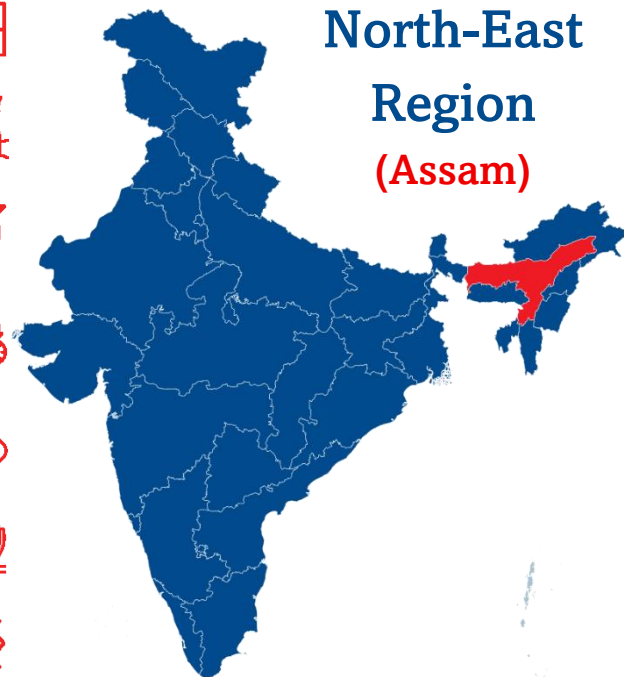
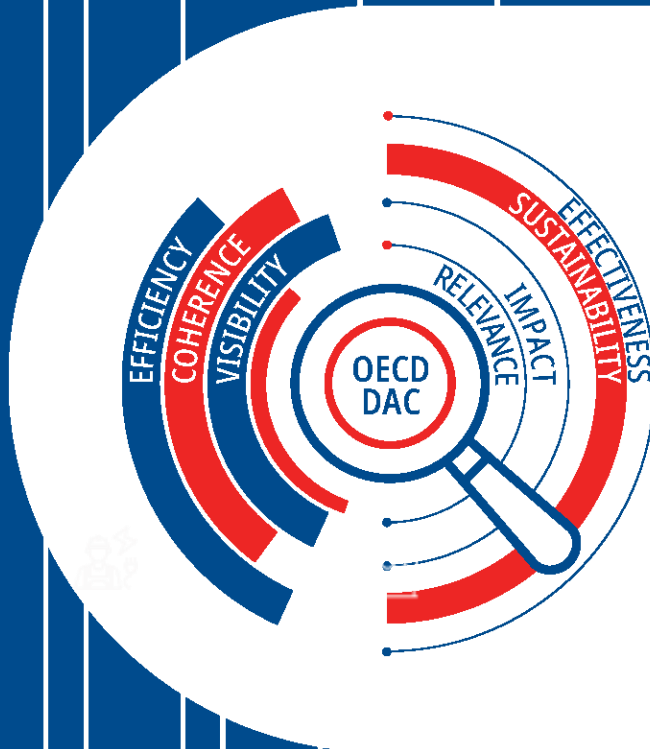


P0583

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
ASRLM	Assam State Rural Livelihoods Mission
BoD	Board of Directors
CSR	Corporate Social Responsibility
FDP	Focused Development Program
FGD	Focus Group Discussion
FPO	Farmer Producer Organisation
GP	Gram Panchayat
IA	Implementing Agency
IDI	In-Depth Interview
MEL	Monitoring, Evaluation and Learning
NGO	Non-Governmental Organisation
O&M	Operations and Maintenance
OECD	Organisation for Economic Co-operation and Development
SDLE	Sustainable Development and Livelihood Enhancement
SHG	Self-Help Group
ToC	Theory of Change

A. SUMMARY

P0583- FXB India

OVERALL PROJECT SCORE
(Good)

4.2

Project Snapshot



Location

Kamrup and
Darrang
districts,
Assam



Duration

January 2021
– December
2024



Beneficiaries

1500



Methodology and Sample

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

Sample: 402 Surveys and 18 Qualitative interactions were conducted with the respondents (entrepreneurs)

Key Interventions

Enterprise Development



Input support
+training



Capacity Building

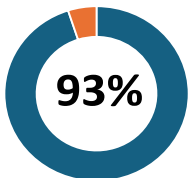


Infrastructure
Development

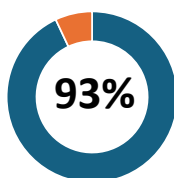


Output Support

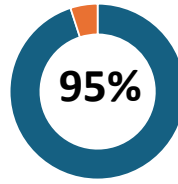
Impact at a Glance



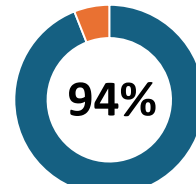
Increased confidence to
operate their own business



Increased ability to start home-
based enterprise

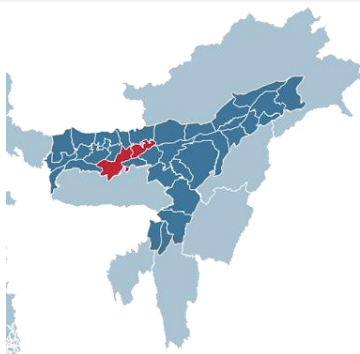


Increased access to raw
material



Increased ability to generate
income

Project Area



Relevance

4.3

4.3
Good

Coherence

4.5

4.5
Good

Efficiency

4.3

4.3
Good

Effectiveness

4.0

4.0
Good

Impact

4.0

4.0
Good

Sustainability

4.3

4.3
Good

Visibility

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 (Good) 4.4	<i>The majority (80%) of respondents rated the interventions as 'high priority' or essential support, reflecting strong community demand.</i> <i>71% of the respondents rated the intervention as extremely adequate in terms of sufficiency while for another 24% the interventions were fairly adequate.</i> • Under SDLE, the enterprise development interventions were designed in close alignment with the local context and needs of the beneficiaries. The interventions enabled communities to scale up their existing livelihood activities. Prior to the intervention, most women worked individually at their homes using traditional looms. They faced several challenges such as limited production, irregular income, limited access to raw materials and market. To address the challenge, under FDP initiative, weavers' enterprise was established and necessary infrastructure support, input support, skill-training and market linkage support were provided to the beneficiaries. • Training in operating advanced looms was highly relevant to the local context as it addressed the weavers' limited production capacity and technical dependence on traditional methods. • The beneficiaries received hands-on training in advanced weaving techniques, use of Jacquard attachments, intricate motif development, improved finishing and quality standardization. Special emphasis was placed on blending traditional designs with contemporary aesthetics to meet evolving market preferences. • The project adopted a comprehensive, end-to-end approach that addressed critical bottlenecks across handlooms. This integrated design demonstrates strong design quality of the project.
 Coherence (Good) 4.5	• The project demonstrated strong internal coherence. FXB India aims to promote livelihood of those from marginalized community through entrepreneurship development. This aligns with the vision of both HDFC Parivartan and the implementing agency. • FXB India established convergence with Handloom and textile department and ASRLM to strengthen their handloom interventions. Both the departments provided technical and digital support to the artisans. Their support includes assistance with MSME UDYAM registration, enterprise tracking and monitoring at the block level.

 Efficiency (Good) 4.3	<i>Overall, 77% of respondents across components rated reported receiving interventions 'on time', another 3% stated experiencing slight delays. 99% of respondents rated the quality of assets given under the project as either 'good' or 'very good'.</i> • Across locations on time support for infrastructure, input and capacity building was provided to the beneficiaries. As part of the programme facilitated through FXB India, beneficiaries received Jacquard looms, which enhanced production capacity and improved the efficiency of design execution. The technology enabled artisans to produce complex, market-oriented designs more quickly and consistently, optimizing time, labour, and production processes. • To improve efficiency of the artisans, additional skill development training in weaving on Jacquard looms, drumming techniques, product diversification and dying was provided. These trainings strengthened technical proficiency, improved product quality, and expanded their understanding of contemporary design and colour combinations. The Pradhan of Tengabari Gram Panchayat shared- <i>"beyond economic gains, the Parivartan Programme has delivered significant social impact, particularly for weaver families. Women artisans have gained increased confidence, social recognition, and stronger decision-making roles within both their households and the wider community"</i>. • To ensure financial efficiency, the implementing partner sourced cotton yarn directly from spinners in Andhra Pradesh through bulk procurement, which streamlined the supply chain, reduced costs and ensured consistent supply as procuring it from the local vendors in Assam would not have been cost-effective due to higher prices and intermediary margins. Regular and timely availability of yarn enabled better utilization of working capacity and ensured uninterrupted production. As a result, weavers were able to complete orders within stipulated timelines and significantly increase their production output, in some cases nearly doubling overall production. • An M&E system was established to track progress against both short-term and long-term outcomes. Dedicated project staff with appropriate technical expertise were deployed with the responsibility to regularly monitor the interventions. Regular beneficiary feedback further validates the effectiveness of this system, with weavers reporting regular field visits and follow-up by NGO staff to ensure smooth implementation and progress of activities.
	<i>On an average 76% of respondents rated the interventions as either 'highly' or 'moderately' effective.</i> • Overall, the project was inclusive. It actively engaged artisans marginalized communities and ensured the meaningful inclusion of women beneficiaries. Beyond that, women were selected as Board of

 Effectiveness (Good) 4.0	Directors of the FPO. They were appointed for leadership roles within enterprise groups. This strengthened gender equity reflecting high level of inclusivity. - Exposure visits by NGOs such as IGSS, TATA Trust and SATRA (Social Action for Appropriate Transformation and Advancement in Rural Areas) acted as positive influencing factors for the project. Their purchase of materials from the beneficiaries during the visit, provided external validation and motivation, and encouraged artisans by demonstrating wider acceptance. - The project demonstrated adaptive management in strengthening Mahura Weaves' digital presence. Initial reliance on third-party agencies for website management and digital marketing resulted in delays and operational inefficiencies. In response, FXB India adjusted its approach by appointing an in-house digital coordinator to manage content creation, social media engagement, and digital campaigns. - Enablers were communities' presence during capacity building sessions and timely availability of cotton yarn. <i>A beneficiary from Borongabari village stated that continuous mentoring support from FXB staff helped the group plan production schedules, manage workloads and meet delivery timelines. Assured access to quality yarn reduced delays and production uncertainty.</i>
 Impact (Good) 4.0	<i>On an average, the enterprise earned an overall income of Rs. 42,143 in past one year.</i> <i>Respondents reported an average annual expenditure of ₹22,743 over the past year.</i> <i>Respondents reported average annual savings of ₹31,143 over the past year.</i> - One of the most visible outcomes of the programme has been the economic improvement of the weaver households. Earlier, the beneficiaries from Tengabari village were confined to producing traditional handloom items such as plain Assamese gamosas and mekhela chadors with limited opportunities for design innovation, value addition, or market expansion. However, training and capacity building on design development and new product interventions led to a significant transformation in their livelihood. <i>"We now produce a variety of handloom products including sarees, stoles, and kurti pieces"</i>. Along with training, the beneficiaries were also supported with market linkages. This led to increase in income by at least Rs.10,000 to Rs.15,000 in a year. - A beneficiary from Kumarpara village received Jacquard frame for her machine which enabled her to create highly detailed patterns on the cloth reducing manual effort. These inputs empowered her to produce high-quality handloom products at a larger scale, ensuring better consistency and finishing. <i>A Panchayat member from Tengabari</i>

	Gram Panchayat shared <i>“the programme has immensely empowered the weavers of this Gram Panchayat both socially and economically”</i>. The interventions has generated strong social impact within the community. Weaver families especially women artisans have gained greater confidence, recognition and decision-making power at both household and community levels. A women-led enterprise from Borongabari village, mentioned “introduction of improved looms and accessories has enhanced productivity and improved fabric consistency and quality”. Exposure to training programmes, market interactions and collective activities strengthened social consistency and encouraged a shared vision of progress among the weaver groups. The establishment of the Handloom Experience Centre, yarn bank, and dyeing unit at Tengabari Gram Panchayat created multiple strategic benefits for the programme. The shared workplace led to improved coordination among weavers, streamlined production process and reduced individual cost related to raw material access and dyeing. It has also become a focal point for exposure visit groups, significantly increasing the visibility of Tengabari’s handloom heritage. The growing number of visitors has opened new avenues for direct sales, customized orders, and Visibility of locally developed designs.
 Sustainability (Good) 4.3	78% of respondents are frequently or effectively benefiting from the interventions even now, another 22% reported moderate benefit from the intervention. 97% users reported to have adequate or excellent measures while another 3% have at least some measures to sustain the intervention even in absence of the NGO/HDFC. - The project demonstrates strong sustainability potential. Most weavers continue to benefit from the infrastructure and skills gained during capacity-building sessions. FXB India supported continuity by registering a Weavers Producer Company, bringing local weavers under a collective institutional structure. Ten experienced weavers serve as Executive Board members, while cluster representatives ensure timely access to yarn and designs, maintain product quality, and facilitate movement of finished goods to the Mahura Weaves warehouse. - To strengthen long-term sustainability, targeted training in governance, financial management, and strategic planning was provided to the Board of Directors, enhancing their capacity to make informed decisions. This capacity-building support has contributed to stronger institutional performance and more resilient organizational management. However, beneficiaries expressed the need for refresher training to sustain the benefits.

	While community members have begun selling their products through the FPO, they have not fully exited middlemen-based channels. The continued dependence on intermediaries highlights the need for stronger, diversified, and community-owned market linkages that can provide producers with confidence and security beyond the project period.
 Visibility (Excellent) 5.0	The project demonstrates strong recognition within the community, with both HDFC Bank Parivartan and FXB India being widely known and trusted by community members. Beneficiaries consistently reported positive perceptions of the programme, reflecting high visibility, credibility, and association of the brands with meaningful and beneficial interventions.

2. Key Impacts & Evidence of Change

- **Enhanced livelihoods and economic upliftment:** Weaver households experienced improved income opportunities through increased production, product diversification, and market access. Introduction of Jacquard looms significantly increased production efficiency and output, in some cases nearly doubling production. Increased number of visitors to Tengabari Gram Panchayat has opened new avenues for direct sales, customized orders, and Visibility of locally developed designs. This increased footfall has created ripple effects across the local economy, benefiting not only weavers but also households engaged in allied services such as transportation and hospitality.
- **Improved technical skills and production quality:** The provision of better equipment contributed to enhanced productivity by enabling faster production, improved quality, and more efficient use of time and labour. The productivity doubled which in turn led to increase in income of the artisans.
- **Women empowerment & social transformation:** Women members were appointed as Board of Directors and leaders within enterprise groups, alongside reports from community leaders noting improved decision-making power among these women, which collectively demonstrates structural and behavioral shifts toward greater gender equity and empowerment. This strategy, exhibited clear evidence of transformative change through increased confidence, recognition and leadership roles at household and community levels.
- **Strengthened institutional strengthening and governance:** Targeted training for the Board of Directors enhanced governance, financial management, and strategic planning capacities, providing clear evidence of improved institutional strengthening. These developments supported the overall sustainability of the enterprise model, as demonstrated by more effective management practices and long-term viability.
- **Product diversification:** Product diversification expanded market opportunities and reduced dependency on single revenue streams, marking a key indicator of enterprise growth. Artisans introduced new product lines, such as home decor items and customized

accessories alongside traditional crafts, which broadened customer appeal and increased sales by tapping into diverse markets. This strategic shift not only stabilized income but also fostered innovation and resilience within the enterprise model.

3. Key Factors Influencing Performance

High Performance Drivers	Low Performance Drivers
1. Blending tradition with modernity: Integrating traditional weaving skills with contemporary design elements emerged as a high-performance driver by preserving the cultural authenticity of the craft while enhancing its market relevance. This approach enabled artisans to retain their traditional identity, improve product appeal, and respond effectively to evolving consumer preferences, resulting in better acceptance, higher value realization, and sustained demand. 2. Inclusion of women in enterprise groups as leads: The project actively engaged artisans from marginalized communities and ensured the meaningful inclusion of women beneficiaries. Beyond participation, women played leadership roles within the enterprise and were represented on the Boards of Directors, strengthening gender equity. 3. In-depth training of the relevant skills: Training on colour coordination, pattern innovation and fabric variation enabled the group to expand beyond basic products. The women began producing high-value items such as mekhela chadors, stoles, dupattas, shawls, and customized woven fabrics for specific orders. 4. Structured training programs: Comprehensive training modules covering, design, quality, control, business management and market readiness delivered across all project locations. This involved hands-on training led by expert trainers at community centers and enterprise sites.	1. Continued partial dependence on middlemen: Sustainability, could be further strengthened. Some beneficiaries continue to rely on middlemen. This reflects the need for continued capacity strengthening.

4. Learnings

What worked	What can be improved
✓ Advanced loom weaving training: A nine-day training on advanced loom weaving significantly strengthened beneficiaries' technical skills. The training enabled weavers to adopt improved techniques, experiment with new designs, and make informed decisions on product planning, leading to better quality output and enhanced market readiness. ✓ Creative exposure driving motivation and product diversification: Exposure to new motifs, patterns, and contemporary colour combinations tailored for stoles, gamosas, and high-value sarees enhanced the creative confidence of women artisans. This exposure not only motivated artisans to experiment beyond traditional designs but also enabled diversification into higher-value products aligned with market demand. ✓ Market support: Direct linkages with Mahua weavers (established by the NGO) was effective in strengthening market access for the weavers. These linkages enabled assured demand, timely offtake of products, and reduced dependence on intermediaries. As a result, weavers experienced improved sales, better price realization, and greater income stability, demonstrating that the market linkage strategy worked as intended. ✓ Timely and quality infrastructure support: Provision of Jacquard looms and accessories significantly enhanced production capacity and efficiency. ✓ Efficient input sourcing and supply chain management: Direct bulk procurement of cotton yarn from spinners reduced costs, eliminated intermediaries, and ensured uninterrupted supply. This enabled better utilization of working capacity and timely order completion. ✓ Convergence with relevant government departments: Collaboration with the Handloom & Textile Department and ASRLM enhanced technical support, digital tracking, and access to schemes.	✗ Enhance asset maintenance and technical self-reliance: Structured training on preventive maintenance, basic repairs, and local technician development is required.

5. Recommendations

High Priority	Medium Priority	Low Priority
Focused capacity-building and refresher training: Continue targeted training for Board of Directors on financial management, compliance, strategic planning and enterprise governance. Train the entrepreneurs with enhanced ability to respond to risks, market changes, and growth opportunities. <i>(Responsible: IA)</i>	Reduce dependence on middlemen: To reduce dependence on middlemen and build confidence in collective marketing systems, focused capacity-building support should be strengthened for community members and the FPO. This should include training on market diversification, buyer negotiations, financial planning, and risk management, along with facilitation of direct and multiple market linkages. Strengthening these capacities will help producers transition away from intermediaries and sustain market access beyond NGO support. <i>(Responsible: IA)</i>	Build long-term capacity for equipment maintenance: Support the weavers with hands-on refresher training and maintenance support. Additionally, train them in maintaining the assets independently to ensure sustainability. <i>(Responsible: IA)</i>
No high priority recommendation	Regular review of the assets allocated: Introduce periodic asset reviews to ensure efficient use of resources throughout the project cycle. Regular checks can help identify underutilized assets, allow timely reallocation to high-impact areas, and support enterprise sustainability. Ongoing monitoring will also help prevent bottlenecks and maximize returns on investments in equipment, materials, and infrastructure. <i>(Responsible: IA+ HDFC Project team)</i>	No low priority recommendation

C. STORY OF CHANGE

Weaving a path to sustainable livelihood

Mrs. Lalita Deka, a 55-year-old weaver from Tengabari village in Darrang district, Assam, earlier relied on traditional looms that yielded limited income due to outdated technology, irregular raw material supply, restricted design exposure, and weak market access.

Through the Parivartan Project, she received **training in advanced looms and modern weaving techniques, along with assured access to quality yarn and structured marketing support**. She further diversified her product range beyond traditional Assamese gamosas and mekhela chadors to include sarees, stoles, and kurta fabric, enabling access to wider markets and uninterrupted production.

As a result, her weaving income increased significantly, leading to improved living conditions, support for her children's education, asset creation, and greater financial security. In recognition of her craftsmanship, she was awarded **"Best Salwar Set Producer"** by the **Department of Handloom and Textiles, Government of Assam (2025)**, along with a cash prize of **₹20,000**. Beyond income gains, the intervention strengthened her confidence, communication, and decision-making abilities, highlighting the project's role in enabling sustainable livelihoods and women's empowerment in rural handloom communities.

Figure 1: Modern weaving machine provided with the support of HDFC Parivartan



D. 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 the 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)
P0583	1500	402	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	4.2
	Local context alignment	5
	Quality of design	4
	Total	4.4
Coherence	Internal Coherence	4
	External coherence	5
	Total	4.5
Efficiency	Timeliness-	4.3
	Quality	4.6
	Operational efficiency	4
	Project design	4
	Total	4.3
Effectiveness	Interim Result (Outputs & Short-term results)-	
	Reach (target vs Achievement)	4
	Influencing factors (Enablers & Disablers)	4
	Differential results	4
	Adaptation over time-	4
	Total	4
Impact	Significance- (outcome)	
	Transformational change-	4
	Unintended change-	4
	Total	4
Sustainability	Potential for continuity	4.5
	Sustainability in project design & strategy-	4
	Total	4.3
Visibility	Visibility	5
	Total	5
Overall	Total	4.2

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

Beneficiaries' participating in group discussion



Branding board



Goat Farm



Beneficiary participating in survey



PROJECT CODES AND THEIR IMPLEMENTATION

PROJECT CODE	IMPLEMENTATION PARTNER	STATE
• P0583	FXB India Suraksha	Assam



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