efficiency, coherence, impact, and sustainability.
- Garner feedback and responses – both qualitative and quantitative – from various stakeholders associated with the projects about the performance and the processes involved.
- Gather information on experiences and challenges faced, if any, by the partner NGO during the implementation of the project
- Document impactful human-interest stories among the end beneficiaries of the project.
- Provide suggestions/recommendations, if any, based on the study-related findings

The Impact Assessment for the Project aims to provide valuable insights into the multifaceted impact of the initiative. Through a comprehensive examination, the assessment seeks to offer key findings for refining and optimising the project's effectiveness in enhancing skill development capabilities and supporting process upgradation in placement & entrepreneurship.

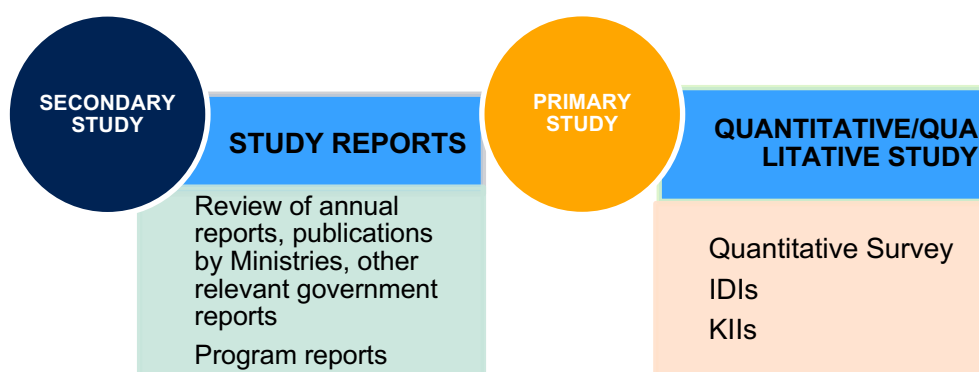
2.2 Approach and Evaluation Framework



In line with the study's objectives and key areas of investigation, the evaluation's design prioritised learning as its primary goal. This section outlines our strategy for developing and implementing a robust, dynamic, and outcome-focused evaluation framework/design. To gauge the impact, the study proposes a pre-post programme evaluation approach, relying on the recall capacity of the respondents. Under this method, beneficiaries are surveyed about their conditions before

and after programme intervention. Analysing the difference helps to discern the programme's contribution to enhancing the intended condition of the beneficiary. While this approach can effectively comment on the programme's role in improving living standards, it may not entirely attribute all changes to the programme.

For the assessment of the programme, we employed a two-pronged approach to data collection and review that included secondary data sources and literature, as well as primary data obtained through qualitative methods of data collection. The figure below illustrates the study approach used in data collection and review. The secondary study involved a review of the functioning of Skills Root centres and other studies and research by renowned organisations available in the public domain for drawing insights into the situation of the area.



The primary study comprised both qualitative and quantitative approaches to beneficiary data collection and analysis. The qualitative aspects involved in-depth interviews (IDIs) with the Trainers, Recruiters, Project Manager, Skills Root Team and HDFC Team.

In addition to primary data collection, the consultants studied various project documents like Project Proposals, fund utilisation reports, Project log-frame (Logical Framework Analysis), and other relevant reports/literature related to the projects.

OECD-DAC Framework

To determine the Relevance, Coherence, Effectiveness, Efficiency, Impact and Sustainability of the project, the evaluation used the OECD-DAC framework. Using the logic model and the criteria of the OECD-DAC framework, the evaluation assessed the HDFC team's contribution to the results, while keeping in mind the multiplicity of factors that might have affected the overall outcome. The social impact assessment hinged on the following pillars:

Relevance

Extent to which intervention objectives and design responds to beneficiary needs

Sustainability

Extent to which net benefits of the intervention are likely to continue

Coherence

Compatibility of the intervention with other interventions in a country, sector or institution



Effectiveness

Extent to which intervention objectives and design responds to beneficiary needs

Efficiency

Extent to which the intervention delivers, and how well resources were used

Impact

Extent to which intervention has generated significant positive or negative, intended or unintended, higher-level effects

2.3 Stakeholder Mapping

Detailed conversations were conducted with the Skills Root team and staff, specifically engaging with the personnel responsible for overseeing the operations of the “Empowering Women by Creating Livelihood” project P0582, under the Parivartan Project. These discussions aimed to gather comprehensive insights into the day-to-day functioning of the centre and its overarching impact on the operations and services provided to the beneficiaries. The goal was to gain a nuanced understanding of how the implemented initiatives, have influenced and improved the quality of life of the beneficiaries and to assess the quality of services implemented by Skills Root.

The following stakeholders were considered for interaction to collect crucial information:

Stakeholders	Mode of Data Collection
Trainers	On Field (KII)
Recruiters	Virtual (KII)
Skills Root team members	Virtual (IDI)
Primary Beneficiary	On Field (FGD)

2.3 Sampling Approach

A simple random stratified sampling approach is followed to ensure that the sample is representative. The sample will be stratified further location-wise.

Quantitative Sampling

Training Courses	Universe	Sample proposed	Sample achieved	Rationale
Self Employed Tailor	3220	341	442	95% C.L. ¹ , 5% MoE,
Sewing Machine Operator	750	79	33	
Hand Embroiderer	360	38	28	
Storekeeper	620	66	38	
Record Keeper	150	16	0	
Total	5100	540	541	

¹ **Confidence Level** – Indicates probability with which estimation of the location of a statistical parameter in a sample survey is also true for the population. **Margin of error** – range of value above and below the actual results from a survey

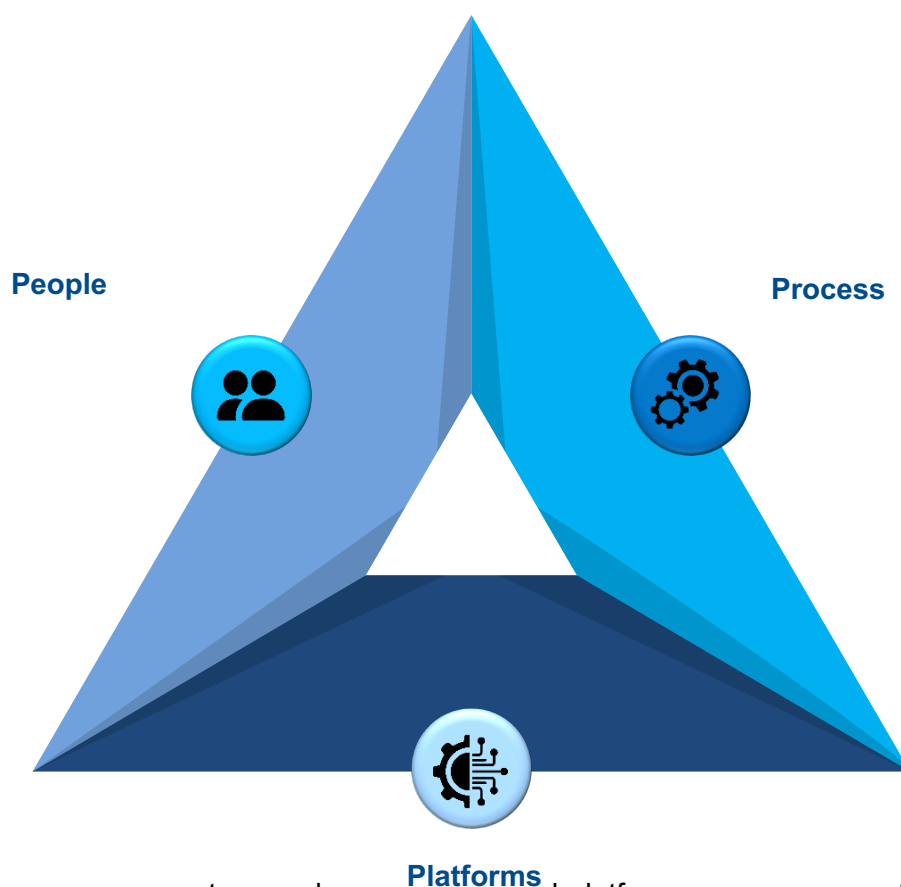
Qualitative Sampling

Apart from the quantitative data collection methods, qualitative data was also collected.

Stakeholders	Number of interactions
Trainers	4
Recruiters	4
Implementation Partner	1
HDFC Project Team	0
Women Beneficiaries (FGD)	6
Total	15

2.4 Other Evaluation Framework's

As a part of the evaluation process, the team has also ranked the implementing agency on the PPP framework. The framework primarily was used to focus on evaluating the implementing agency on primary indicators of People, Processes, and Platforms.



As stand-alone components, people, processes, and platforms are necessary for evaluating an organisation to check their balance of human resources, the processes followed at

execution of a programme, and technical support utilised towards successful completion of the project.

2.5 Challenges to conducting the study and mitigation measures adopted

The impact evaluation study aimed to assess the effectiveness of a programme providing assistive aids to individuals from vulnerable sections of society. The challenges faced while conducting the evaluation study are noted below:

- **Long-Standing Support for Vulnerable Populations:** The programme catered to individuals from vulnerable sections of society, who had received the training more than one year ago. Therefore, it was difficult for them to recall the specific impact of the programme during the period when HDFC provided support.
- **Challenges in Data Collection:** The tools designed for the study also aimed to capture the beneficiaries' perceptions based on their ability to recall past events. However, since the project was initiated three years ago, many individuals found it challenging to remember the key details of the intervention.
- **Difficulties in Reaching Beneficiaries:** Due to the socio-economic conditions of the beneficiaries, many did not own mobile phones, making it difficult to reach out to them for interaction and feedback.

2.6 Ethical Practices for Consideration

- **Ethical Considerations in Data Collection:** As part of the qualitative and quantitative data collection process for the current project, team members adhered to essential ethical protocols by obtaining informed consent from respondents before gathering their responses. Respondents were informed about the purpose of the study, the expected outcomes of data collection, and how their testimonials would be recorded accurately.
- **Sensitivity in Handling Personal Information:** Given that the data collection tools involved gathering personal information that could potentially affect respondents' sentiments if not handled with care, the team took proactive measures to prevent any such issues. A sensitisation session was conducted for all enumerators and team members involved, guiding them on the appropriate procedures for data collection.
- **Assurance of Confidentiality:** Respondents were assured that their personal information would remain confidential and that the data collected would be used strictly for research purposes.

2.7 Theory of Change

Activity	Outputs	Outcomes	Indicators
Awareness and mobilisation through pamphlet distribution, awareness camps in blocks and villages, and door-to-door mobilisation conducted by Community Resource Persons (CRPs), ASHA, and Anganwadi workers.	Awareness campaigns were conducted in 4 different states of Bihar, Jharkhand, Meghalaya, West Bengal	Enhanced awareness and understanding of the project's benefits among the local women across states. Locations identified where training can be provided	Awareness among candidates increases of importance of the apparel sector, and its related job roles in the market.
Counselling and Screening Tests - Focus on assessing general knowledge, aptitude, motivation, and attitude related to the garment sector	5100 candidates enrolled in the programme in the 2 years	Appropriate matching of candidates to training and job profiles ensuring alignment with sector demands	Improved Candidate Selection Ensuring the right fit for the training programme leads to better training outcomes and job placements.
Training (Theory & Practical) - Based on: AMH/Q0301 - Sewing Machine Operator (SMO) AMH/Q1920 - Record Keeper AMH/Q1010 - Hand Embroider AMH/Q0501 - Store Keeper AMH/Q1947 - Self Employed Tailor	5100 candidates trained and 4882 candidates certified in 2 years	Candidates are technically skilled in the course, with hands-on knowledge received from On-the-Job training with industry-relevant skills and are job-ready	Skill Development Participants possess the necessary skills to meet industry standards and demands.
Placement Initiatives through job fairs, placement drives, and industry interactions	3537 candidates either placed or became entrepreneurs in 2 years	Candidates will be able to earn and live a self-sustained life, support their family with financial stability	The employment rate among women increases, thereby increasing their self-sustenance.

Chapter 3

Impact Assessment Findings



The following report section indicates key findings and insights drawn from the impact assessment study based on field interactions and the OECD DAC standard parameters outlined in the study framework. Insights were drawn by adopting a 360-degree approach to data collection by gathering data from the quantitative and qualitative methods by engaging with different programme stakeholders.

3.1 Relevance of the Programme

According to the ILO Employment Report 2024, short-term skills training to bridge the mismatch between supply and demand for a skilled workforce in the current labour market scenario is an important active labour market policy. This includes the recent policy thrust on the demand side, particularly for the development of entrepreneurship and expanding self-employment (1).

The following section underscores the relevance and necessity of the intervention, detailing socio-demographic indicators and other factors that highlight the need for support.

98% of Beneficiaries were females and 2% male

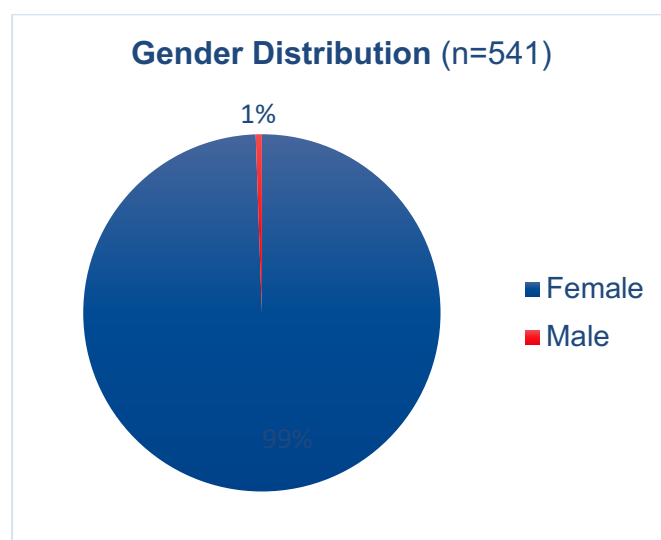
39% of Beneficiaries were from Bihar & Jharkhand, 12% from Meghalaya and 9% from West Bengal

Majority 54% Beneficiaries belong to OBC, 18% ST, 15% Gen. and 13% SC communities.

58% Beneficiaries were Married, 41% Unmarried and 1% were Widowed

Demographic Profile of Beneficiaries:

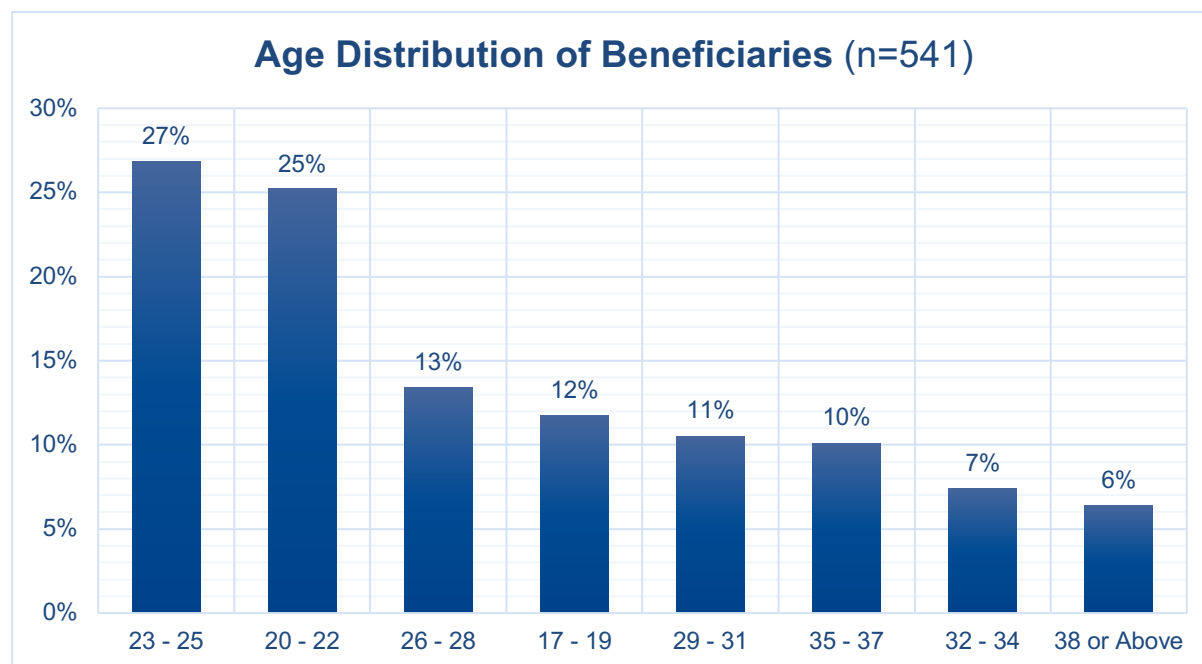
Gender:



The programme was designed to empower the women & girls of Bihar, Jharkhand, Meghalaya & West Bengal. However, monitoring and evaluation data and discussion with implementation partners reveal that 98% of the beneficiaries were female, while only 2% were male. To ensure statistical representation, the sample for primary data collection included 99% female and 1% male participants.

Data from the Periodic Labour Force Survey (PLFS) (2019-20) shows female labour force participation at 22.8 per cent, compared to a far higher 56.8 per cent for men (2). Data from PLFS for the quarter of January-March 2021 shows that women's presence in the workforce dropped to 16.9 per cent following the first year of the pandemic, while for men it remained largely the same (3). Hence, the gender divide in this programme is intentional as it is imperative to address these barriers by implementing targeted measures to encourage and support the inclusion of more female beneficiaries, ensuring equitable access to services and increasing their participation in the country's labour force.

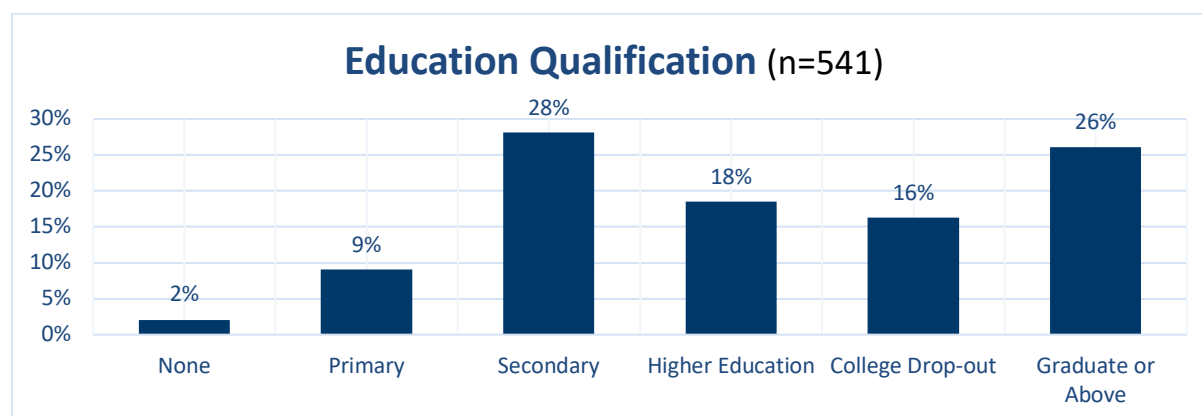
Age Group:



Age demographics play a crucial role in this project. The initiative primarily targeted individuals in their prime working years, with those aged 23-25 constituting 27% of the beneficiaries. Additionally, 25% of the beneficiaries were aged 20-22, a demographic that is transitioning from Education into the workforce. The programme also had 13% of beneficiaries aged 26-28, 12% aged 17-19, and 11% aged 29-31. Research indicates that the programme reached all age groups of females, as 17% were 32 or above, and the remaining 7% were aged 38 years or above. This reflects the age-based need, requirements, and the programme's purpose of enabling women to participate in the labour market.

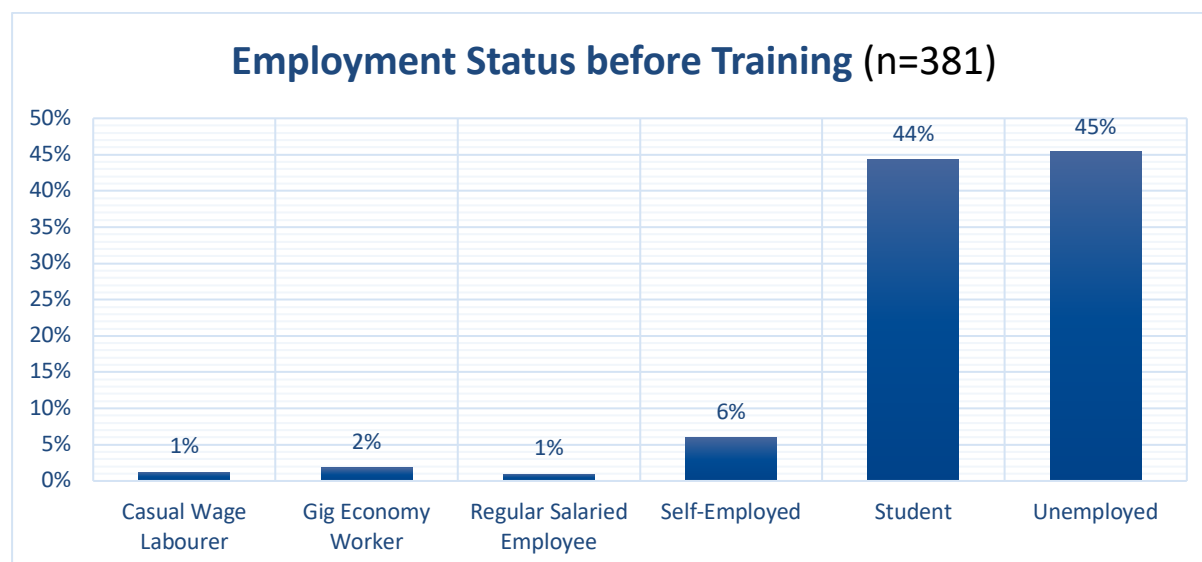
According to (Maitra and Mani 2017) (4), Participation in vocational education programmes is increasingly being viewed as a promising avenue through which young men and women can acquire skills and secure employment. This is evident in this project as not just the young girls in their last legs of the formal education cycle but also women from age groups of 35 or above had a considerable share of 24%, almost a quarter of all the beneficiaries.

Educational status:



The relevance of the programme is further underscored by the educational status of the beneficiaries. As 26% had attained a level of education equivalent to graduation or higher, suggesting that the majority were actively looking for jobs. For these individuals, the VET training course acts as a medium to acquire the right skills and lead to financial independence and self-sufficiency. Additionally, the higher representation of beneficiaries with education up to Class 8 highlights their vulnerability and limited skillset, which can further restrict their mobility and keep them from participating in work along with pre-existing burdens of family and caregiving, and restrictive social norms. Therefore, this programme is crucial in helping them regain independence and improve their economic prospects.

Employment Status of Individuals

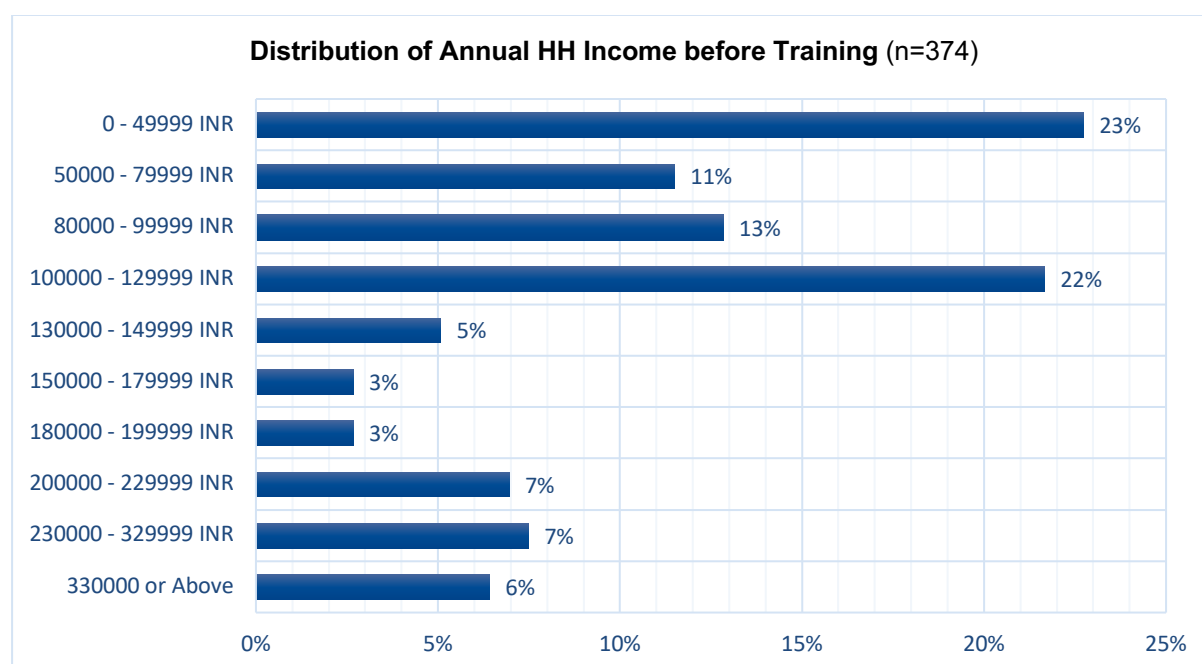


The significance of the programme was very crucial for beneficiaries as per their employment status at the time of joining the training. Specifically, 45% of the beneficiaries were unemployed, indicating the need and their inability to sustain their livelihoods. Similarly, 44% were still students, which suggests that they were preparing themselves by acquiring the market-relevant skillset with the aspiration of mobility in the labour market and surpassing existing barriers to employment. Additionally, 6% were self-employed. 2% of the beneficiaries were engaged in the gig economy and the remaining 2% were either regular salaried employees or casual wage labourers. This diverse distribution underscores the programme's

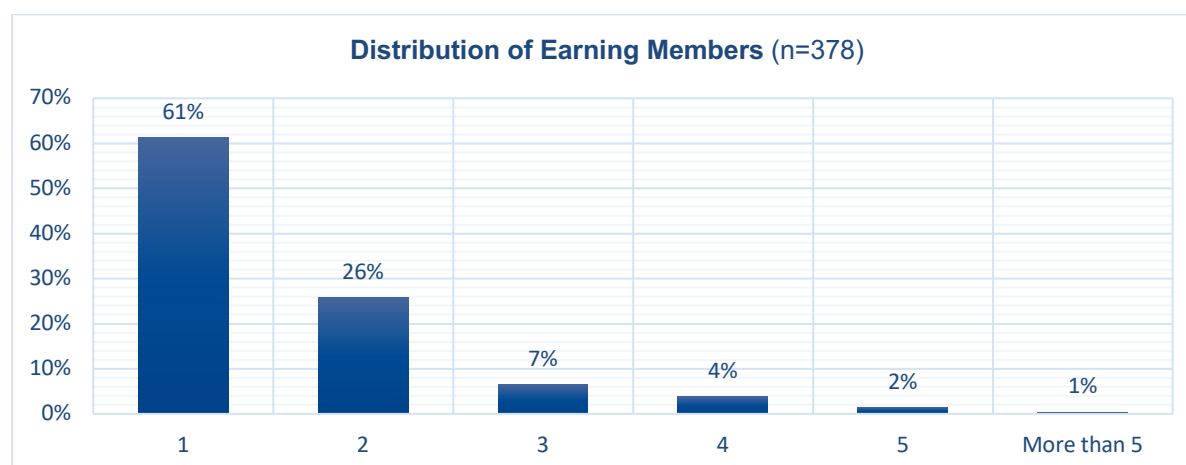
critical role in addressing the varying needs and circumstances of beneficiaries to support their overall well-being and integration into society.

Economic Status of Beneficiary Families Before Training Course

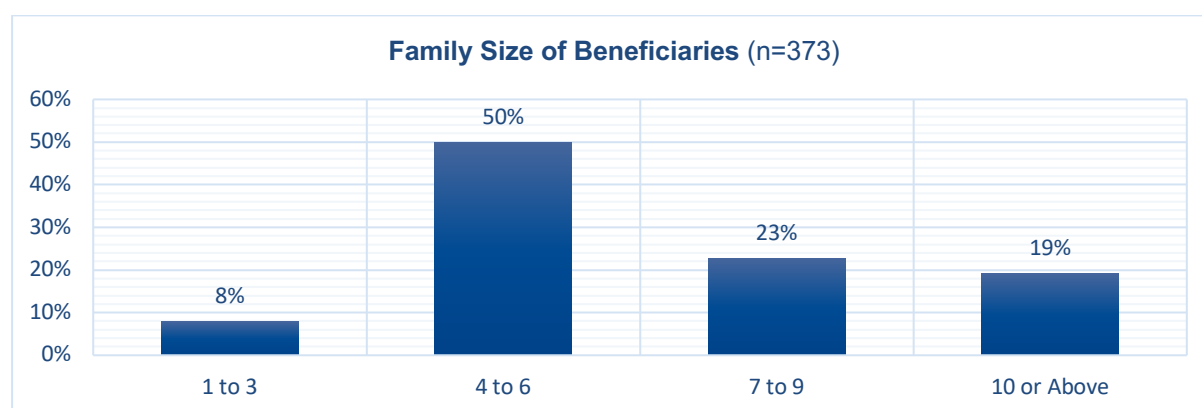
The economic status of the families is largely one of the key factors restricting the growth and development of youth in underprivileged communities. HDFC Skill Development programme caters to 100% of trainees who come from economically weaker sections with less than INR 8LPA pay bracket. Wherein, 80% of beneficiaries had annual household income less than INR 2 LPA. Hence, the project is targeting the bottom of the pyramid. The majority of the candidates represent families with 2 or fewer earning members, which means, that the livelihood outcome through the programme will have a substantial contribution to the economic status of the families.



Family Dynamics:



The number of family members with respect to the number of earning members play a crucial role plays a crucial role for persons in economically weaker sections. Among the beneficiaries, the average number of earning members per household was 1.6, while the average family size was 7. Wherein, 87% had 2 or less than 2 earning members, 7% had 3 earning members and the remaining 3 % had 5 or more earning members in their households. The presence of more earning family members can provide essential support, highlighting the importance of considering family dynamics in the programme's impact.



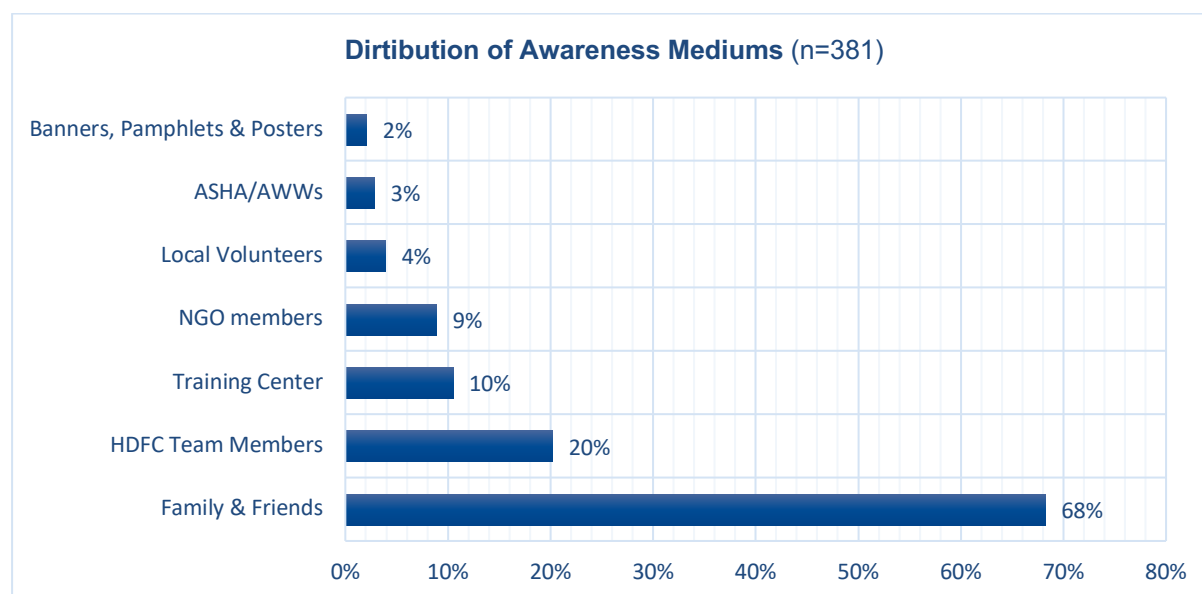
A substantial 50% of the beneficiaries had 4 to 6 family members in their households, while 23% had 7 to 9 family members and 20% reported having 10 members or more in their households, highlighting a critical need for more family members to participate in the labour market to enhance the quality of life. In many cases, a sole earner entails bearing the financial responsibility for their entire family, which can include covering essential expenses such as food, housing, and healthcare. The availability of such VET courses provides the opportunity and enables the women to not only support their social mobility but also ensure the development of their ability to contribute to their household's income. The programme addressed a pressing need, facilitating the beneficiaries' capacity to create their economic roles and enhance their overall quality of life.

3.2 Effectiveness of the Programme

The section captures the extent to which the implemented programme has impacted the beneficiaries and meets the expectations of the trainees. Through this section, we also try to estimate the effectiveness of bringing out the intended transformation in the trainees' lives. The programme has been evaluated to ascertain respondents' satisfaction in areas such as career growth and securing livelihood.

The programme's effectiveness measures the extent to which objectives have been achieved and identifies the supporting processes and systems that influence the achievement of these objectives. The assessment team's observations relating to programme effectiveness are stated below.

Awareness and Sources of Information:



Nearly all beneficiaries were aware of the VET Courses provided under the “Empowering Women by Creating Livelihood” project 0582. The distributions of modes or channels of receiving the awareness & advisory messages indicate variations in recall among participants. The data indicates that 68% of respondents received the information from their Family or Friends. This highlights the masterful efficiency & effectiveness of the programme as traditional word-of-mouth is considered the most effective way of marketing and mass messaging as it holds the most value in its mode. Slightly lower than a quarter (20%) reported HDFC Team Members as the secondary source of information about the programme. While the remaining modes of NGO Members, Local Volunteers, ASHA/AW Workers, Banners, Pamphlets & Posters had a share of 9%, 4%, 3% and 2%, respectively. While the remaining 10% of beneficiaries got to know about the programme directly from the training centres.

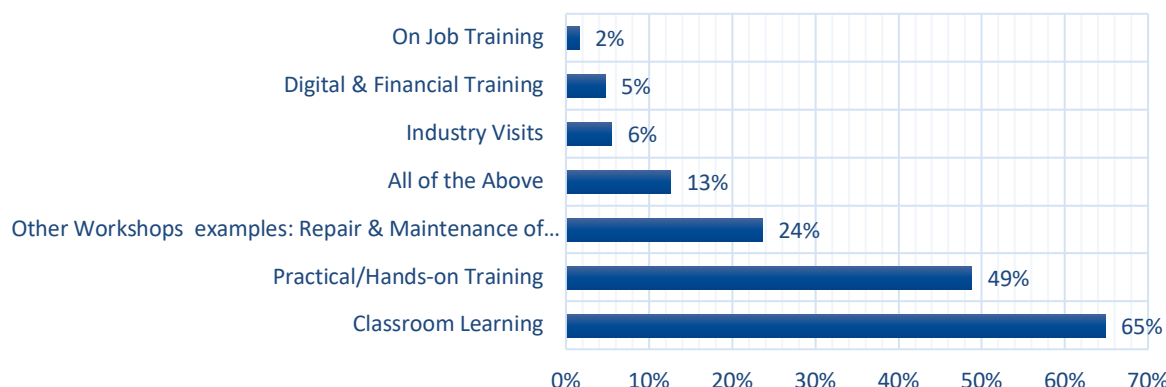
Effectiveness of components of the Training Programme:

Training Components:

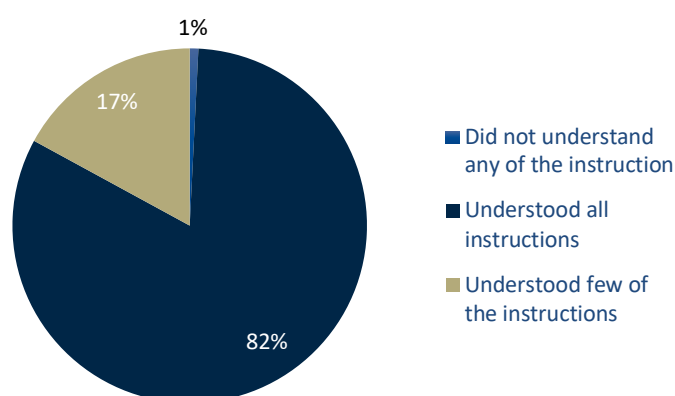
We measured the impact of the training components by mapping the most relevant aspect of the course, the degree of understanding of concepts & methods imparted by the trainers, and the ability & attitude of trainers towards doubts raised by students. Taking a closer look at the data, we understand that the candidates were largely satisfied with the trainers and their methodology, while approximately 20% beneficiaries had to struggle with the training process and course pace.

In the graph below, 65% of the Beneficiaries have voted that Classroom Learning is the most relevant part of the VET course, while 49% of learners felt that Practical/Hands-On Training is the most relevant. Considering the course was divided.

Perception of Beneficiaries on Most Relevant Component of the Course (n=381)



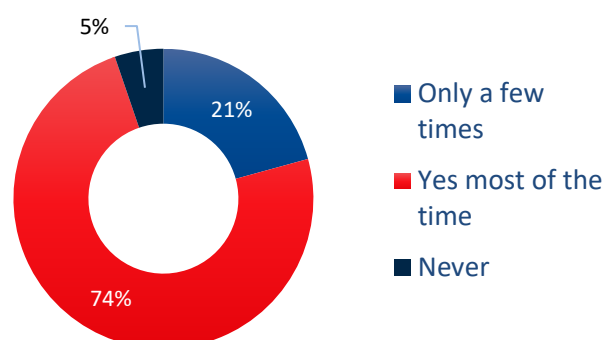
Perception of Instructions Understood by Beneficiaries(n=381)



The trainers were well-qualified to teach and understand students' needs; regular classroom training and parallel-practical workshops ensured quality training delivery and proper attention to each student. 82% of students understood all the concepts & instructions, while only 17% of students struggled with fewer instructions. The trainers were fluent in the local language of each state.

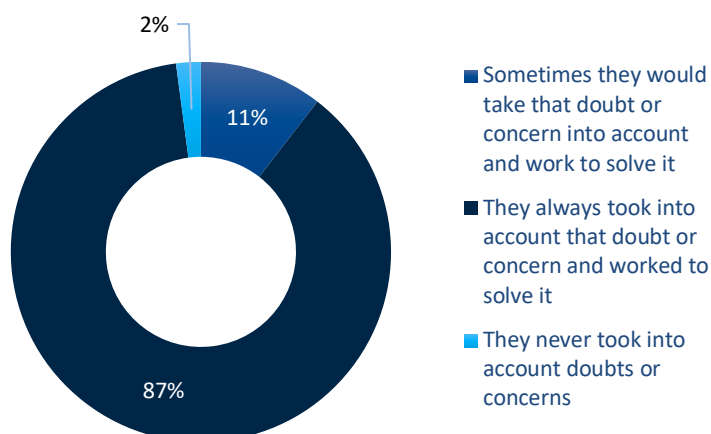
This encouraged students to ask questions & doubts in whichever language they were comfortable with and enabled the imparting of knowledge and skills to the beneficiaries.

Frequency When Trainers Explained with Real-world Examples (n=381)



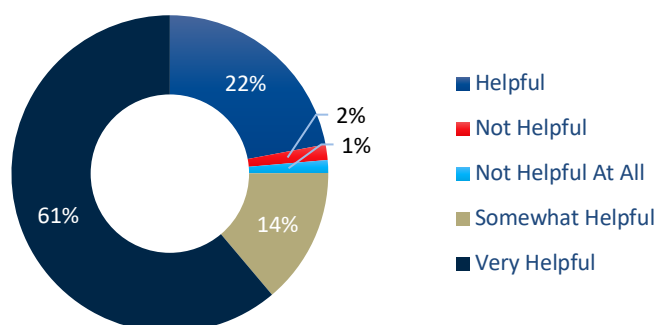
The survey indicated that 74% of beneficiaries recalled the trainers as giving real-world examples in classes most of the time, while 21% reported having received real-world examples only a few times in the classroom session and only 5 % mentioned that the trainers never gave real-world examples in the classroom sessions. This data underscores the effect of methodology and impact of the programme.

Perception of Trainer's Reaction to Students' Doubts (n=381)



The training quality is also evident, with 87% of beneficiaries reporting that trainers always addressed their doubts and worked to solve them, while 11% of beneficiaries reported that only sometimes trainers took their doubts or concerns into account and helped them to solve them and only 2% of beneficiaries reported to have a negative experience with trainers never addressing their doubts.

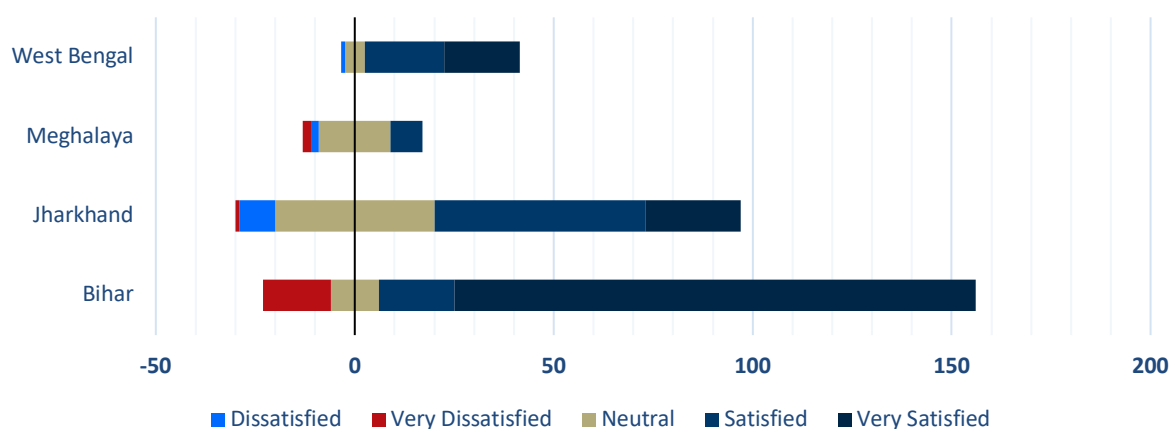
Perception of Degree of Help Provided by Trainers (n=381)



For the overall attitude of trainers towards students, 83% of beneficiaries reported positive experiences, with 61% having very helpful trainers and 22% having helpful trainers. While 17% of beneficiaries had different degrees of negative experience, with 14% having partially helpful trainers and 3% not helpful.

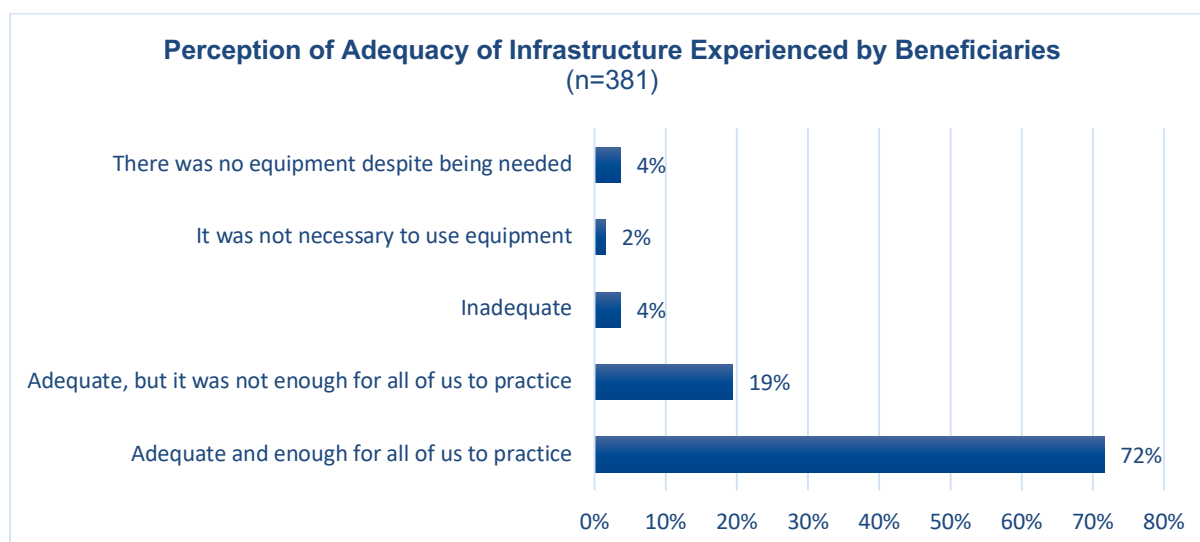
The overall training experienced by the beneficiaries in terms of quality of training and the trainers were positive as per the overall satisfaction score given by all beneficiaries below.

Statewise Perception of Satisfaction for Training Course (n=381)

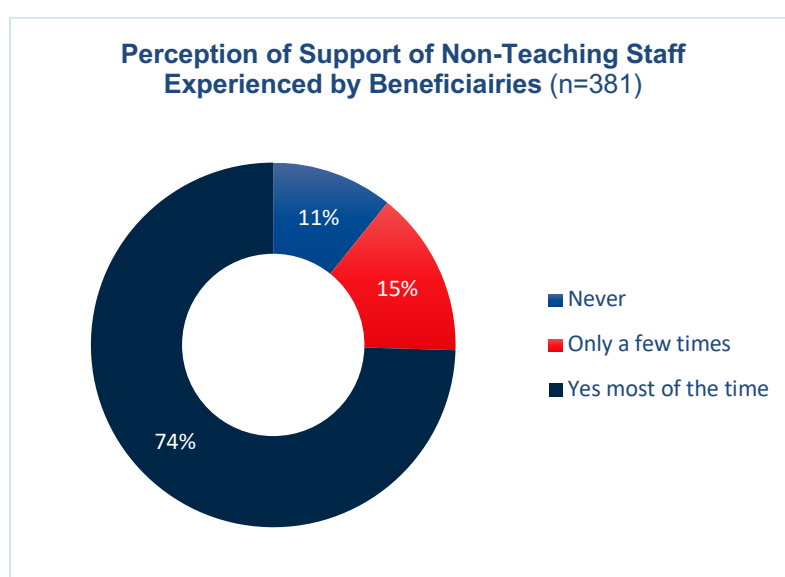


On the Likert scale of satisfaction, 72% of beneficiaries have given a positive score, with complete satisfaction experienced by 46% of beneficiaries at a score of 5 and 26% at a score of 4. Additionally, 20% of beneficiaries have given a neutral score of 3 and only a fraction of beneficiaries, 8% of them have given negative scores.

Effectiveness of Infrastructure of the Training Programme:



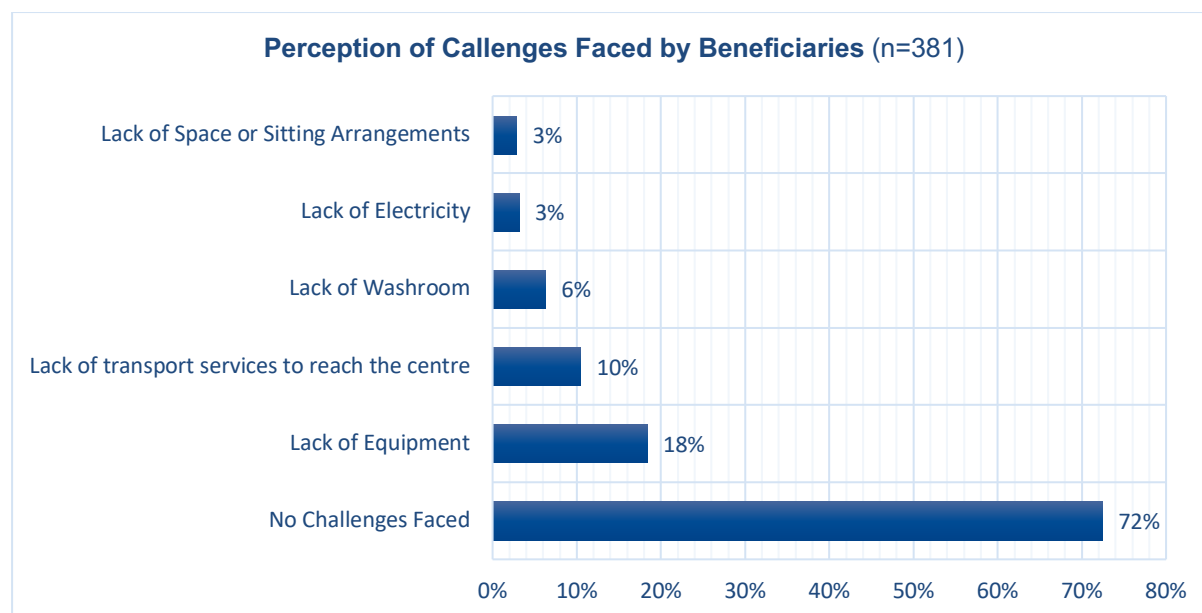
Five training courses were part of the HDFC “Empowering Women by Creating Livelihood” project P0582, wherein the overall bifurcation was 70% Practical/Hands-on Training and the rest 30% theoretical classroom training. Hence, the infrastructure became a crucial aspect of executing the training and the optimum imparting of skills and knowledge. As per the survey, 72% of beneficiaries reported having adequate infrastructure facilities for all the students to learn. 19% of beneficiaries reported having adequate facilities but not enough for everyone to practice and participate in the practical training, while the remaining almost 10% of beneficiaries reported having either inadequate number of facilities or no facilities at all in their respective training centres.



As 70% of the training course constituted practical training, which entails hands-on practice on the sewing machines and computers. Hence, the students needed help and guidance from the non-teaching staff that took care of the repair & maintenance of the requisite equipment. As per the survey, 74% of beneficiaries reported having received help

and support from the non-teaching staff and 26% of beneficiaries reported having received the help only a few times or never.

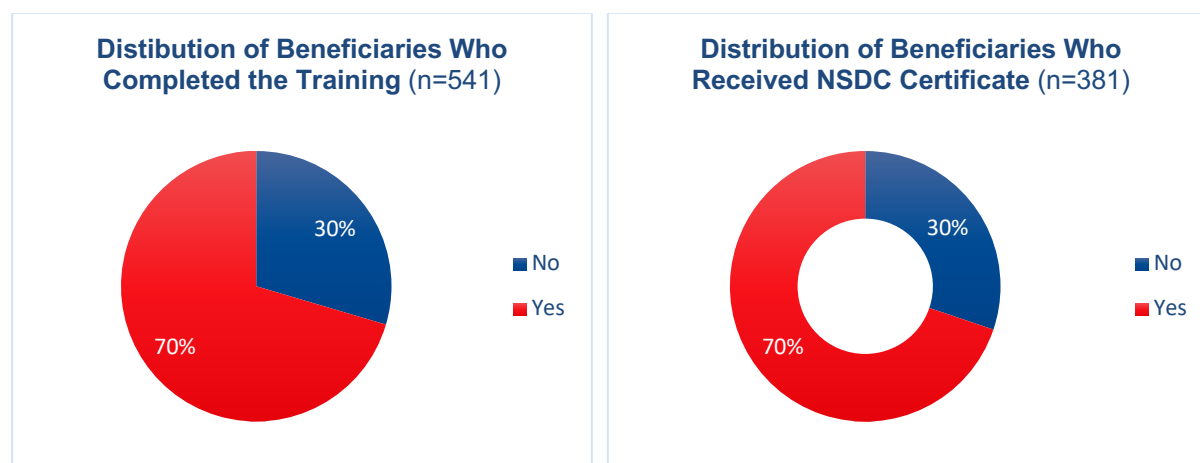
The data for adequacy of facilities can be verified with the distribution of challenges faced by students, as 72% stated no challenges faced during the training course, while 18% reported having a lack of equipment in their training centre as a challenge for their learning. While 20% of beneficiaries reported having experienced challenges with lack of transport to reach the centre, lack of washroom, electricity and sitting arrangement.



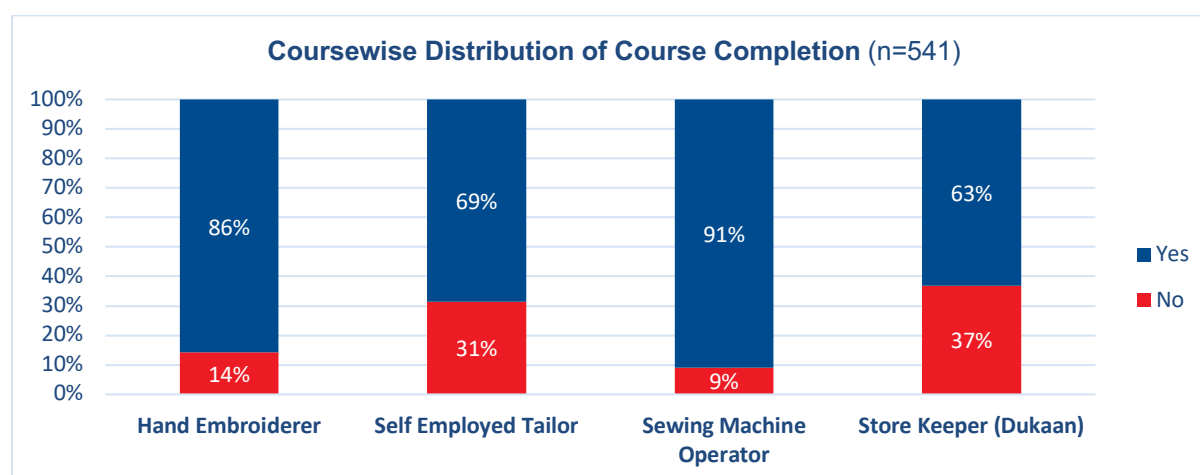
3.3 Efficiency of the Programme

While the programme aimed to reach a substantial number of women from low-income households residing in Bihar, Jharkhand, Meghalaya & West Bengal, it also required significant resources to achieve these targets.

This section captures the extent to which the intervention delivered its outcomes promptly and with ease.

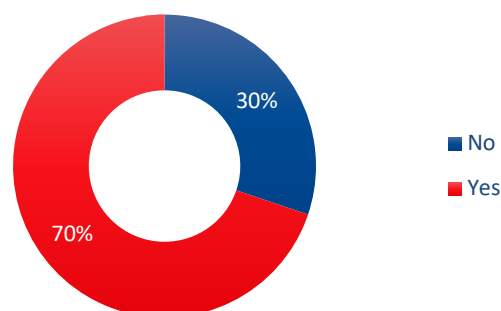


From the survey, it is found that of the 541 respondents, 70% of them reported having completed the training course, and the remaining 30% couldn't. Of the respondents who couldn't complete the course, 42% reported unexpected family & health problems, 12% reported getting married during the course, and 11% reported the centre being too far from their home as a few of the major reasons for opting out of the training course.



The graph above depicts the rate of completion of the training course across the various training courses. The Sewing Machine Operator had the highest completion rate at 91%, followed by Hand Embroiderer with 86% completion rate and the Self-employed Tailor with 69% completion, while the Storekeeper had the lowest completion rate at 63%.

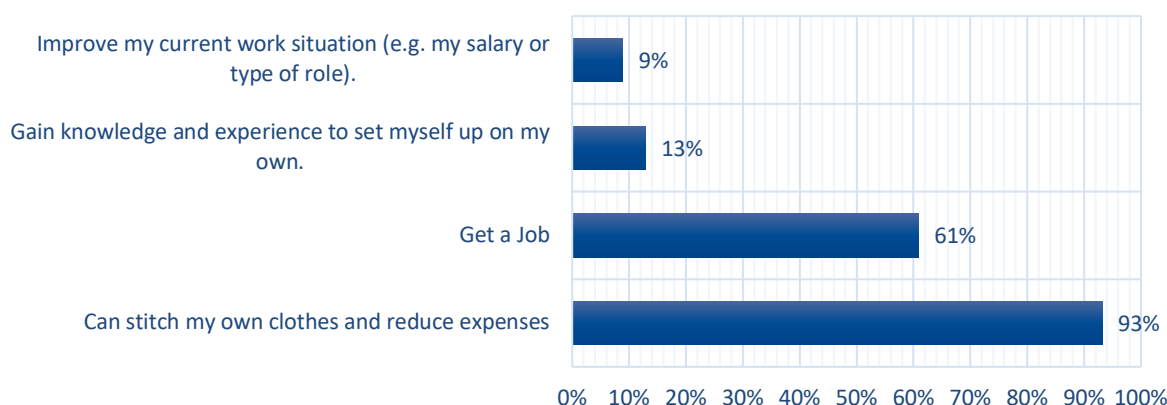
Distribution of Beneficiaries Who Received NSDC Certificate (n=381)



The complete survey questionnaire was conducted with the 70% of respondents that completed the course, which is 381. Of the 381 respondents who completed the course, it was found during the survey that 70% of 381 had received the NSDC Training Certificate, which is 266. While the remaining 30% of students who took the examinations are yet to receive their respective NSDC certificates. Considering the value an NSDC Skill Certificate holds, it is imperative to provide the same at the earliest.

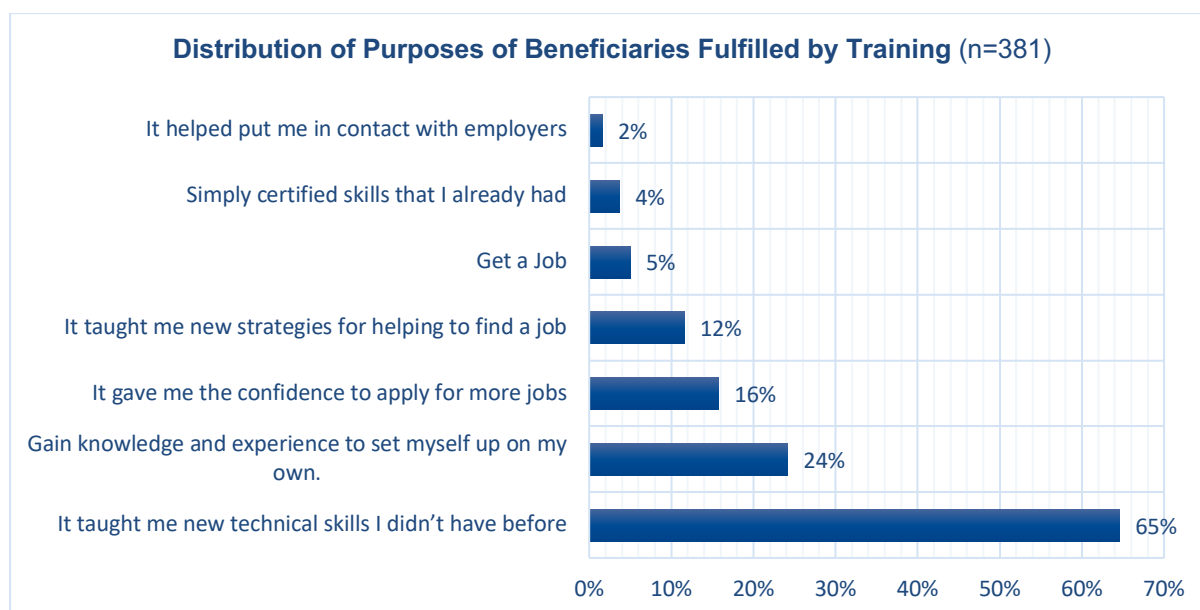
The short-term vocational education training courses are considered the bridge to infuse the labour market with a workforce that wields the appropriate skills and can possibly mitigate the skill mismatch that we experience in India. Hence, the ability of a programme to understand the various purposes with which the beneficiaries join the course is very essential for the programme to be successful.

Distribution of Purposes of Beneficiaries for Joining the Training (n=381)



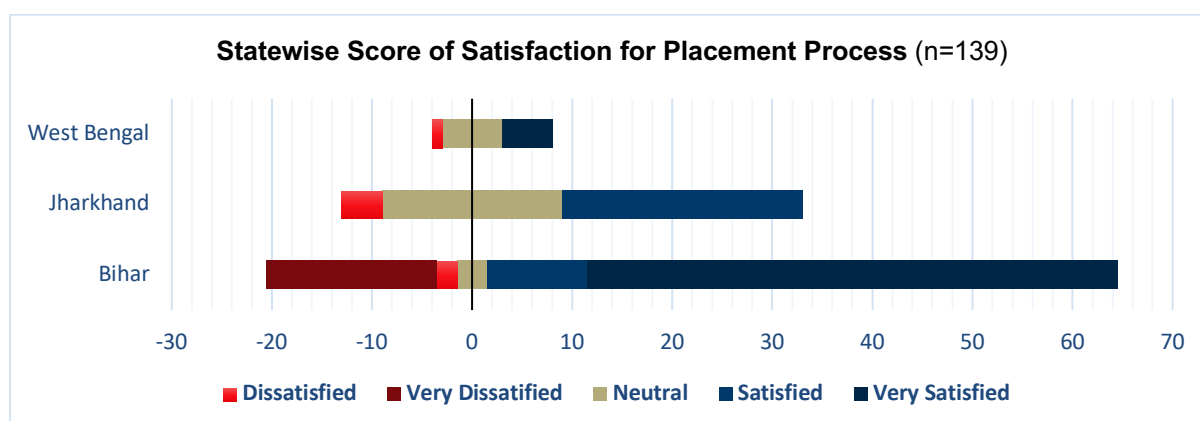
As per the survey, 93% of beneficiaries stated their primary object was to reduce their expenses as they would be able to stitch the clothes of their family members and their own. Following this, 61% of beneficiaries had joined the training to get a job after it. While 13% mentioned that they wanted to learn how to set up & start their own venture after the training, and only 9% of beneficiaries wanted to improve their current working situation.

In terms of fulfilling the purposes, the survey revealed that 65% of beneficiaries have been able to learn new technical skills that they can utilise in their everyday life. 24% of beneficiaries also stated that they had gained the knowledge and skills to set up their own venture, while 28% of beneficiaries also reported that they gained the confidence, strategies and contacts for applying for and acquiring a job. However, only 5% of beneficiaries reported having gotten the job post-training, and 5% of beneficiaries responded to having been simply certified for the skills that they already had before the training course.



The process of implementing the training course constituted three stages: first, the beneficiaries were trained on the technical tailoring skills, second, they were given on-the-job training (OJT) in the manufacturing & tailoring facilities, third, they were provided job placement services after finishing the course. As the beneficiaries from Meghalaya & West Bengal only received the training for Self-employed Tailors, they didn't require the placement services.

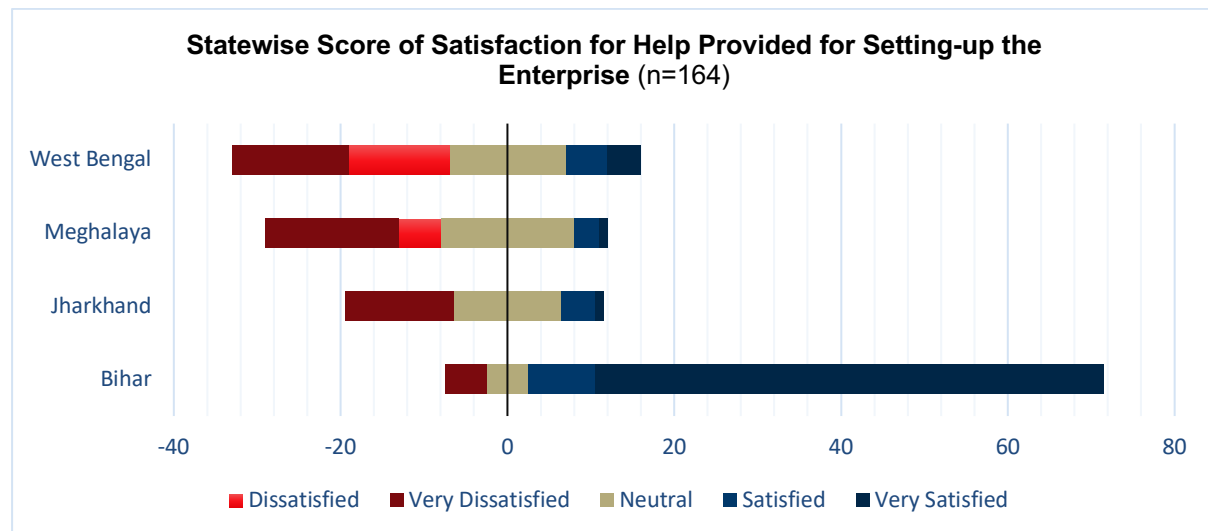
During the survey, a lot of respondents expressed their disappointment with the post-training placement & support services provided by the implementation partner, which entailed a lot of respondents refusing to give any score for the same process. Hence, from 131 responses that were collected, 77% of beneficiaries gave a positive score, with complete satisfaction experienced by 56% of beneficiaries at a score of 5 and 21% at a score of 4. While 11% of beneficiaries gave a neutral score of 3, the remaining 12% of beneficiaries gave a negative score, with complete dissatisfaction experienced by 8% of beneficiaries at a score of 1 and 4% at a score of 2.



Similarly, as part of the training intervention, the beneficiaries who opted for the Self-employed tailor course were to be provided with post-training support for setting up their own micro-enterprises. During the survey, it was also revealed that the beneficiaries who opted for the Self-employed Tailor course were to receive either financial support of INR 10,000 or a sewing

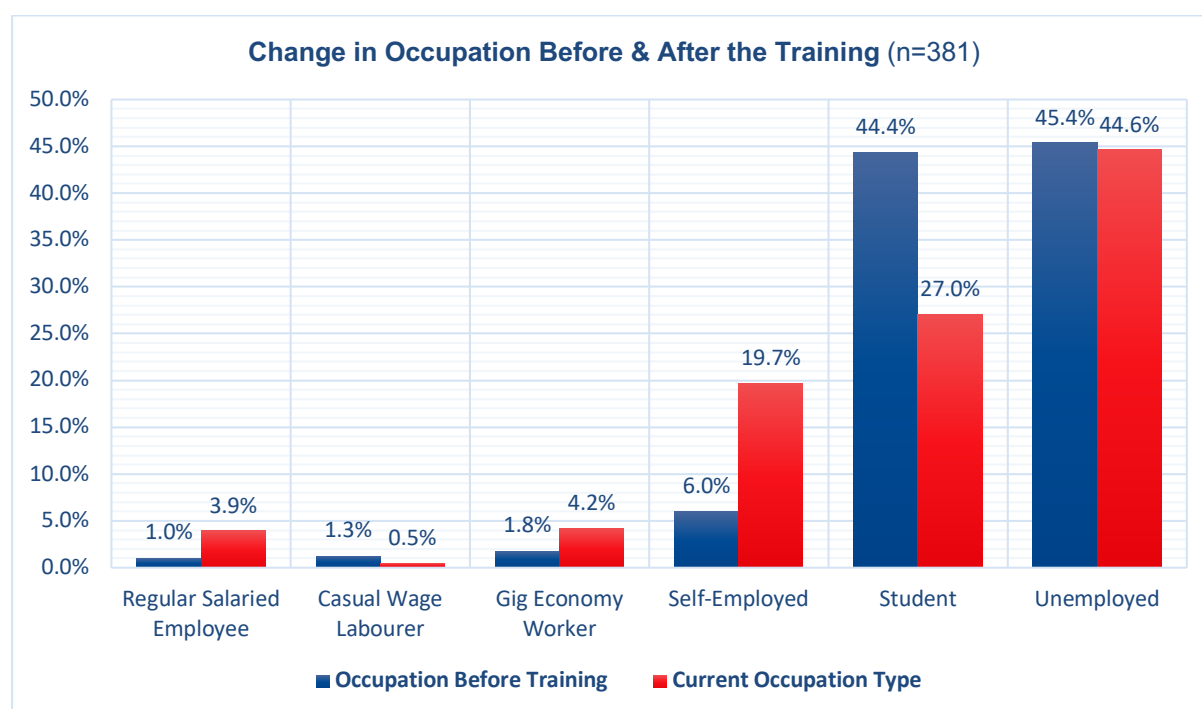
machine for them to start their own enterprise. However, most of the respondents reported that they have not received any help so far. Hence, most of them refused to provide any score for the post-training help and the responses were collected from 164 respondents who agreed to answer.

On the Likert scale of satisfaction, for the help provided post-training for setting up their own venture, 53% of beneficiaries have given a positive score, with complete satisfaction experienced by 41% of beneficiaries at a score of 5 and 12% at a score of 4. Additionally, 29% of beneficiaries have given a neutral score of 3 and, 18% of them have given negative scores.

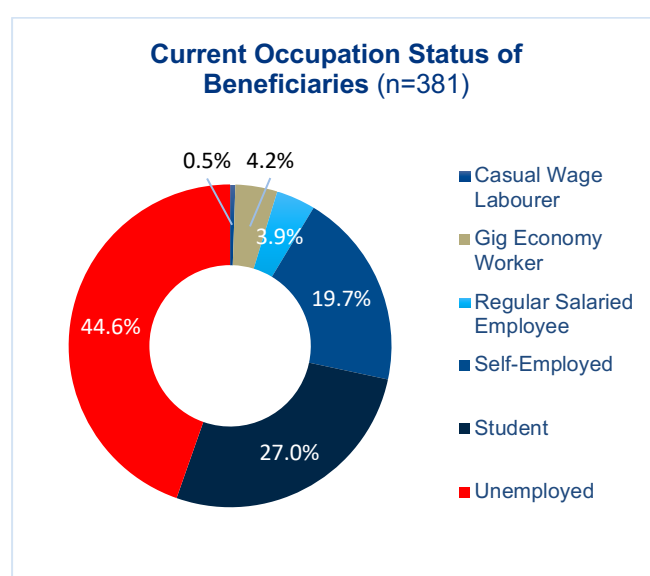


3.4 Impact of the Programme

To attain a comprehensive assessment of the programme's impact, we delve into its profound and potentially transformative effects on the social ecosystem. This section meticulously examines the indirect, secondary, and prospective impact arising from the project.



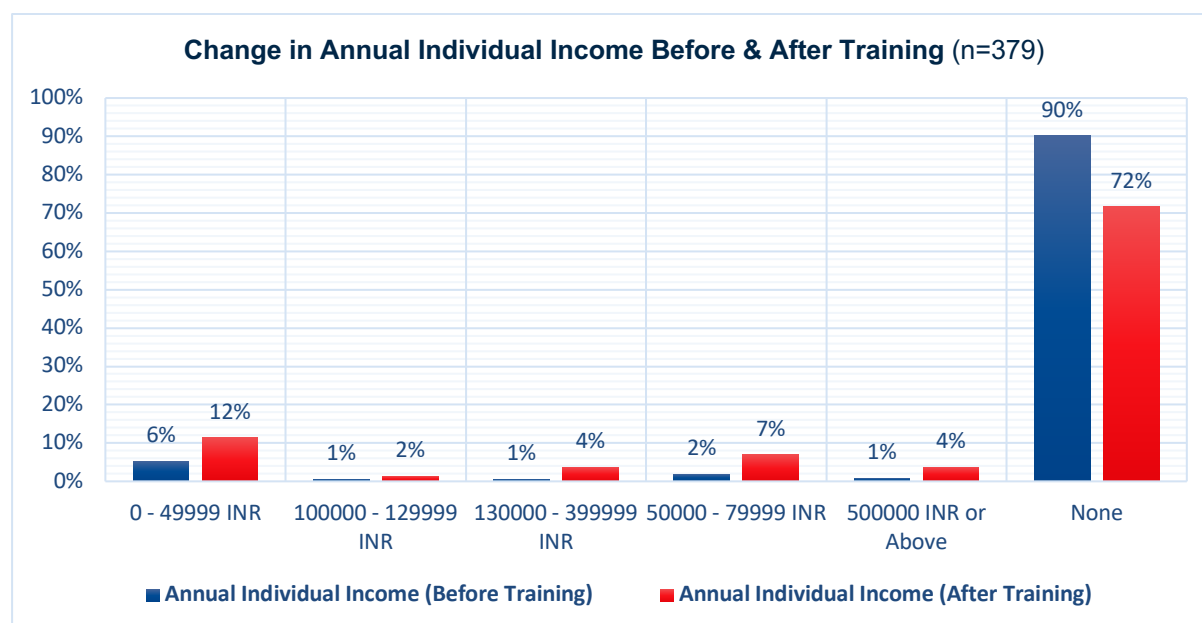
The impact of attending the VET training has been positive for a good portion of the beneficiaries, as the difference in their respective occupation types pre & post-training can be seen from the graph above. There is almost a 3% increase in beneficiaries as Regular Salaried Employees, while a noticeable increase of 13.7% is evident for beneficiaries as Self-Employed workers. The drop in the Student category is natural as the beneficiaries had already completed their education over 2 years at the time of this assessment.



The current employment status of the beneficiaries was further bifurcated as 44% of beneficiaries reported to be still unemployed after training, and 27% of beneficiaries are yet to complete their formal education. Of the beneficiaries who are participating in the labour market, 19.7% are currently working as Self-Employed, and 4% are currently Regular Salaried Employees. The remaining beneficiaries are divided with 4% as Gig-Economy Workers & 0.5% as Casual Wage Labourers.

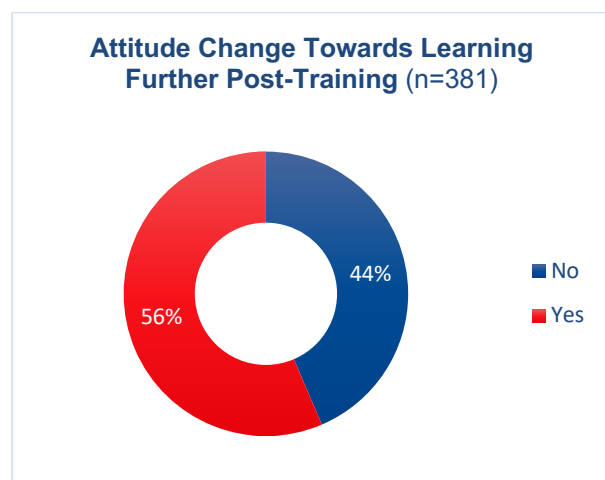
The impact of the VET training courses is also evident in the change in the distribution of annual individual incomes of the beneficiaries across courses as compared before & after the

training. In the survey, it was observed that of the 90% of the beneficiaries who were not participating in the labour market before the course, there was an 18% drop after the training, which entails an increase in the number of beneficiaries who are now active participants of the workforce. There is a 6% increase in the number of beneficiaries who are now earning up to INR 49000 annually, plus a 5% increase in the number of beneficiaries who now earn INR 50000 – 79999. Additionally, there is a 3% increase in two categories each: one, the number of beneficiaries who earn up to INR 130000 – 399999 and second, INR 500000 or Above. For the remaining category of annual household income of INR 100000 – 129999, there is yet a 1% increase in the number of beneficiaries as well.



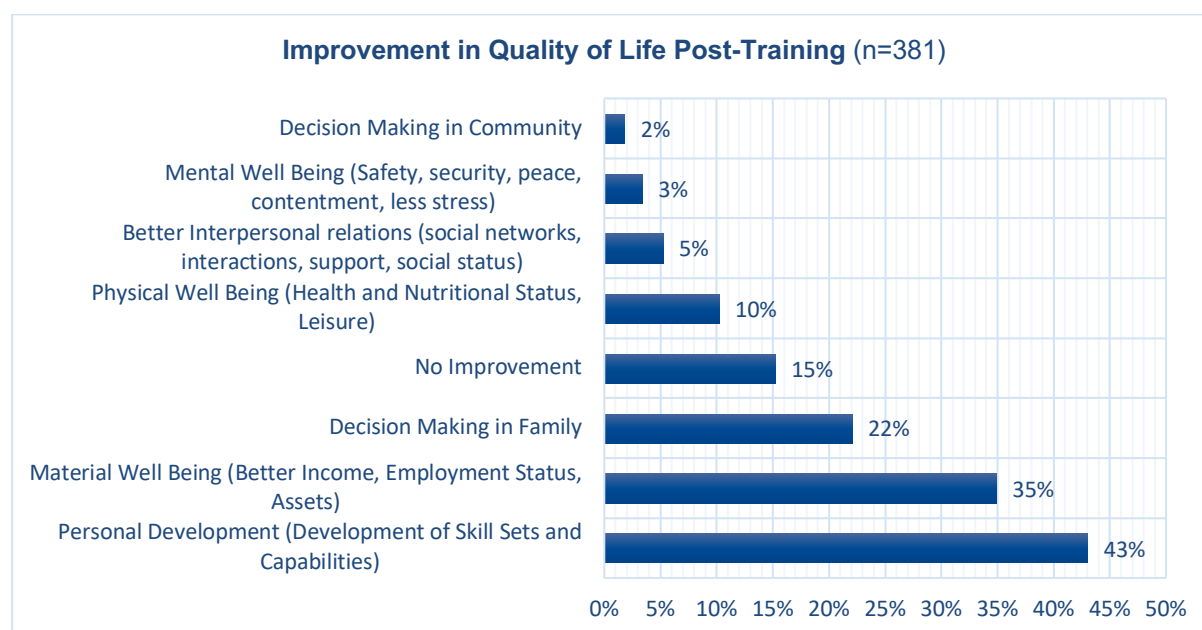
The survey findings indicate a notable increase in independence among beneficiaries for income-generating activities before and after the project. The change in annual individual income also indicates and relates to the distribution of objectives of the beneficiaries, which were fulfilled by joining the VET training course. We can conclude that the programme led to improvements in labour market participation and income, resulting in a net welfare gain not only to the individual but the household as well.

As this project targeted the women beneficiaries from weaker economic backgrounds, the change in their outlook and behaviour is very important for this assessment.

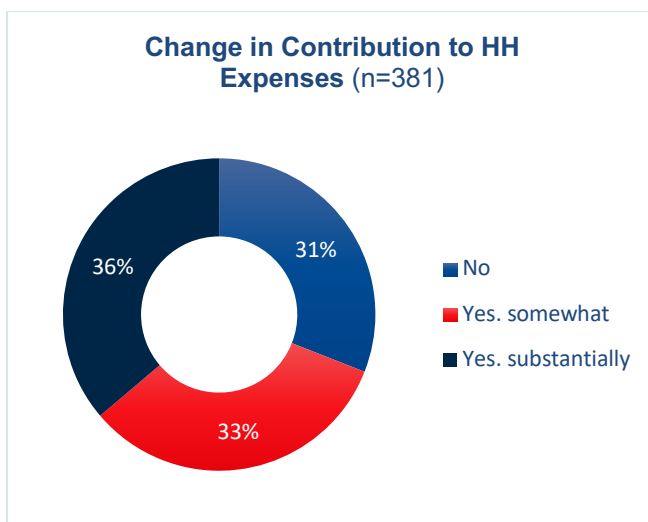


The survey shows that 56% of the beneficiaries want to further deepen their knowledge and skills pertaining to the courses offered in this program. So, they can expand the services and solutions that they offer to the customers. Consequently, further increasing their ability and income levels. This indicates the long-term sustainable impact experienced by the beneficiaries after completing the VET training course.

Individuals in our survey also reported the change they have experienced in their quality of life. The data shows that 43% of beneficiaries reported an improvement in their personal development in terms of skillsets & capabilities. 35% of respondents reported improvement in material well-being with improvement in income level and employment status. 10% of beneficiaries also reported an improvement in their physical well-being as they are able to afford a better nutritional diet and a healthy lifestyle. However, there were 15% of respondents also reported no improvement in their quality of life which related to the beneficiaries who have not yet received the post-training help & support.

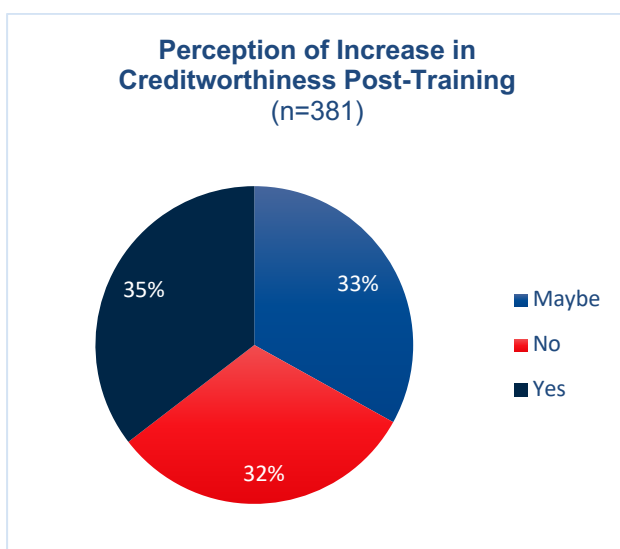
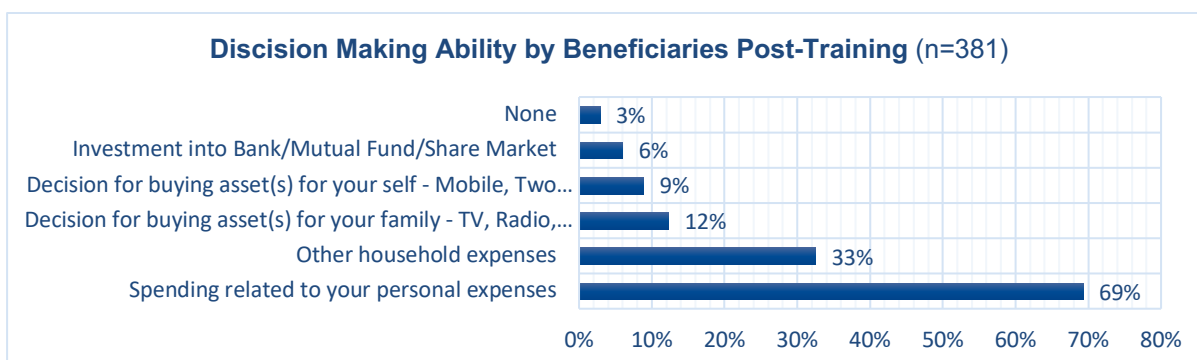


The remaining beneficiaries reported improvement with respect to interpersonal relations, 5%, and their Mental well-being, 3%, and finally, 2% of beneficiaries also reported a better decision-making capability in their respective communities.



36% of beneficiaries reported that there had been a substantial increase in their contributions to the household expenses. While 33% of beneficiaries stated to have somewhat increased their contribution to the household expenses. However, a considerable 31% of beneficiaries reported a negative response, remarking no change in their contribution to the expenses of their respective households. This indicates the layers of impact experienced by the beneficiaries from this project.

There has been a significant increase in the decision-making capability of many beneficiaries, as 69% of beneficiaries reported an increase in decisions related to their expenses, while 33% of beneficiaries reported that they have been able to make decisions regarding their household expenses. Moreover, 12% of beneficiaries have also been able to make the decision to buy assets for their families and 9% to buy assets for their personal use. One important impact indicator was reported by 6% of the beneficiaries who have been able to start their own investment in formal banking systems, like mutual funds, share market etc.



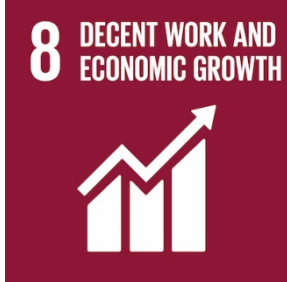




Adding to the decision-making ability, 35% of beneficiaries stated that they believe their creditworthiness has increased after training and receiving the NSDC certificate, while 33% of beneficiaries reported that their creditworthiness may have increased after training, and the remaining 32% reported a negative response as to have increased their creditworthiness because of attending the vocational education training program and receiving the NSDC certificate.

3.5 Coherence

The Coherence section of the report checks the alignment of the programme with other interventions in the country, i.e., with similar programmes which were being run by other institutions.

Alignment with SDGs

SDG Goals	SDG Targets	Alignment
 <p>4 QUALITY EDUCATION</p>	<p>Goal 4: Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</p>	Partial Alignment
 <p>5 GENDER EQUALITY</p>	<p>Goal 5: Gender Equality 5.7: Equal Rights to Economic Resources, Property Ownership and Financial Services.</p>	Full Alignment
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Goal 8: Decent Work and Economic Growth 8.5: Achieve full and productive employment and decent work.</p>	Full Alignment
 <p>10 REDUCED INEQUALITIES</p>	<p>Goal 10: Reduced Inequality 10.2: Empower and promote the social, economic and political inclusion</p>	Full Alignment
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Goal 17: Partnership for the goals 17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships</p>	Full Alignment

Alignment with National Policies

National Policy/Scheme/Mission	Objectives & Strategies	Alignment
National Policy for Skill Development and Entrepreneurship, 2015	To provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards, and to link the skilling with demand centres.	HDFC provided prosthetics and callipers to individuals with disabilities
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	The objective of this Skill Certification Scheme is to enable a large number of Indian youths to take up industry-relevant skill training that will help them secure a better livelihood.	HDFC provided prosthetics and callipers to individuals with disabilities along with training and physiotherapy sessions.
Jan Shikshan Sansthan (JSS)	To improve the occupational skills and technical knowledge of the non/neo literates and persons having a rudimentary level of education.	

Alignment with CSR Policy

Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of the activities that can be included by the company in its CSR policy. The table shows the alignments of the intervention with the approved activities by the Ministry of Corporate Affairs.

Sub- Section	Activities as per Schedule VII	Alignment
(ii)	Promoting education, including special education and employment enhancing vocational skills especially among children, women, the elderly, and the differently abled and livelihood enhancement projects;	Completely

Alignment with BRSR Principles

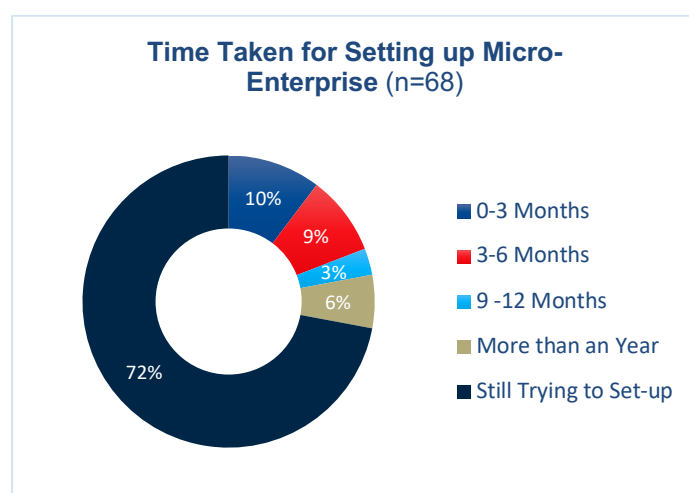
The programme's intervention also aligns with the ESG Sustainability Report of the corporate. Particularly, concerning the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI), the programme aligns with the principle mentioned below:

Principle 5 Businesses should respect and promote human rights	Principle 8 Businesses should promote inclusive growth and equitable development
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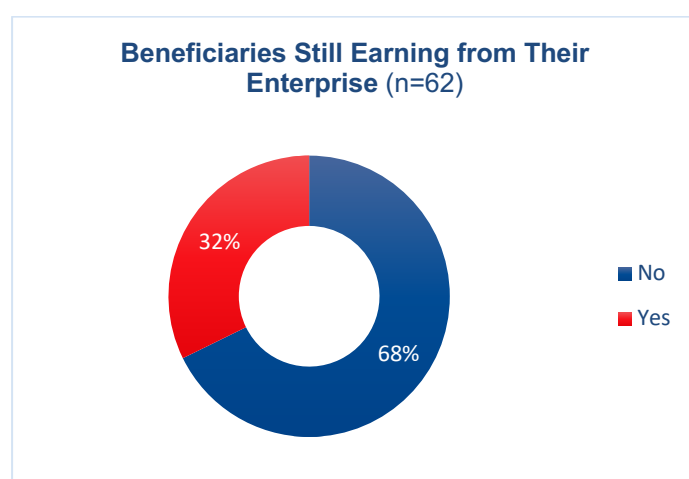
3.6 Sustainability

As remarked in the Asian Development Bank Outlook, opening opportunities for women to engage in paid work can start a virtuous cycle. Long-entrenched social norms and cultural attitudes that delineate “men’s work” and “women’s work” will not evolve overnight, but women taking on new roles in society can be a catalyst for change. A woman with a job, gains bargaining power within her household, which helps to mould the attitudes of the next generation.

The sustainability aspect focuses on the long-lasting benefits of the intervention. This section covers the post-training effects and how they impacted the lives of the beneficiaries.

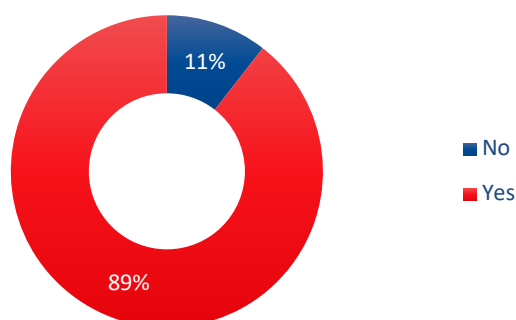


Of the 381 respondents who completed the VET training courses, 28% reported having actively participated in the labor market since the completion of the course. Of the 28% beneficiaries, 72% of the students reported that they haven’t been able to set up their enterprise and are still trying. While 10% of them were able to set up their venture within the first three months after completing the course, 6% took more than a year, and the remaining 3% took between 9 to 12 months to set up their venture.



As evidence of the sustainable impact of this training, 32% of the 62 respondents who agreed to answer reported that their venture is still functional and they are still earning from the same. However, the remaining 68% reported that they are unable to earn from their respective ventures. This requires special attention and the additional hand-holding that needs to be provided as part of the post-training assistance.

Distribution of Beneficiaries with Increase in Income from their Venture (n=19)

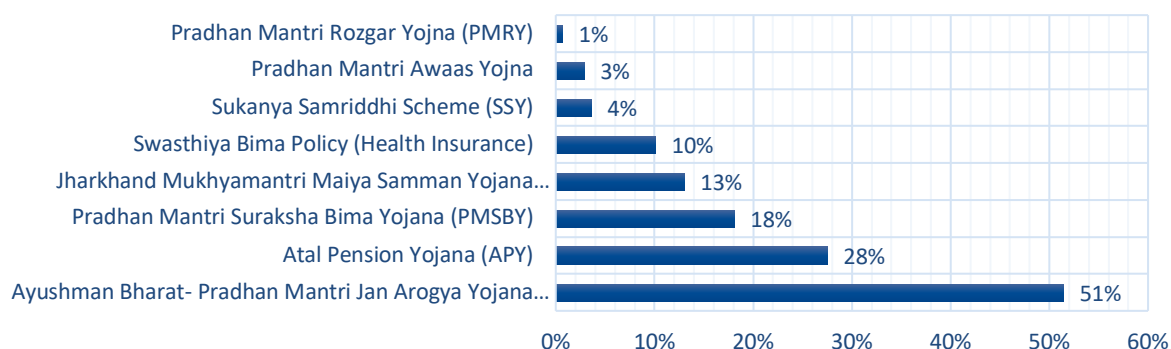


Upon further inquiry with the beneficiaries, who reported their venture to be still functional and have also been earning from the same till date. The survey revealed that 89% of these beneficiaries have experienced an increase in their income since the time they started their venture, while the remaining 11% reported their income to be still the same as it was when they started their venture. This highlights that the beneficiaries who were able to set up their own ventures have been able to

Utilise the skillset and knowledge that they gained from the training course and have been able to monetize them successfully. However, considering the proportion of these successful cases with the representative sample size, there appears to be a gap in the intervention post-training.

Another aspect of sustainable impact covered in livelihood programmes is the social security that the beneficiaries achieve after completing the course. As per the survey, 26% of beneficiaries are availing of the government social security schemes. Wherein 51% of beneficiaries are covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana, while 28% of these beneficiaries are also availing of Atal Pension Yojana. Especially in Jharkhand, 13% of the beneficiaries are also covered under the Mukhya Mantri Maiya Samman Yojana.

Distribution of Govt. Social Security Schemes Availed by Beneficiaries (n=138)



3.8 Rating the Implementing partner on the PPP matrix

The rating criteria and ranking of the implementing agency have been based on primarily 3 factors People, Processes, and Platforms.

The PPP framework revolves around the dynamic interplay of its three key elements. **People**, who actively participate in programme execution are complemented by **processes** that enhance efficiency and accuracy. The **platform** component, in turn, facilitates tasks and automates processes. The harmonious equilibrium among these elements, optimising the synergy between people, processes, and platforms, empowers agencies to attain organisational efficiency.

Visualised as a golden triangle with each side equally significant, the PPP framework embodies a holistic approach to project success, from execution to outcomes. Neglecting any element can disrupt the framework's balance and, consequently, impact the project's overall success.

Framework Element	Indicator	Individual Scoring	Consolidated Scoring
People	Governance Mechanism	3	4.2
	Quantity of resources hired	5	
	Quality of resources hired	4	
	Involvement of multiple stakeholders	3	
Processes	Whether proper permissions were taken to operate the centre and camps	5	3.8
	Whether any hindrances were faced and how they overcame the same	4	
	MOU between HDFC and Skills Root	5	
	Permission taken from beneficiaries	5	
	Rating of project activities by beneficiary	3.9	
	Training Quality & Facilities	3.8	
	Resolution of Doubts & Queries	4	
	Resolving technical issues	4	
	Placement Support	2	
	Support for Enterprise Setup	2	
Platform	Mode of data collection during the programme	5	4.8
	Data privacy	5	
	Usage of any DBMS software of other secure data-storing platform	5	
	Data quality	4	
	Data Storage & Maintenance for tracking	5	

The rating criteria consider multiple factors, and the implementing partners have been given individual ratings based on their scope of work and level of engagement. The below-mentioned table describes the major indicators which were used for evaluating the partner.

The **People** parameter considers the responsibility and capability of individuals engaged in project implementation for specific tasks. Additionally, it takes into account the behavioural

aspects exhibited by these individuals during project execution while providing support for the data collection process.

The **Processes** parameter examines the practices employed by stakeholders throughout the project implementation. This encompasses the consideration of proper permissions and ethical practices. Additionally, the critical aspect of partner coordination played a pivotal role in implementing the programme on a large scale and was thus carefully considered.

Sensitive information was collected and stored from beneficiaries during the project. The **Platform** indicator was designed to assess partners based on their data management capacity and any best practices they employed, utilising technically sound mediums. Additionally, information about each beneficiary, as provided by the partners and shared with CSRBOX's team during the evaluation process, was factored into the consideration for the programme.

Rating	Inference
4-5	Very Good
3	Satisfactory
Less than 3	Unsatisfactory

Legend: Kindly follow the above-mentioned table for inferences on the PPP ranking.

3.9 Target vs Achievement

Financial Year	Training Course Distribution	Target Beneficiaries	Achieved Beneficiaries	Total Achieved Beneficiaries
2021-2022	SMO	270	270	2020/2040
	SET	1240	1240	
	HE	0	0	
	Store Keeper	380	360	
	Record Keeper	150	150	
2022-2023	SMO	480	480	3060/3060
	SET	1980	1980	
	HE	360	360	
	Store Keeper	240	240	
	Record Keeper	0	0	
Total		5100	5080	5080/5100

*As per the data shared by Skills Root

Chapter 4

Recommendations



Recommendations to the Project

- The program's primary aim was to augment women's active participation in labour force via Skill building and Entrepreneurship Training in the Apparel sector. A thorough Impact Assessment study, employing a blend of qualitative and quantitative research methods, has yielded a spectrum of findings. This section offers recommendations and proposes actionable measures that can be adopted to optimise the effectiveness of similar future interventions.

Training Quality & Facilities

- Trainers need to be more accommodating towards students' problems & doubts, as only 61% students reported them as very helpful while the rest 39% had their reservation.
- Only 2% students could recall the On-the-Job training. They need to be properly counselled and oriented about OJTs. Moreover, the data for OJTs also needs to be thoroughly maintained.
- Lack of Equipment, Clash with college/school timings & Accessibility to the center in terms of distance were the major challenges that students experienced. They need to be accounted & incorporated in future interventions.

Post-Training Support & Services

- 30% respondents are yet to receive their respective NSDC Certificates. Special attention & focus is needed to make sure that beneficiaries receive the SSC+NSDC verified certificate that holds value in labour market.
- Only 5 out of 541 respondents have reported that they were able to acquire a job in the placement process and most of the respondents have reported that they never had a placement process in their centers. Special attention & diligent follow ups are required to make sure beneficiaries receive the placement services. Moreover, a verifiable data repository needs to be created & maintained for tracking the placement progress.
- Lack of initial support & market linkages for Self-Employed Entrepreneurial Ventures. Most of the respondents have not received any support or guidance for setting up their own enterprise. Moreover, a verifiable data repository needs to be created & maintained for tracking the support provided.

Chapter 5

Impact Stories



Socio-economic Mobility and Independence: Heena Tabassum's Journey

Heena Tabassum, a resident of Hazaribagh, Jharkhand, was at the end of her final year of M.A. English when she saw the advertisement about the VET Training Course being organised under HDFC Parivartan. She was always interested in fashion design and apparel but didn't know how to pursue a career in this sector. As she had lost her parents at an early age, and now living with her only sister, Heena didn't have the confidence and was very hesitant to apply.

Chancing upon the pamphlet about the training course, she spoke with her friends and visited the training facility. Heena chose the Sewing Machine Operator (SMO) course and completed her training by passing the NSDC exam and earning her certificate. The training course became the ideal space for gaining theoretical knowledge and getting hands-on practice. As the course had additional confidence building and sewing machine maintenance components, it completely prepared her for the labour market with the right skill set. This augmented her transition from being a student to actively participating in the workforce as she was able to acquire a job from the placement process at the end of the course. The job offered her a salary of INR 10,000 per month. Over the course of one year after training, the exposure and experience she gained from the job, Heena has now changed her organisation and has transitioned into the role of an Assistant Trainer for Fashion Designing.

Heena is thankful to HDFC for funding the project in the year 2022 which helped her gain not only economic independence and stability but also helped her convert her passion into her career.

Gulnaz Parveen's Inspiring Journey

Gulnaz Parveen is a mother of 2 kids with a total of 9 family members. She had been stitching clothes at her home before the training but was limited to basic alterations and cloth cutting. She was facing challenges related to big family size and few earning members; this situation obliged her to look for earning opportunities and when she heard about the VET course from her friends & family, she directly approached the training centre and applied for the Sewing Machine Operator course.

During the course, she learnt the technical aspects of working on the sewing machine and the contemporary techniques of stitching the type of clothes currently in trend. Along with the theoretical aspects, the course provided her the practical hands-on training time to expand and hone her skills.

Before joining the course, she was engaged in self-employment with basic stitching skills, which were able to get her INR 1000 to INR 2000. After the training course, although she didn't receive any placement support or services, she has been able to establish a family-based micro-enterprise. Gulnaaz taught her sister everything she learnt in the VET course, and now they earn around INR 10000 to INR 12000 per month. She also expressed the increase in productivity after the course, as she can do twice the work at the same with more accuracy.

She extends her gratitude towards HDFC for funding the project, which helped her learn and expand her skill set and has now enabled her to actively participate in the labour market. However, she also earnestly requested for the placement process to be more effective and efficient as she wants to join a full-time job and achieve social & financial security & stability.

Afrin Parveen's Inspiring Journey

Afrin was a young graduate who had recently completed her graduation when she learnt about the VET course from her friends & family. She comes from a family of 6 members, of which five are earning. She wanted to try her hand at sewing & stitching as a hobby or possibly an alternate source of income with a final goal of financial independence. Upon visiting the training centre, she enrolled herself on the Sewing Machine Operator course as it had the post-training placement process as one of the components.

During the training, her favourite part used to be the Practical Practice sessions as they allowed her to hone her skills and experiment with new styles of Kurtas, Pants and Palazzos, which consequently has also become her speciality now. Contrary to her expectations, she didn't receive any post-training placement support or service, which compelled her to apply on her own and get a job in the BFSI sector as a salesgirl of credit cards.

In Addition to that, she is also engaged in self-employment by providing stitching & alteration services in her locality with Kurtas, Pants & Palazzos as her USP. The BFSI job supported the initial investment needed for the enterprise and along with her sister, they have been able to earn around INR 4 – 5000 extra other than their regular salaries, making their total monthly income around INR 35-40,000.

She extends her gratitude towards HDFC for funding the project, which helped her learn and expand her skill set and has now enabled her to achieve financial independence. However, she also shares her disappointment regarding the lapse in the post-training placement support & services.

Disclaimer For the Impact Assessment Report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt. Ltd. (CSRBOX) and HDFC Bank Ltd. to undertake the Impact Assessment of their Corporate Social Responsibility (CSR) project implemented.
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimer. CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of HDFC Bank Ltd., project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to receive information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well personnel in related industries.

With Specific to Impact Assessment, CSRBOX:

- Has neither conducted an audit or due diligence nor validated the financial statements and projections provided by HDFC Bank Ltd.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same;
- CSRBOX must emphasise that the realisation of the benefits/improvisations accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realisation of the projected benefits;

The premise of an impact assessment is 'the objectives of the project along with output and outcome indicators pre-set by the programme design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.



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