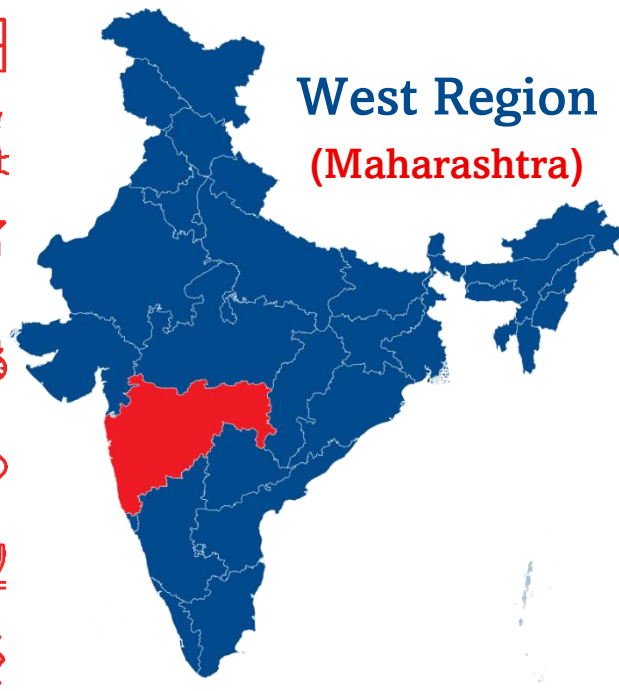
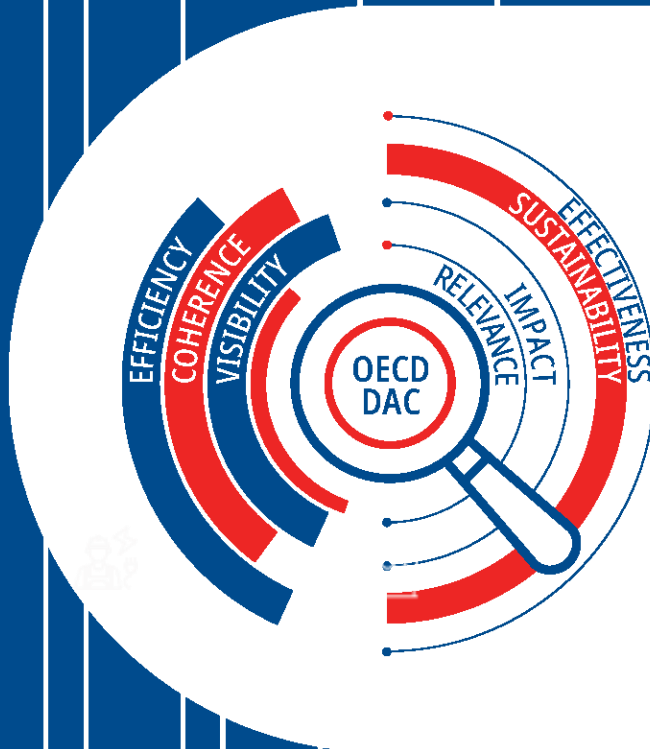


P0462

Transforming Lives Through
"Livelihood Enhancement"

IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(January)

Submitted By

 **CMSR** Consultants
fostering sustainable partnerships

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ACRONYMS

Abbreviation	Full Form
AMC	Annual Maintenance Contract
BoD	Board of Directors
CFC	Common Facility Centre
CRP	Community Resource Person
CSR	Corporate Social Responsibility
DMS	Development Measurement System
FDP	Focused Development Program
FFS	Farm Field School(s)
FGD	Focus Group Discussion
FPO	Farmer Producer Organisation
GP	Gram Panchayat
HP	Horsepower
IA	Implementing Agency
IDI	In-Depth Interview
IIMR	Indian Institute of Millets Research
IICT	Indian Institute of Carpet Technology
KII	Key Informant Interview
KVK	Krishi Vigyan Kendra
LDP	Low Density Polyethylene
MEL	Monitoring, Evaluation and Learning
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organisation
NRCC	National Research Centre on Camel
NRLM	National Rural Livelihoods Mission
NRM	Natural Resource Management
O&M	Operations and Maintenance
OECD	Organisation for Economic Co-operation and Development
PG	Producer Group
PGS	Participatory Guarantee System
PoP	Package of Practices
PRI	Panchayati Raj Institution
SDLE	Sustainable Development and Livelihood Enhancement
SHG	Self-Help Group
SRLM	State Rural Livelihood Mission
TDS	Total Dissolved Solids
ToC	Theory of Change
VDC	Village Development Committee

A. SUMMARY

P0462- RAAH Foundation

OVERALL PROJECT SCORE
(Moderate)

3.2

Project Snapshot



Location

Palghar district,
Maharashtra



Duration

January 2021
– December
2024



Beneficiaries

1000



Methodology and Sample

Methodology: Cross-sectional mixed-method design, using HDFC Bank CSR's DMS framework

Sample: 327 Surveys and 18 Qualitative interactions including 9 FGDs, 8 IDIs, 1 Case study & 1 KII were conducted with respondents (entrepreneurs)

Key Interventions

SDLE



Enterprise
development



Infrastructure
Development



Capacity Building



Output Support

Impact at a Glance



confident to start
Enterprise



Access to input, credit and
Raw material



Setup Home based
Enterprise

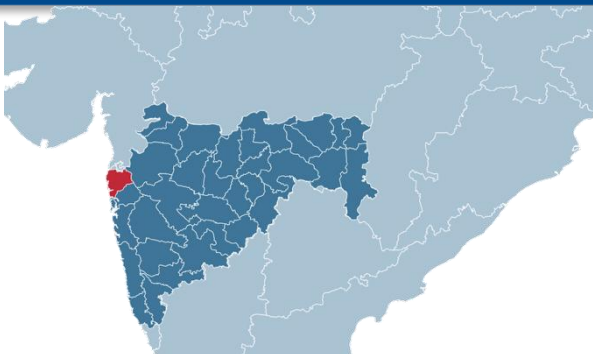


Participated in Local market
and exhibitions



Generating Income
through Enterprise

Project Area



Relevance	3.3	3.3 Moderate
Coherence	4.0	4.0 Good
Efficiency	3.7	3.7 Good
Effectiveness	2.9	2.9 Moderate
Impact	2.4	2.4 Low
Sustainability	3.1	3.1 Moderate
Sustainability	5.0	5.0 Excellent

Excellent

> = 4.6

Good

3.6 to 4.5

Moderate

2.6 to 3.5

Poor

<= 2.5

B. FINDINGS:

1. Findings by OECD Criteria

 Relevance (Moderate) 3.3	63% respondents rated the interventions as either “high priority” (41%) or “essential support” (22%), another 25% rated them as ‘medium priority’. Similarly, 86% respondents rated the intervention adequate (50%), fairly adequate (25%), and extremely adequate (11%). • The training provided for quilt making, carpet making, and grass art was of good quality, and women were able to successfully acquire the intended technical skills. However, the overall intervention design showed limited alignment with local realities, as it did not adequately account for critical constraints such as women’s limited availability of time due to existing livelihood commitments. • Inadequate baseline assessment resulted in the introduction of large loom machines without verifying the availability of secure, shared, and weatherproof spaces, leading to machines being dismantled or remaining idle. • The interventions did not sufficiently account for existing livelihood patterns, as most women were already engaged in MGNREGA, agriculture, and daily wage labour, which offer more predictable and immediate income compared to time-intensive textile activities with uncertain returns. • The project design underestimated the opportunity cost of women’s time, particularly during agricultural seasons, making the interventions less attractive relative to existing income sources.
 Coherence (Good) 4.0	• The project demonstrates broad alignment with institutional policies and priorities. The women’s skilling component aligns well with HDFC’s CSR framework on skill development and livelihood promotion. • While the project avoids duplication with existing government schemes, it operates largely as a standalone intervention, with minimal convergence or alignment with government programmes or private sector initiatives.
	83% of the respondents reported that interventions were delivered on time, with 9% reporting slight delays. Regarding quality of services, 84% of the respondents believe that the quality of services was either “good” or “very good”. • The interventions performed relatively well in terms of training

Efficiency (Good) 3.7	delivery and skill acquisition. In the first and second years of the project, the three-month training period for all the three entrepreneurship activities was appropriate and effective, enabling women to successfully learn the technical skills of quilt making, grass art and carpet/mat making. • During Year 3 of project implementation, in villages such as Wangan Pada, Dongadewadi and Dhamanshet, training activities commenced in September 2024, when the project was nearing completion. As a result, the groups had limited time for training, practice, and follow-up, which constrained the effective utilisation of project resources. The late initiation of training towards the end of the project period adversely affected implementation efficiency. • While the training component itself was efficient, the overall efficiency of the intervention was limited because of having only one loom for a group of ten women reflected poor resource allocation and a clear input-output mismatch. • The limited availability of looms relative to the number of beneficiaries led to underutilization of labour and time, as women were unable to access the equipment regularly. As a result, they could not devote sufficient time to production, which reduced overall productivity and compromised product quality. • Most women did not continue with the activities, and there was no systematic follow-up or monitoring by the NGO team to address the drop-off. Similarly, operational challenges such as looms being shifted or dismantled due to leaking roofs during the monsoon were not monitored or mitigated.
 Effectiveness (Moderate) 2.9	• The project was partially inclusive, as it focused on enrolling women from tribal and marginalised communities for the entrepreneurship activities but did not adequately adapt interventions to their socio-cultural context and livelihood realities. • Mat making, quilt making, and grass art required dedicated time, space, and market engagement, which conflicted with women's primary income sources and domestic responsibilities. Although beneficiaries were formally included, the design constraints limited effective participation and reduced the depth of inclusion. • The project showed limited adaptation over time, despite early indications that the design was misaligned with local conditions. By the first year, the lack of secure, weatherproof spaces for large looms and monsoon-related damage was evident. However, the intervention continued without meaningful design adjustments. • The key influencing factors across the interventions included

	effective skill-based training, initial provision of machines and raw materials, and women's ability and willingness to learn and produce quality products, with short-term successes observed where NGO support and market access were available. • However, these were outweighed by several disabling factors that limited sustainability, including inadequate infrastructure and lack of dedicated space for large looms, weak market linkages with low price realization and delayed payments, heavy dependence on the NGO for raw material sourcing, and insufficient post-training handholding. • In the grass art intervention, the project did not account for the long-term feasibility of procuring sikki grass from Bihar or develop a sustainable local sourcing mechanism for women once project support ended. Implementation challenges were not translated into adaptive course correction, limiting effectiveness. • Competing livelihood priorities such as MGNREGA, farming, and wage labour offered more reliable income, reducing women's ability to continue time-intensive activities. • There were mismatches between group size and available machines, limited follow-up after training, and project-driven activity selection often based on trainer availability rather than local feasibility. • As per women FGD participants from Washala, Mokhada, <i>"we spend 2-3 days making a rug and earn just ₹200-300 much less than MGNREGA wages. So, it is not worth leaving household work for the loom"</i>.
 Impact (Poor) 2.4	<i>Average Annual Enterprise Income: ₹15,152 per enterprise over the last year</i> <i>Average Expenditure: ₹2,468 reported by respondents</i> <i>Average Savings: Enterprises currently report average savings of ₹1,438</i> • The project had a positive short-term impact on skill development and exposure to alternative livelihood options for women across multiple villages. Women successfully acquired skills in mat making, quilt making, and grass-based products, and in several locations were able to produce and sell goods during the project period. • The long-term livelihood impact has been limited, as most enterprises could not be sustained beyond the active project phase. While the project enabled women to acquire new skills, these skills translated into only modest and short-term income gains • The interventions did not lead to measurable improvements in economic security, asset creation, or durable enterprise development

	at the household or community level. Production levels remained low, returns were modest and often uncertain, and many activities were discontinued before generating meaningful financial impact. As a result, the economic transformation and income enhancement expected from the interventions were limited. • An unintended outcome of the project was that although beneficiaries were trained in quilt making, they were unable to continue quilt production after project closure due to difficulties in procuring raw materials. However, they repurposed the skills acquired through the training to stitch blouses and bags. Some women adopted this as an income-generating activity, while others used the skill for household needs, saving money that would otherwise have been spent on getting blouses stitched externally.
 Sustainability (Moderate) 3.1	<i>Overall, 42% of respondents reported to have at least some measures in place to ensure sustainability.</i> <i>The interventions continue to be actively utilized by 36% of the respondents and another 38% reported to moderately benefit from the interventions.</i> • Across villages and enterprises (mat making, carpet weaving, quilt making, and grass art), sustainability of the interventions has remained weak and uneven. While training, machines, and initial production support were provided, most activities could not continue once the project ended. • Rug-making activities stopped across villages due to low profitability, high time and labour requirements, lack of space to install looms, limited machines relative to the number of women, delayed and uncertain payments and returns that were lower than alternative options such as MGNREGA. • Quilt making did not sustain as a core enterprise, primarily due to absence of market linkages, lack of raw material support, and no post-training handholding. However, a partial outcome was observed, with some women diversifying into stitching blouses and bags for local sale or household use, enabling limited supplemental income or cost savings. • Grass-art interventions ceased soon after training, as women lacked information on sourcing grass and accessing markets; production halted once inputs were unavailable and external support ended. The intervention remained highly dependent on external facilitation. • There was no assured or independent market for products. Many groups were unaware of where their products were sold or at what

	price, and payments were often delayed or unclear. Many groups lacked basic systems such as bank accounts, clear group management, or enterprise ownership. Without these foundations, enterprises could not transition into self-managed units.
 Visibility (Excellent) 	The project had strong Visibility and visibility at the community level. Villagers were aware of Raah Foundation and HDFC as the implementing and supporting partners. All key assets provided under the project such as loom machines and sewing machines were labelled with the HDFC Visibility, ensuring clear attribution and recognition of the donor's support across project locations.

2. Key Impacts & Evidence of Change:

- **Realizing livelihood potential beyond agriculture:** It was a positive effort to introduce women to new skills, which helped them recognize their potential beyond agriculture. The exposure enabled them to see that, in addition to farming, they could explore alternative livelihood and employment opportunities, expanding their sense of choice and possibility.
- **Skill Development and Capacity Building:** Women across villages successfully acquired new skills in mat making, quilt making, carpet weaving, and grass art. Beneficiaries were able to produce finished products (mats, quilts, carpets, grass items) during and immediately after training, demonstrating effective skill transfer and good product quality.
- **Increased confidence and willingness to work:** Beneficiaries expressed strong motivation and readiness to resume production if support, raw materials, and market access are restored.
- **Diversification of livelihood options:** Some groups adapted their skills to alternative uses, such as stitching bags, blouses and dresses, even after quilt-making activities slowed. In villages like **Sathuri and Dhumpada**, several beneficiaries continued stitching blouses and other garments and earned some supplemental income, despite discontinuing quilt production.
- **Improved collective organization:** The formation of women's groups helped establish an initial structure for collective work and production. However, this organizational strengthening remained limited in practice. In some villages, such as Chambashet, groups continue to exist but are only nominally active.

3. Key Factors Influencing Performance

High Performance Drivers	Low Performance Drivers
1. Inclusiveness: The project was highly inclusive, effectively engaging tribal	1. Late Initiation of Training and Short Implementation Window: In several

women across interventions. 2. Strong willingness and engagement of women: Across villages, women showed high interest in learning skills and repeatedly expressed willingness to restart production if support were available. Group cohesion was largely intact, even after project closure, indicating strong social capital. 3. Effective Skill Development and Product Quality: Where training was delivered with adequate time and support, women demonstrated the ability to produce good-quality mats, carpets, quilts, and grass products. 4. Access to Livelihood Assets: The provision of loom machines, sewing machines, and tools enabled immediate production during the project period and reduced entry barriers for economically vulnerable women. 5. NGO-Facilitated Market Access During Implementation: During active project phases, Raah Foundation enabled market linkages, facilitated sales, and ensured payments, which helped demonstrate income potential and build confidence among beneficiaries. 6. Livelihood Diversification and Adaptability: In some villages, women adapted their skills to produce bags, blouses, dresses, and other items suited to local demand, reflecting flexibility and entrepreneurial initiative.	villages, trainings began in the final year or near project closure, leaving insufficient time for skill consolidation, production, and follow-up, thereby reducing efficiency and impact. 2. Weak market integration and absence of exit strategy: Enterprises remained dependent on the NGO for orders and sales. There was no structured transition to independent markets, or institutional buyers. 3. Inadequate Infrastructure and Workspace Constraints: The absence of secure and weather-resilient workspaces led to machine damage, dismantling, and non-use, particularly during monsoon seasons. 4. Gaps in Raw Material Supply Chains: Women lacked knowledge and access to sources for raw materials such as grass, thread, and textiles, making it difficult for independent production. 5. Low and Uncertain Income: Returns from textile and grass-based enterprises were often lower than income from MGNREGA or daily wage labour, reducing incentives to continue. 6. Weak Institutional and Financial Structuring: Many groups lacked bank accounts, transparent pricing mechanisms, and clarity on payments, affecting trust, accountability, and enterprise sustainability. 7. Limited Design Adaptation Over Project Life: Despite early signs of misalignment such as space constraints, weather risks, and low profitability, there were no significant design modifications in later years, constraining long-term outcomes.
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4. Learnings:

What worked	What can be improved
✓ Women as key beneficiaries of project interventions: The interventions adopted a fully inclusive design, with women positioned as the primary beneficiaries, ensuring equitable participation, representation, and access to skills, assets, and livelihood opportunities. ✓ Skill development: Across all three interventions i.e. mat (rug) making, quilt making, and grass art, the training component was effective, and women were able to acquire the required technical skills. Where production did take place, the quality of products was consistently reported to be good, indicating strong learning outcomes. ✓ Adaptive skill use and livelihood diversification: In the quilt-making intervention, a significant adaptive outcome emerged, as women in several villages repurposed the stitching skills acquired during training to produce blouses, bags and dresses, for local use and sale. This diversification enabled them to generate modest incomes and reduce household expenses, demonstrating the practical applicability of the training beyond the originally intended activity.	✗ Handholding support post-training: Provide continued mentoring and follow-up support after training to help women transition from learning to sustained production. Support women in identifying reliable sources for procuring raw materials independently to reduce dependence on external agencies. ✗ Infrastructure and space planning: Ensure adequate and secure space for installing looms and machines before distributing assets. ✗ Adequate equipment: Match the number of machines to the number of beneficiaries and include provisions for maintenance and repair.

5. Recommendations:

High Priority	Medium Priority	Low Priority
Establishing market linkages: Ensure that buyers, pricing mechanisms, and payment timelines are clearly identified, formalized, and transparently communicated to women well before the project concludes, so that production can continue	Local raw material sourcing: Reduce dependence on externally procured inputs by identifying viable local alternatives during the planning stage. Where local substitutes are not feasible, women should be supported to independently	Local leadership: Women who show stronger skills, initiative, or leadership potential should be identified and trained as group leaders or master artisans. Investing in local

independently and generate steady income beyond the project period. (Responsibility: IA Project team)	source, stock, and manage raw materials through local vendors or collective procurement mechanisms, ensuring continuity of production beyond the project period. (Responsibility: IA + Project team)	leadership can help sustain production, coordinate orders, and reduce long-term dependence on the NGO. (Responsibility: IA + Project team)
Infrastructure readiness: Introduce looms and shared machines only after conducting a baseline assessment to confirm the availability of adequate, secure, and weatherproof common workspaces within villages. to reduce the risk of machines remaining idle or underutilised. (Responsibility: IA +Project team)	Strengthening of artisan groups: Support artisan groups to open and operate bank accounts at an early stage, maintain simple records of production, sales, and payments, and progressively take ownership of financial management and decision-making to strengthen autonomy and sustainability. (Responsibility: IA + Project team)	Post-training handholding: Provide structured post-training handholding through periodic mentoring, on-site troubleshooting, and facilitation of initial orders to help groups stabilise production and improve long-term sustainability.

C. ANNEXURES

1. Methodology

Study design and Framework: A cross-sectional, mixed-methods design was adopted to generate robust, triangulated evidence on project relevance, effectiveness, impact, convergence, and sustainability using HDFC Bank CSR's DMS tool and an OECD-DAC-aligned analytical framework contextualised for Parivartan. The design integrates quantitative surveys with qualitative FGDs, IDIs/KIIs, and case studies to quantify outcomes and capture nuanced mechanisms of change across clean energy, climate action, water/lighting access, and school energy systems.

Sampling and Coverage: The sample size for each project was determined using a composite weighting approach based on project budget, duration, and outreach, with predefined minimum and maximum thresholds and normalization within a 0.75–1.25 range. Duration weights reflected outcome maturity, budget weights captured investment scale, and outreach weights were normalized by each project's share of total outreach. A multiplicative average of these three weights produced the final project-wise sample. At the village level, beneficiaries were selected randomly and proportionately across key activities.

Project Code:	Beneficiaries	Quantitative Surveys	Qualitative (IDIs/FGDs)
P0462	1000	327	18

Respondents and tools: Quantitative data were collected using the standardized DMS Tool of HDFC Bank CSR, tailored to each project's beneficiary group: individual and group farmers for agriculture and NRM, SHGs for enterprise and SHG development and community members for H&H. Qualitative tools, including FGD and IDI/KII guides, were aligned to the DMS and OECD criteria, with the intervention user groups, community stakeholders, implementing partners and project managers as respondents.

Data analysis, and Reporting: Quantitative analysis employed descriptive statistics and score analysis as per the OECD-DAC dimension from the DMS; qualitative data were transcribed, coded and synthesised to produce composite scores per OECD-DAC dimension. Both quantitative and qualitative scores were averaged (with different weightages to the indicators) to give a comprehensive project level score. Findings are presented as an integrated outcomes narrative with project-specific sub-analyses, supported by triangulated evidence from surveys, FGDs/IDIs, KIIs, and case studies.

2. Project level & Thematic Level Scorings

Indicator	Parameter	Score
Relevance	Beneficiaries need alignment	4
	Local context alignment	3
	Quality of design	2
	Total	3.3
Coherence	Internal Coherence	4
	External coherence	4
	Total	4
Efficiency	Timeliness-	4.6
	Quality	4.3
	Operational efficiency	3
	Project design	2
	Total	3.7
Effectiveness	Interim Result (Outputs & Short-term results)-	
	Reach (target vs Achievement)	4
	Influencing factors (Enablers & Disablers)	2
	Differential results	3
	Adaptation over time-	2
	Total	2.9
Impact	Significance- (outcome)	
	Transformational change-	2
	Unintended change-	3
	Total	2.4
Sustainability	Potential for continuity	3.9
	Sustainability in project design & strategy-	2
	Total	3.1
Visibility	Visibility	5
	Total	5
Overall	Total	3.2

Excellent	Good	Moderate	Poor
> = 4.6	3.6 to 4.5	2.6 to 3.5	<= 2.5

Awareness meeting of beneficiaries in the grass weaving art form



Credits: Raah Foundation Team

Training of Beneficiaries in the grass weaving art form



Credits: Raah Foundation Team

Trainer welcoming women beneficiaries at their new journeys



Credits: Raah Foundation Team

Training of beneficiaries in the Quilt art form



Credits: Raah Foundation Team

PROJECT CODE AND THEIR IMPLEMENTATION PARTNERS

PROJECT CODES	IMPLEMENTATION PARTNER	STATE
• P0462	Raah Foundation	Maharashtra



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