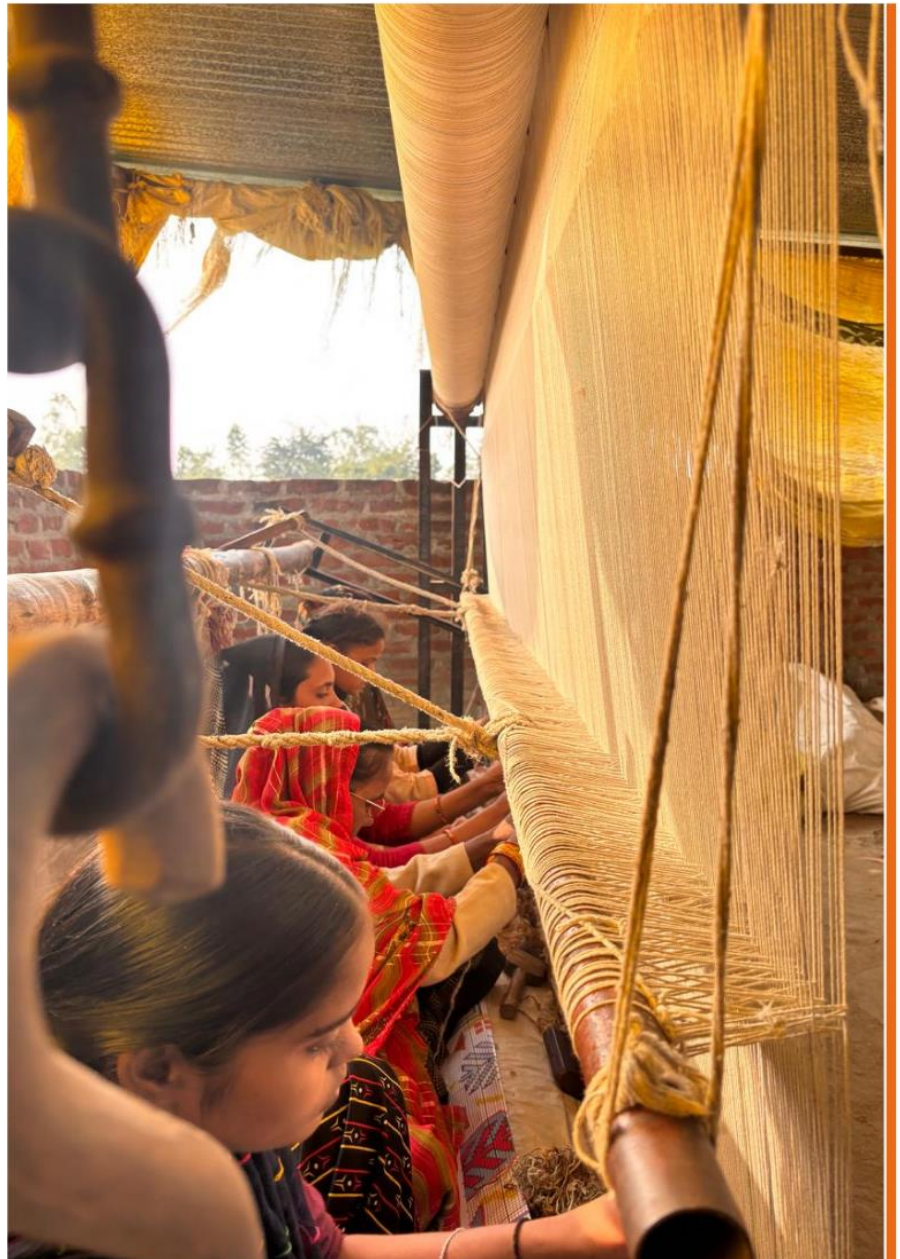


HANDICRAFT CLUSTER DEVELOPMENT

Programme Enhancing Vocational Skills for Women through Handicraft

Impact Assessment FY 2021-22 to 2023-24



Study Conducted by,



Beneficiary weaving a rug at her home-based loom setup supported under the initiative

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ACKNOWLEDGMENTS

The Impact Assessment of this Project under Samuday would not have been possible without the valuable support and cooperation of several individuals and institutions.

We extend our sincere gratitude to HCL Foundation for entrusting SGS India with the responsibility of conducting this assessment, and for providing strategic guidance, programme documentation, and facilitation support throughout the study. We particularly acknowledge the cooperation of the Project Samuday and Livelihoods teams for their openness, responsiveness, and insights into programme design and implementation.

We would also like to thank the representatives of National Rural Livelihoods Mission (NRLM) and associated Self Help Group (SHG) institutions for sharing their perspectives on livelihood promotion, institutional convergence, and grassroots implementation dynamics in Hardoi district.

Our appreciation extends to the field teams and partner organisations who supported beneficiary identification, field coordination, and logistics, enabling smooth conduct of surveys and interviews across multiple Gram Panchayats.

Most importantly, we express our sincere thanks to the beneficiaries of the Programme, who generously shared their time, experiences, and insights. Their candid reflections and lived experiences form the foundation of this assessment and provide meaningful evidence of the programme's outcomes and impact.

Finally, we acknowledge the contribution of all enumerators, analysts, and quality assurance teams involved in the study, whose diligence and professionalism ensured the robustness and credibility of the findings presented in this report.

TABLE OF CONTENTS

DISCLAIMER	2
.....	3
ACKNOWLEDGMENTS.....	3
.....	4
TABLE OF CONTENTS	4
LIST OF TABLES	ERROR! BOOKMARK NOT DEFINED.
LIST OF FIGURES.....	ERROR! BOOKMARK NOT DEFINED.
EXECUTIVE SUMMARY	5
IMPACT AT GLANCE !	ERROR! BOOKMARK NOT DEFINED.
SDG MAPPING	7
.....	11
ABOUT THE ORGANIZATIONS	12
IMPLEMENTATION MODEL	13
APPROACH & METHODOLOGY	15
CHALLENGES	22
.....	25
ASSESSMENT FINDINGS AND ANALYSIS	26
SOCIAL RETURN ON INVESTMENT (SROI)	37
KEY LEARNINGS AND RECOMMENDATIONS	40
.....	43

EXECUTIVE SUMMARY

Women's participation in rural livelihoods in India continues to be constrained by limited access to skills, assets, and stable income opportunities. National datasets such as the Periodic Labour Force Survey (PLFS) indicate that rural female labour force participation remains low and largely informal, while migration data from the Census of India and NITI Aayog highlight livelihood insecurity as a key driver of distress-driven migration. In this context, interventions that enable women to earn within their local environments, while balancing domestic responsibilities, are critical.

The WELL project, implemented by Jaipur Rugs Foundation with the support of HCL Foundation was designed to address these challenges by strengthening women's engagement in the carpet weaving value chain. The project supported 200 women beneficiaries during FY 23-24 across village-level centres through skill development, access to production infrastructure and inputs, exposure visits, and continuous handholding. The objective was to create dignified, home-compatible livelihood opportunities that enhance household income, reduce vulnerability, and strengthen women's economic agency.

The impact assessment adopted a mixed-methods approach, combining quantitative data from surveys with 89 beneficiaries and qualitative insights from focus group discussions, in-depth interactions, and field observations. Secondary data from project documents, the MoU, and the Annual Report were used to triangulate findings. The assessment examined project performance across multiple dimensions and included a Social Return on Investment (SROI) analysis to estimate the social value generated relative to the investment made during FY 2023–24.

Findings indicate that the project was well-aligned with the needs and realities of the target population. Prior to joining the project, many women reported limited or no independent income and minimal access to productive assets, with households often dependent on irregular daily wage labour. Through the project, beneficiaries acquired core weaving skills and were able to engage in regular production activities. A majority earned between ₹2,000–4,000 per month, with income levels varying across centres based on order flow and design complexity. Income earned was primarily used for household expenses, children's education, healthcare, and savings, contributing to reduced financial stress and improved household stability.

Beyond income, beneficiaries reported increased confidence, recognition as skilled artisans, and greater participation in household decision-making. Exposure visits to Jaipur played an important role in building aspiration and motivation by familiarising women with quality standards and market systems. At the household level, women's earnings contributed to reduced dependence on external work and, in several cases, a reduction in distress-driven migration. A majority of beneficiaries reported using their income for household expenses (67%) and children's education (64%), indicating direct investment in family well-being.

The assessment also highlighted areas for strengthening sustainability. Variations in satisfaction across centres, concerns related to payment adequacy, occasional delays, and raw material issues were noted. Beneficiaries expressed a need for more regular orders and periodic refresher and advanced trainings to progress towards higher-value designs. While many women expressed intent to continue weaving beyond the project period, sustained engagement will depend on predictable work opportunities, skill progression pathways, and continued institutional support.

The SROI analysis indicates that the project generated positive social returns within a one-year period. Based on conservative assumptions and limited monetisation of outcomes, the analysis estimates that for every ₹1 invested during FY 2023–24, approximately ₹1.24 of social value was created. This value reflects income generation, enhanced confidence and economic agency, improved household investment in education and health, aspirational gains through exposure visits, and reduced migration. Several qualitative outcomes such as dignity of work, reduced stress, and intergenerational aspiration were not monetised, suggesting that the overall value created is likely higher than reflected in the ratio.

The assessment therefore concludes that the WELL project has been effective in creating meaningful livelihood opportunities for rural women and generating measurable social value within a relatively short timeframe. Strengthening centre-level consistency, ensuring regular order flows, revisiting payment structures, and institutionalising periodic refresher trainings will be critical to sustaining and deepening impact. The project

demonstrates the potential of skill-based, home-compatible livelihood models to contribute to inclusive rural development when supported by strong implementation systems and market linkages..

IMPACT AT A GLANCE



Earnings

73%

earned ₹2,000–4,000 per month



Recognition

80%

are now recognized as skilled artisans within their communities



Contribution







67 %

contributed earnings towards household expenses, reducing financial stress.







SROI

1.24:1

OECD-DAC Dimension	Score		Interpretation
Relevance		High Achievement	The WELL intervention demonstrated strong alignment with the livelihood needs of rural women, particularly housewives and informal workers with limited income opportunities. The focus on home-compatible weaving activities, skill development, and income generation was well suited to local socio-economic conditions and beneficiary capacities.
Coherence		Partial Achievement	The programme showed good alignment with broader livelihood and women's empowerment priorities and integrated effectively with existing community structures. However, variations in order flow, centre-level coordination, and payment processes indicate scope for strengthening institutional and operational coherence across locations.
Effectiveness		High Achievement	The project successfully translated training and handholding inputs into measurable outcomes, including skill acquisition, progression to medium and complex designs, income generation, and increased confidence among beneficiaries. Exposure visits further strengthened aspiration and understanding of quality and market systems.
Efficiency		Partial Achievement	The WELL project achieved meaningful outcomes with modest financial inputs. Most beneficiaries reported timely access to raw materials and payments; however, occasional delays, variations in productivity across centres, and perceived gaps between effort and remuneration suggest opportunities to improve operational efficiency.
Impact		High Achievement	The intervention generated significant economic and social impact, including increased household income, improved utilisation of income for education, health, and savings, enhanced social recognition of women as skilled artisans, and reduced distress-driven migration in several households.
Sustainability		High Achievement	Beneficiaries demonstrated strong intent to continue weaving beyond the project period, supported by skill ownership, confidence, and local integration of the activity. Long-term sustainability prospects are positive, though continued market access, regular orders, and periodic skill upgradation will be critical.

SDG MAPPING

SDG	Target	Relevance to WELL	Contribution Pathway
SDG 1 No poverty 	<i>Target 1.2: Reduce at least by half the proportion of men, women, and children living in poverty</i>	The project targets economically vulnerable rural households with limited livelihood options and low-income security.	By creating non-farm, market-linked livelihood opportunities through hand-knotted carpet weaving, the project enhances household income, reduces economic vulnerability, and contributes to poverty reduction.
SDG 5 Gender Equality 	<i>5.4 – Recognize and value unpaid care and domestic work through economic empowerment</i>	Women artisans form a key beneficiary group, many of whom were previously engaged in unpaid or informal work.	Doorstep skill training and income generation enable women to participate in paid economic activities, enhance financial independence, and strengthen their role in household and community decision-making.
SDG 8 Decent work and Economic Growth 	<i>8.5 – Achieve full and productive employment and decent work for all</i>	The project promotes dignified, home-based employment with fair remuneration and skill enhancement.	Structured skill training, stipend support, and production-linked earnings enable beneficiaries to access sustained employment opportunities within the handicraft value chain.
SDG 10 Reduce Inequalities 	<i>10.2 – Promote social, economic and political inclusion of all</i>	The intervention focuses on marginalised rural artisans with limited access to formal livelihood systems.	By integrating beneficiaries into organised production systems and improving access to skills and markets, the project promotes inclusive economic participation.



INTRODUCTION

1. INTRODUCTION

➤ Rural Livelihoods in India

India's rural economy continues to face structural challenges marked by high dependence on agriculture, seasonal employment, and limited diversification of income sources. Despite agriculture employing a large share of the rural workforce, it contributes a relatively smaller proportion to national GDP, resulting in low productivity and income instability for rural households. This imbalance has made rural populations particularly vulnerable to economic shocks, climate variability, and market fluctuations. Strengthening non-farm livelihood opportunities has therefore emerged as a critical policy priority for ensuring income security and resilience in rural areas.¹

The handicrafts and handloom sector plays a significant role in addressing rural employment challenges, especially among women and marginalised communities. According to the Fourth All India Handloom Census (2019–20), nearly 72 percent of the workforce in the handloom sector comprises women, with a majority engaged in home-based or informal production systems. However, the sector continues to face constraints such as limited access to structured skill development, inadequate market linkages, and inconsistent earnings, restricting its potential to serve as a sustainable livelihood option.²

➤ Women's Workforce Participation and Economic Inclusion

Women's participation in the Indian workforce remains significantly below global and national aspirations. As per the Periodic Labour Force Survey (PLFS 2022–23), the Female Labour Force Participation Rate (FLFPR) in rural India is approximately 37 percent, while women's participation in stable and remunerative employment remains substantially lower. A large proportion of women continue to be engaged in unpaid domestic and care work, which limits their ability to access formal income-generating opportunities.

National policy frameworks, including NITI Aayog's Strategy for New India @75 and Moving the Needle (2021), highlight women's economic participation as a key driver of inclusive growth. These frameworks emphasise the importance of self-employment, skill-based livelihoods, and locally available work opportunities to overcome mobility constraints, unpaid care responsibilities, and socio-cultural barriers. Creating doorstep-based livelihood options is increasingly recognised as an effective strategy to improve women's economic inclusion in rural contexts.³

➤ Importance of Skill-Based, Non-Farm Livelihoods

Skill development linked to traditional and locally relevant industries offers a viable pathway for strengthening rural livelihoods. Craft-based livelihoods, such as hand-knotted carpet weaving, combine low capital requirements with the flexibility of home-based production, making them particularly suitable for rural women. The Ministry of Textiles estimates that the handicrafts and handloom sector supports the livelihoods of over 35 lakh artisans across India, underscoring its potential as a scalable employment avenue. Individual and group-based enterprises, ensuring flexibility and inclusivity. By combining technical training, financial literacy, access to start-up capital, and institutional linkages, EDP seeks to convert latent entrepreneurial potential into sustainable livelihood opportunities.⁴

When skill development is complemented by market access, institutional support, and production-based remuneration, it can enable beneficiaries to transition from subsistence-level activities to more stable and dignified income sources. Such interventions also contribute to reducing distress-driven migration, strengthening local economies, and preserving traditional crafts and cultural heritage.

¹ NSSO; NITI Aayog, Strategy for New India @75

² Fourth All India Handloom Census, 2019–20; Ministry of Textiles Annual Report

³ PLFS 2022–23, MoSPI

⁴ Ministry of Textiles, Annual Report 2022–23

➤ Project ABCD as a Response to the Local context and Beneficiaries' Needs

Rural communities in India continue to face livelihood challenges arising from high dependence on agriculture, limited income diversification, and restricted access to skill-based employment. In districts such as Hardoi, Uttar Pradesh, these challenges are further accentuated by low levels of formal education, seasonal employment patterns, and limited locally available livelihood opportunities. National data highlights the need to strengthen rural non-farm livelihoods, as agriculture continues to employ a majority of the rural workforce despite offering low and irregular incomes. Interventions that promote locally anchored, skill-based livelihoods are therefore critical to enhancing income security and reducing economic vulnerability.⁵

Women in rural India face additional barriers to economic participation, including unpaid care responsibilities, limited mobility, and lack of access to formal employment opportunities. As per the Periodic Labour Force Survey (2022–23), women's workforce participation remains significantly lower than desired levels, particularly in regular and remunerative work. Enabling women to access doorstep-based livelihood opportunities that are compatible with domestic responsibilities has been identified as an effective pathway for improving women's economic inclusion and household-level resilience.⁶

In this context, the Artisan-Based Craftsmanship Development (ABCD) project is highly relevant as it leverages traditional craft skills such as hand-knotted carpet weaving to create sustainable, non-farm livelihood opportunities for rural artisans, particularly women. By combining skill development with production-based engagement and handholding support, the project addresses both income generation and capacity building. The intervention aligns with national priorities related to poverty reduction, women's economic empowerment, skill development, and preservation of traditional crafts, thereby establishing a strong rationale for its implementation in the target geography.

⁵ NSSO; NITI Aayog, Strategy for New India @75

⁶ PLFS 2022–23; NITI Aayog, Moving the Needle, 2021

ABOUT THE ORGANIZATIONS

➤ HCL Foundation

HCL Foundation is the corporate social responsibility arm of HCL Technologies, committed to driving inclusive and sustainable development across India. The Foundation works with a long-term, community-centric approach, focusing on systemic change rather than short-term service delivery. Its programmes span rural development, education, health, environment, water and sanitation, and livelihood enhancement, with a strong emphasis on community ownership and sustainability.

Samuday is an outcome of HCL's commitment to uplift rural India. Established in 2015, Samuday intends to develop a sustainable, scalable, and replicable model – a source code for the economic and social development of rural areas in partnership with central and State Governments, local communities, NGOs, knowledge institutions, and allied partners. HCL Foundation do this through optimal interventions across Agriculture, Education, Health, Infrastructure, Livelihood, and WASH (Water, Sanitation & Hygiene) in selected villages. The programme is designed to help the local people identify their problems, co-create solutions, and then implement the same on their own with professional support from team Samuday, thereby, lending the dimension of sustainability and ownership to the whole vision of development. Currently implemented in 11 blocks of Hardoi in Uttar Pradesh, Samuday is operational in more than 1900+ villages from 524 Gram Panchayats, impacting 3.16 million people.

➤ Jaipur Rugs Foundation

Jaipur Rugs Foundation served as the implementing partner for this project. With deep expertise in artisan livelihoods and traditional craft ecosystems, Jaipur Rugs Foundation designed and delivered the core components of the intervention — including community mobilisation, skill training in hand-knotted carpet weaving, establishment of training infrastructure, and ongoing production and market linkage support. Its role was central to translating project objectives into community-level outcomes, particularly among women artisans in Hardoi district.

➤ SGS India

SGS India is a subsidiary of the SGS Group, a global leader in testing, inspection, certification, and assurance services. SGS India has extensive experience in conducting third-party evaluations, social audits, CSR impact assessments, and sustainability studies across development sectors in India.

As the independent impact assessment agency for the Entrepreneurship Development Programme under Project Samuday, SGS India was responsible for designing and executing the evaluation framework, ensuring alignment with globally accepted standards such as OECD-DAC evaluation criteria. The agency's role focused on objective assessment of programme relevance, effectiveness, outcomes, and early impact, using rigorous mixed-method methodologies. SGS India's independent engagement ensures credibility, transparency, and reliability of findings for CSR stakeholders, donors, and implementing partners.⁷

<https://www.hclfoundation.org/>

<https://www.sgsgroup.in/>

IMPLEMENTATION MODEL

The WELL project follows a structured, phased implementation model designed to ensure systematic identification of beneficiaries, effective skill development, and sustained livelihood outcomes. The model integrates community engagement, capacity building, and production-based livelihood support, with a strong emphasis on women’s participation and doorstep delivery. By progressing beneficiaries from mobilisation to skill acquisition and income generation, the model aims to create sustainable, market-linked livelihoods while addressing social and economic constraints in the target geography.

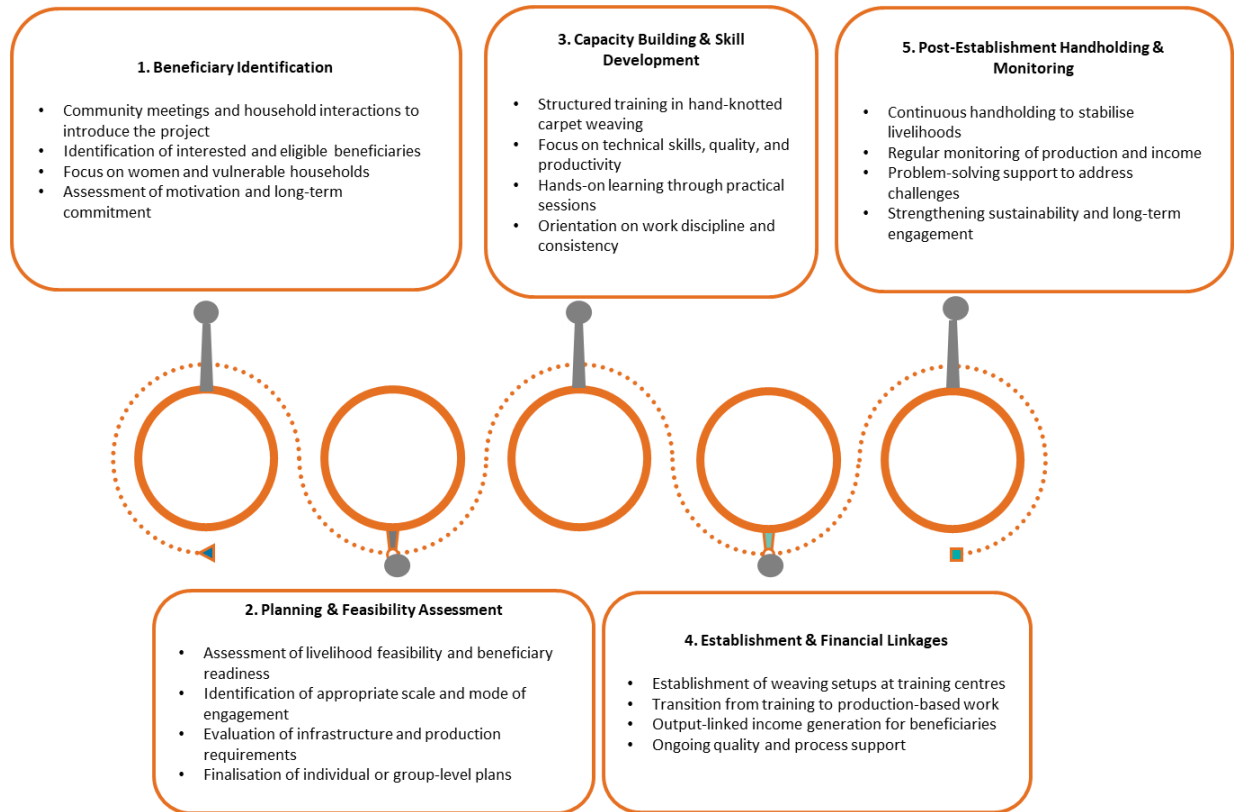


Figure 1 Implementation Model



APPROACH & METHODOLOGY

APPROACH & METHODOLOGY

The impact assessment of the WELL project was undertaken to systematically examine the design, implementation, and outcomes of the intervention, with a focus on understanding the changes experienced by beneficiaries at the individual and household levels. The assessment aimed to generate evidence-based insights on the extent to which the project achieved its intended objectives and contributed to sustainable livelihood outcomes among rural artisans in the project geography.

A mixed-methods approach was adopted to capture both the measurable outcomes of the intervention and the qualitative dimensions of change, including perceptions, experiences, and behavioural shifts among beneficiaries. Quantitative methods were used to assess changes related to livelihood engagement, income generation, skill acquisition, and participation, while qualitative methods helped contextualise these findings by capturing beneficiary narratives and implementation perspectives. This combination enabled a comprehensive understanding of both the scale and depth of impact created by the project.

The assessment process was designed to ensure methodological rigour, objectivity, and inclusivity. Primary data collection was complemented by a review of project documents, implementation records, and secondary sources to strengthen triangulation and validation of findings. Ethical considerations, including informed consent, confidentiality, and voluntary participation, were adhered to throughout the assessment process. The approach ensured that findings are robust, credible, and reflective of the lived realities of beneficiaries, while providing actionable insights for programme learning and future decision-making.

Relevance	to assess the extent to which the WELL intervention responds to the livelihood needs, priorities, and socio-economic context of the beneficiaries in Hardoi district.
Coherence	to examine the alignment and complementarity of the WELL with other development initiatives, government schemes, and institutional mechanisms, particularly in relation to SHG systems, financial inclusion efforts, and rural livelihood and MSME development priorities.
Effectiveness	to examine the degree to which the programme achieved its stated objectives, including enterprise establishment, income augmentation, and livelihood diversification.
Efficiency	to analyse how well programme resources were converted into outputs and outcomes, with attention to timeliness of implementation, adequacy of financial and human resources, and cost-effectiveness of the micro-enterprise support model.
Impact	to assess early and emerging changes attributable to the intervention, such as reduced dependence on wage labour, improved household financial stability, enhanced confidence, and greater social and economic inclusion, while recognising attribution limitations typical of ex-post assessments.
Sustainability	to assess the likelihood that programme benefits especially micro-enterprises and income gains will continue beyond direct programme support, considering factors such as skill retention, market integration, financial practices, and institutional linkages.

The adopted approach ensures that the assessment moves beyond a compliance-oriented review to provide analytical insights into what worked, what did not, for whom, and under what conditions. The methodology thus supports programme learning, accountability, and evidence-based decision-making for future strengthening, scaling, and replication of the intervention.

➤ Overview of the Study Design

The engagement comprised multiple interconnected components that together enabled a comprehensive and multidimensional understanding of the Programme's design, implementation processes, and outcomes. A structured mixed-methods approach was adopted, integrating household quantitative surveys with qualitative insights from beneficiaries, implementing teams, and institutional stakeholders.

The field research involved visits across selected blocks of Hardoi district where the intervention has been implemented. These visits included direct interactions including surveys and FGDs with the individuals supported under the programme.

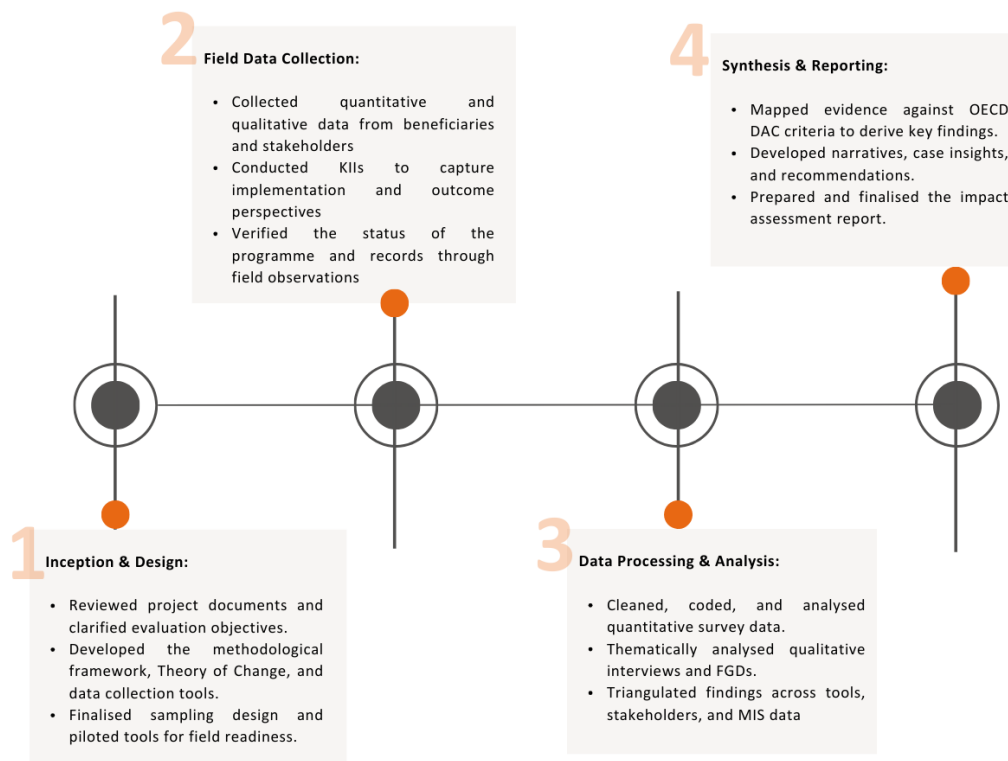


Figure 2 Study Design

The site visits enabled validation of programme processes and outcomes through:

- Process documentation of beneficiary mobilisation, training delivery, financial support mechanisms, and post-establishment handholding

- Verification of centres status, income records, bank linkage documentation, and monitoring data maintained by the programme
- Triangulation of findings using multiple lines of evidence, including survey data, stakeholder narratives, direct observations, and programme MIS and documentation
- Bottom-up analysis of contextual enablers and constraints influencing enterprise performance, sustainability, and livelihood outcomes, including market access, gender norms, financial practices, and institutional support systems

This layered engagement ensured that the assessment captured not only measurable livelihood outcomes but also the operational realities and systemic factors shaping the effectiveness and sustainability of rural micro-enterprises under the WELL intervention.

➤ Theory of Change

The Theory of Change for the Artisan-Based Craftsmanship Development (ABCD) project is anchored in the assumption that providing targeted inputs such as funding, technical expertise, and community platforms, combined with structured skill development and sustained handholding, can enable rural artisans—particularly women—to achieve stable and market-linked livelihoods. By engaging beneficiaries through community mobilisation, building technical and productive capacities, and integrating them into organised production systems, the project seeks to transition participants from low-income or unpaid work to consistent income-generating activities. The approach emphasises not only skill acquisition but also continuous support to ensure effective application of skills, income stabilisation, and long-term engagement. Over time, these pathways are expected to contribute to improved economic security, enhanced decision-making power at the household level, and reduced livelihood vulnerability, thereby creating sustainable social and economic impact.

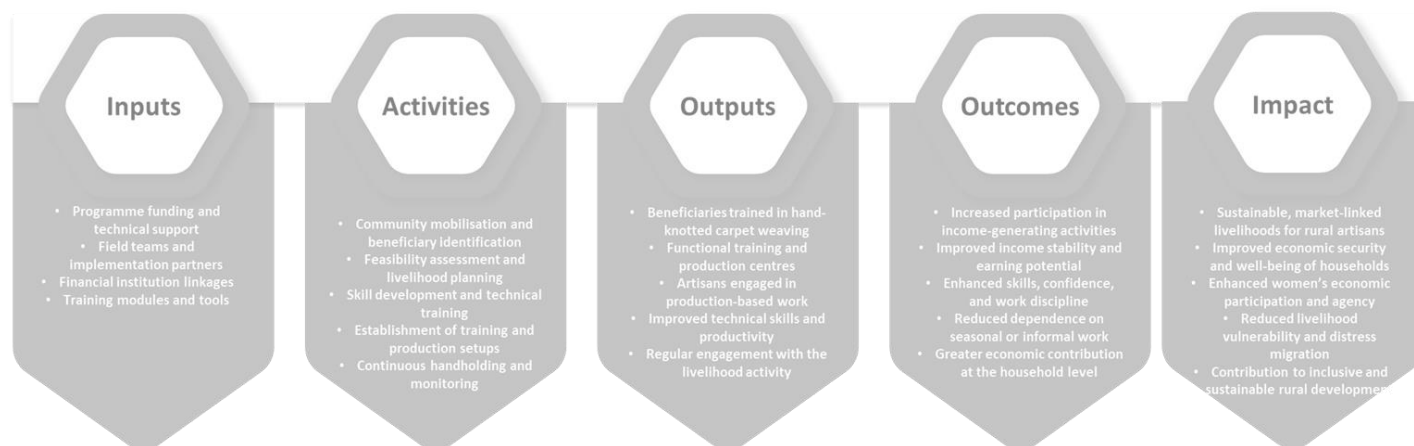


Figure 3 Theory of Change

➤ Stakeholder Analysis

The stakeholder analysis was undertaken to identify, map, and understand the roles, influence, and interests of key actors involved in or affected by project. The analysis helped assess how different stakeholders contribute to project design, implementation, and outcomes, and how the intervention impacts various groups at different levels. Understanding stakeholder dynamics was critical to contextualising project performance, capturing diverse perspectives, and assessing the sustainability of outcomes. Stakeholders were analysed based on their level of

engagement, decision-making authority, and influence over project processes and results. This analysis also informed the selection of respondents for the impact assessment and supported interpretation of findings by situating outcomes within the broader institutional and community ecosystem.

For the purpose of the assessment, stakeholders were categorised into micro, meso, and macro levels based on their proximity to implementation and degree of influence on the project.

- Micro-level stakeholders include direct beneficiaries and community-level actors who are directly impacted by the intervention and engage with the project on a day-to-day basis.
- Meso-level stakeholders comprise implementation and facilitation agencies responsible for translating project objectives into operational activities and ensuring effective delivery.
- Macro-level stakeholders include funding agencies and institutional actors who influence project design, strategic direction, and alignment with broader development priorities.

This categorisation enables a clearer understanding of stakeholder roles, accountability structures, and pathways through which change is expected to occur.

Table 1 Stakeholder Mapping

Stakeholder	Level	Rationale for Classification
Women artisans / beneficiaries, Beneficiary households, Community groups and informal networks	Micro	These stakeholders are directly affected by the project and experience changes in skills, income, and well-being.
Jaipur Rugs Foundation (Implementing Partner), Field trainers and supervisors, Community mobilisers	Meso	These stakeholders play a critical role in implementation, coordination, and day-to-day decision-making.
HCL Foundation (Funding and strategic partner), SGS India (Independent evaluation partner), Relevant government departments (indirect)	Macro	These stakeholders influence strategic direction, funding, oversight, and learning, but are not involved in daily operations.

The power–interest matrix further was used as an analytical tool to assess stakeholders based on their level of influence over the project and their degree of interest in its outcomes.

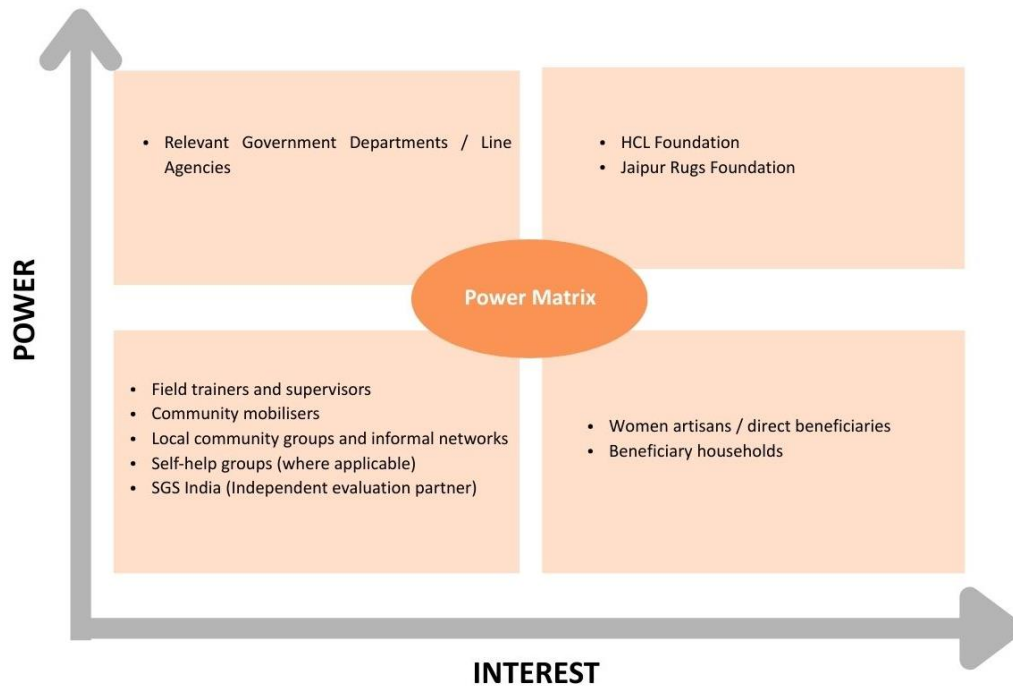


Figure 4 Power Matrix

➤ Study Design – Deep Dive

Recognising the complexity of livelihood interventions and the diversity of outcomes across beneficiaries and geographies, the study combined quantitative, qualitative, and documentary evidence to enable triangulation and strengthen analytical rigour.

At the core of the assessment was a household- quantitative survey, administered to a statistically meaningful sample of beneficiaries. This was complemented by in-depth qualitative FGDs with selected beneficiaries and in-depth key institutional stakeholders to generate contextual insights into programme implementation, behavioural change, and sustainability factors. In parallel, a desk-based review of programme documentation and secondary sources was undertaken to contextualise findings, validate primary data, and assess alignment with programme objectives and evaluation criteria.

Quantitative Assessment: Beneficiary Survey

The quantitative component comprised structured surveys with the beneficiaries across Hardoi district. The survey captured key indicators related to centre establishment, income changes, livelihood diversification, and the financial practices. The sample enabled analysis of trends across beneficiary categories, enterprise types, and geographies.

This component provided the primary empirical basis for assessing programme effectiveness, efficiency, and outcome-level changes, and for comparing results across different beneficiary segments.

Table 2 Mode of Assessment

Mode of assessment	Stakeholder category	Purpose
Quantitative survey	WELL Beneficiaries	Assess income changes, center status, and livelihood outcomes
FGDs	WELL Beneficiaries	Capture journeys, challenges, and social outcomes
In-depth interviews	NRLM Officials	Understand institutional convergence and livelihood ecosystem
In-depth interviews	HCL Foundation Programme Manager	Capture programme design, strategy, and implementation insights
Desk review	Programme documents and secondary sources	Contextualisation, validation, and triangulation

Qualitative Assessment: FGDs

To complement the quantitative analysis, FGDs were conducted with a purposively selected group of stakeholders. This included 5 FGDs with a total of 63 beneficiaries, which explored the pathways, challenges, coping strategies, and perceived social and behavioural changes such as confidence, decision-making, and gender dynamics.

Additionally, interviews with NRLM officials examined convergence with SHG systems and institutional linkages, while an interview with the HCL Foundation Programme Manager provided insights into programme design, implementation, and scalability. Together, these interviews informed analysis of relevance, coherence, and sustainability.

Desk Review and Secondary Research

The desk review involved analysis of programme documents, including project proposals, implementation guidelines, beneficiary and MIS records, training materials, and progress reports. Secondary sources such as **Census 2011**, **NFHS-5**, and sectoral literature on rural livelihoods and micro-enterprises were also reviewed.

This component supported contextualisation of findings, validation of primary data, and assessment of alignment with programme objectives and policy frameworks.

➤ Sampling Framework and Coverage

The sampling framework for the impact assessment was designed to ensure adequate representation, geographic spread, and analytical credibility, while remaining aligned with the operational scale and structure of the Programme. Given the programme's wide geographic footprint, the assessment adopted a purposive–random sampling approach.

The process began with the assessment team being provided a comprehensive document including the centre locations by HCL Foundation, which served as the primary sampling frame. From these documents and on-ground meetings with HCL Foundation team, centers were selected, with an additional geographic filtering criterion applied to maximise coverage across Gram Panchayats. This ensured that the sample was not clustered in a limited number of locations and that variations in local context such as infrastructure. Gram Panchayat variations, etc. were adequately captured.

The sampling approach balanced random selection for quantitative robustness with purposive selection for qualitative depth, enabling both outcome-level analysis and contextual interpretation.

Table 3 Sample Coverage

Stakeholder Category	Location / Facility	Sample Size (n)
WELL Beneficiaries (Quantitative Survey)	Gram Panchayats across Hardoi District	89
WELL Beneficiaries (FGDs)	Selected Gram Panchayats, Hardoi District	5 FGDs covering 63 Beneficiaries
NRLM Officials (In-depth Interviews)	Block-level Office, Hardoi	2
HCL Foundation Programme Manager	HCL Foundation Office / Virtual	1
Desk Review (Programme Documents & Secondary Data)	Project Samuday records, public datasets	—

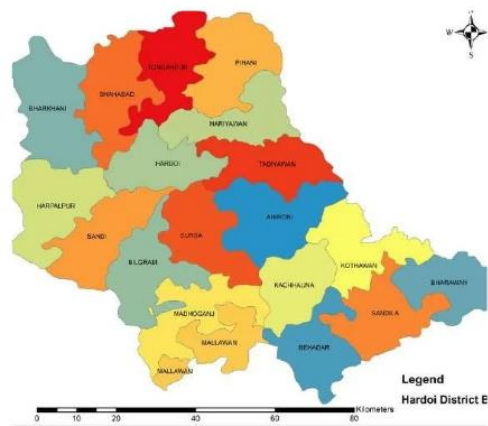


Figure 5 Project Implementation

CHALLENGES

While the impact assessment was conducted with due methodological rigour, certain operational and contextual challenges were encountered during the course of fieldwork and data collection. These challenges are typical of large-scale, geographically dispersed livelihood programmes and are documented below to provide transparency and context for interpretation of findings.

- Non-availability of beneficiaries at centres: Some beneficiaries were not present at training or production centres during field visits due to domestic responsibilities, seasonal household commitments, or engagement in other livelihood activities.
- Attrition of beneficiaries: A few beneficiaries who were initially part of the project were no longer accessible at the time of assessment, primarily due to marriage and subsequent relocation.
- Geographical spread of centres: The wide geographical spread of training and production centres across multiple villages posed logistical challenges in covering all centres within the planned timeline.
- Time constraints during data collection: Variations in daily work schedules and production timings across centres required flexibility in scheduling interviews.
- Hesitation in sharing personal information: Some beneficiaries were reluctant to open up during discussions, particularly when asked about personal savings, household expenditures, income utilisation, and decision-making roles within the family. This hesitation was influenced by socio-cultural norms, privacy concerns, and sensitivity around financial matters.
- Gender-related sensitivities: Questions related to women's role in financial decision-making and control over income occasionally led to guarded responses, affecting the depth of qualitative insights.
- Recall limitations: Beneficiaries associated with the project for longer durations faced challenges in accurately recalling pre-intervention conditions.

MITIGATION MEASURES

To address challenges related to geographic dispersion and beneficiary availability, the assessment team adopted a flexible fieldwork strategy, including optimised travel planning and multiple follow-up visits where required:

- Flexible scheduling of field visits: Data collection timelines were adjusted to align with beneficiary availability, including visits during suitable hours and coordination with field teams for mobilisation.
- Adaptive respondent selection: Where original beneficiaries were unavailable, alternative eligible respondents with similar profiles were consulted to maintain sample adequacy and representation.

- Strengthened field coordination: Close coordination with Jaipur Rugs Foundation field staff and supervisors supported smoother access to centres and improved beneficiary participation.
- Building rapport and trust: Enumerators were trained to establish rapport before administering tools, enabling beneficiaries to feel comfortable and encouraging open communication.
- Sensitive framing of questions: Questions related to savings, expenditures, and decision-making were framed in a non-intrusive and contextual manner to reduce discomfort and encourage honest responses.
- Ensuring confidentiality: Respondents were clearly informed about confidentiality and voluntary participation, helping mitigate concerns related to sharing personal and financial information.
- Triangulation of data: Qualitative findings were triangulated with quantitative data and secondary records to validate responses and address potential gaps arising from recall or sensitivity-related limitations.

ETHICAL CONSIDERATIONS

The impact assessment was conducted in adherence to established ethical principles to ensure respect, dignity, and safety of all participants. Informed consent was obtained prior to interactions, and participation was entirely voluntary. Confidentiality and anonymity of respondents were strictly maintained, with findings presented in an aggregated manner. Special care was taken to ensure respondent comfort and cultural sensitivity, particularly while discussing personal or financial aspects. Respondents were informed of their right to withdraw at any stage, and all data collected was used solely for the purpose of the assessment, ensuring integrity and responsible reporting. Further, the pictures used in the report were taken with the consent of the beneficiaries.

- Informed consent: Prior consent was obtained from all respondents before initiating interviews or discussions. Participants were informed about the purpose of the assessment, the voluntary nature of participation, and their right to refuse or withdraw at any stage.
- Confidentiality and anonymity: Personal identifiers were not recorded, and all information shared by respondents was kept confidential. Findings have been reported in aggregated form to ensure anonymity.
- Voluntary participation: Participation in the assessment was entirely voluntary, and no respondent was compelled to answer any question they were uncomfortable with.
- Respondent comfort and sensitivity: Interviews were conducted at times and locations convenient for respondents. Sensitive topics related to income, savings, and decision-making were approached with care and cultural sensitivity.

- Right to withdraw: Respondents were informed of their right to discontinue participation at any point during the interaction without any consequences.
- Data use and integrity: Data collected was used solely for the purpose of the impact assessment and handled with integrity to ensure accuracy, objectivity, and responsible reporting.



Figure 6 SGS Team with Beneficiaries during FGD



ASSESSMENT FINDINGS...

ASSESSMENT FINDINGS AND ANALYSIS

➤ Demographic Profile of the Beneficiaries

The beneficiaries covered under the assessment predominantly fall within the working-age group, with most respondents belonging to the young and middle-aged adult categories. The age distribution indicates that women participating in the project are at a stage where livelihood engagement plays a critical role in supporting household income and long-term economic security. This demographic profile underscores the relevance of skill-based livelihood interventions targeted at economically active women who are capable of sustaining productive engagement over time. Approximately 47.2% of respondents belong to the 25–34 years age category, followed by 36.0% in the 18–24 years category. Together, these groups account for over 83% of the total respondents, indicating strong participation from young and working-age women.

A smaller proportion of respondents fall in the higher age brackets, with 7.9% in the 35–44 years category and 4.5% in the 45–54 years category.

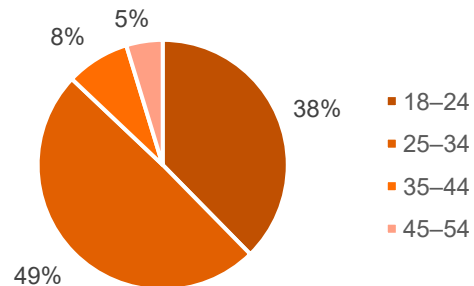


Figure 7 Age distribution

Field observations and interactions during data collection indicate that the project operates in predominantly rural settings, with training and production centres located in villages characterised by limited infrastructure and livelihood options. The socio-economic context of these areas reflects high dependence on informal employment, agriculture, and daily wage labour. Most women beneficiaries belong to households where male members are engaged as daily wage labourers or in other informal occupations, resulting in irregular and uncertain household incomes. Women's participation in the project therefore serves as a supplementary and, in some cases, a stabilising source of income for the household.

Additionally, the assessment observed that women beneficiaries balance livelihood activities with significant domestic responsibilities, including household work and caregiving. Despite these constraints, their continued participation in the project highlights both the accessibility of doorstep-based livelihood models and the willingness of women to engage in income-generating activities when opportunities are locally available. The demographic and socio-economic profile of respondents reflects a context of vulnerability, reinforcing the importance of the intervention in addressing livelihood insecurity and economic inclusion in rural communities.

➤ Relevance

In the case of the Entrepreneurship Development Programme (EDP), relevance was analysed by examining the fit between beneficiary livelihood structures, dependency pressures, enterprise typologies, and the nature of support inputs, triangulated with qualitative narratives from beneficiaries and institutional stakeholders.

The analysis below draws directly on survey-based distributions related to occupation, earning members, dependents, enterprise types, and required inputs to assess whether EDP responds to structural livelihood needs rather than episodic or aspirational demand.

Relevance to Pre-Intervention Livelihood Context

Survey findings indicate that the intervention was highly relevant to the pre-existing livelihood context of the beneficiaries. Prior to joining the WELL programme, 43% of respondents were not engaged in any craft or income-generating activity, while 54% were involved in weaving, largely in an informal and irregular manner. Engagement in other crafts such as embroidery or tailoring was negligible. This reflects a context where women's economic participation was either absent or confined to low-intensity, informal activities with limited earning potential.

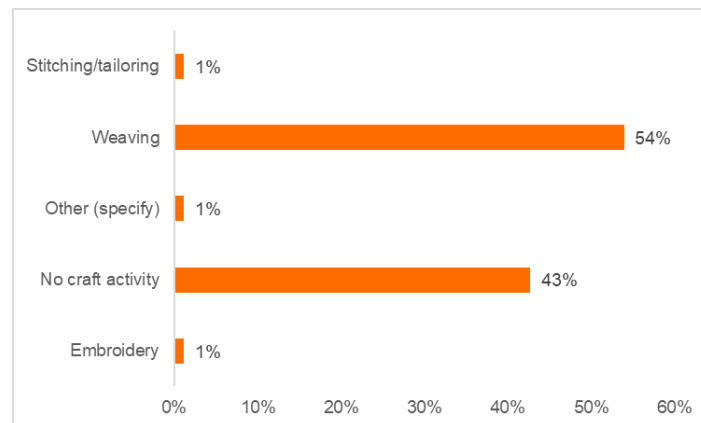


Figure 8 Beneficiaries engaged in crafts prior to WELL

This pattern aligns with national trends. According to the Periodic Labour Force Survey (PLFS 2022–23), a large proportion of rural women in India remain outside the formal workforce, with many engaged in unpaid household work or informal activities without regular income. Further, the NITI Aayog Strategy for New India @75 highlights that women's workforce participation in rural areas is constrained by lack of locally available, skill-based employment. The income data reinforces this relevance—66 out of 89 respondents reported zero income from craft activities prior to the project, and only a small fraction earned marginal amounts below ₹2,000 per month. This mirrors national evidence indicating that rural women's earnings from informal work remain low and irregular, underscoring the need for structured livelihood interventions.⁸

Beneficiary Capacities and Constraints

The relevance of the WELL programme is further supported by its alignment with beneficiaries' socio-demographic characteristics and structural constraints. Field observations indicate that most beneficiaries are housewives residing in deeply rural areas, with education levels largely limited to secondary schooling or below. Nationally, the PLFS

⁸ Periodic Labour Force Survey (PLFS) 2022–23, MoSPI
NITI Aayog, Strategy for New India @75

reports that lower education attainment significantly reduces women’s access to formal employment, particularly in rural settings, confining many women to unpaid domestic roles.

Access to productive and financial assets prior to the project was also limited. Findings show that a large proportion of beneficiaries lacked necessary equipments required for any craft, and nearly half did not have a bank account before joining the programme.

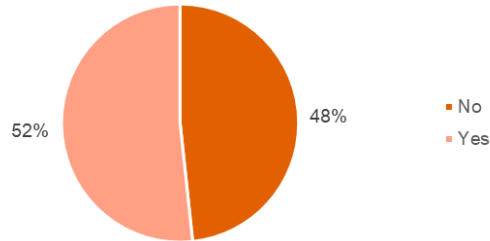


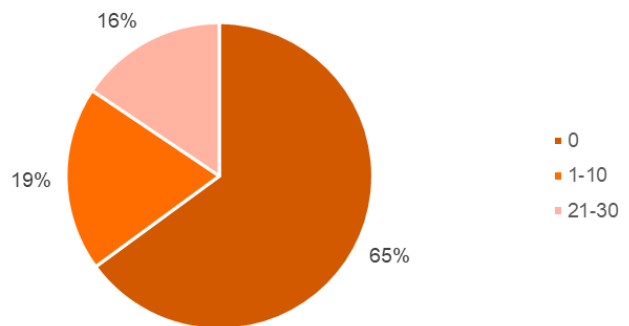
Figure 9 Beneficiaries with an active bank account

By providing shared infrastructure, skill training, and facilitating access to financial systems, the programme directly addressed these structural constraints. The intervention design did not presuppose prior asset ownership or financial literacy, thereby enhancing its relevance and inclusivity.

Gendered Livelihood Needs and Rural Realities

The intervention is particularly relevant in addressing gendered livelihood vulnerabilities prevalent in rural India. Field interactions revealed that beneficiary households are primarily dependent on daily wage labour undertaken by male members, resulting in unstable household incomes. The NITI Aayog “Moving the Needle” (2021) report highlights that women’s lack of independent income exacerbates household vulnerability and limits resilience against economic shocks.⁹

The findings also revealed that before WELL, most women neither worked consistently nor earned independently, with over half reporting zero working days per month in weaving activities. This reflects a broader national pattern where women’s productive contributions remain underutilised due to social norms, asset constraints, and mobility limitations. The WELL programme’s focus on doorstep-based, home-compatible livelihoods aligns with national policy recommendations advocating for locally anchored, flexible livelihood models for women.



⁹ NITI Aayog, Moving the Needle: Women’s Work and Employment Outcomes in India (2021)
World Bank, Global Findex Database (2021)

Therefore, the project demonstrates strong relevance by responding to nationally recognised gaps in women’s economic participation while remaining deeply grounded in the lived realities of rural women. By addressing economic inactivity, asset deprivation, and financial exclusion simultaneously, the intervention complements national development priorities related to women’s empowerment, skill development, and inclusive rural growth.

My husband lives in Punjab and works there. He come home once in two or three months. With WELL program, I got an opportunity to earn by myself and help husband meet the financial expenses.

- Beneficiary

➤ **Coherence**

Alignment with Financial and Institutional Systems

Findings from the assessment indicate a strong level of coherence between the WELL programme and existing financial and institutional systems. 87% of beneficiaries reported receiving support from the programme in opening a bank account, addressing a key gap in financial inclusion observed prior to the intervention. This is particularly significant given that nearly half of the beneficiaries did not have access to formal banking before joining the programme. Nationally, despite progress under the Pradhan Mantri Jan Dhan Yojana (PMJDY), gaps in effective financial inclusion persist among rural women, especially in low-income and informal livelihood households, where account ownership does not always translate into active usage. In this context, the programme’s facilitation of bank accounts linked directly to income receipts demonstrates strong coherence with national financial inclusion objectives.¹⁰

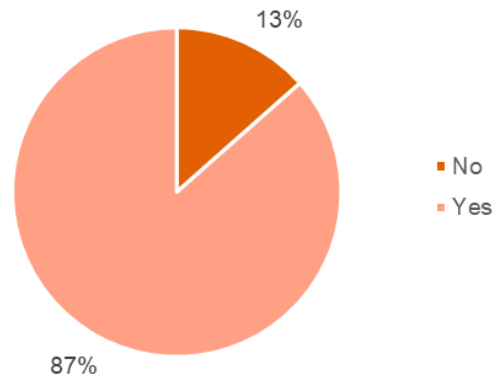


Figure 10 Support received in opening bank account

Further reinforcing institutional coherence, 65 respondents reported possessing an Artisan Card, which formally recognises beneficiaries as skilled artisans within the handicrafts ecosystem. According to the Ministry of Textiles, artisan identity cards issued through the Development Commissioner (Handicrafts) are intended to enable access to welfare schemes, credit, insurance, and marketing support. By supporting beneficiaries in obtaining these cards, the programme aligned effectively with existing government mechanisms rather than creating parallel systems. This institutional linkage enhances beneficiaries’ long-term integration into formal livelihood structures and extends the relevance of the intervention beyond the project period.



Figure 11 Beneficiaries with their Artisan cards

¹⁰ Pradhan Mantri Jan Dhan Yojana (PMJDY) – Financial inclusion of rural households
Ministry of Textiles / Development Commissioner (Handicrafts) – Artisan Identity Cards

Complementarity with Local Livelihood Ecosystems

At the community level, the WELL programme demonstrated strong coherence with existing livelihood practices and rural realities. The intervention built upon rug weaving, a skill already present within the community, while extending structured opportunities to women who previously lacked access due to asset, income, or social constraints. Nationally, the Fourth All India Handloom Census (2019–20) notes that a large proportion of women artisans work in informal and home-based settings with limited institutional support. By formalising engagement within this ecosystem, the programme complemented rather than displaced local livelihoods.

Field observations further suggest that the programme’s doorstep-based model aligned well with household responsibilities and social norms prevalent in rural areas. This contextual compatibility enhanced acceptability and participation, particularly among women balancing unpaid domestic work

➤ Effectiveness

Skill Acquisition and Technical Capability Development

Findings from the survey indicate that the WELL programme was effective in building a strong foundation of technical skills among beneficiaries. A large majority of respondents reported learning core weaving-related skills, with finishing (85%), defect correction (93%), and measuring phera output (93%) emerging as the most commonly acquired competencies. Skills related to knotting (78%), loom handling (76%), and graph reading (74%) were also widely reported, indicating that beneficiaries gained both basic and more technical aspects of carpet weaving. These skills are critical for quality production and are directly linked to employability and income generation within the carpet value chain.

Importantly, the training was not limited to introducing new skills but also strengthened overall technical confidence. Even skills such as color combination (71%) and edge binding (61%), which require precision and experience, were acquired by a significant proportion of beneficiaries. This breadth of skill acquisition suggests that the training was comprehensive and went beyond basic exposure, enabling beneficiaries to understand the full production process rather than perform isolated tasks.

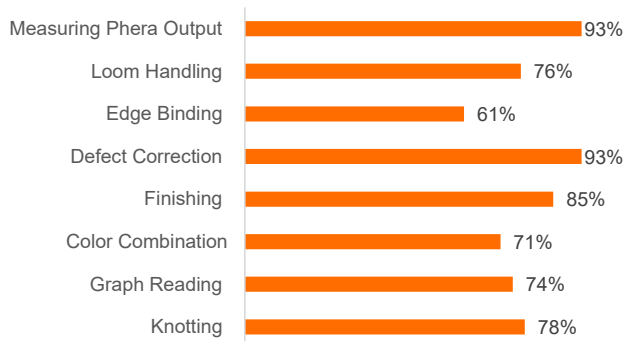


Figure 12

I already knew some of the skills, but the training helped me deepen and polish the skills.

Now I can weave a rug more efficiently than earlier.

- Beneficiary

Responses related to prior knowledge also indicate that the programme was effective in addressing varied starting points among beneficiaries. While 31% of respondents reported that all skills learned were entirely new, an additional 40% indicated that some skills were new, highlighting the programme’s reach among women with limited or no prior exposure. At the same time, 25% of respondents reported that they already knew some skills but experienced improvement, suggesting that the programme was also effective for beneficiaries with prior informal experience by refining and formalising their skillsets

Qualitative interactions further reinforced that beneficiaries valued the structured nature of training, which helped them understand quality standards, reduce errors, and gain confidence in their work. The combination of new learning and skill deepening demonstrates that the programme was effective in strengthening technical competence across the beneficiary group.

Production Readiness

The effectiveness of the programme is further reflected in beneficiaries’ ability to apply their skills to more complex production tasks. Post-training, 55% of respondents reported the ability to weave rugs of medium complexity, while 31% were able to handle complex designs, indicating a clear progression beyond basic weaving. Only 13% remained limited to simple designs, suggesting that most beneficiaries were able to advance their technical capacity through the training. 81% of the respondents, responded that they can finish a rug now independently, partially and Fully.

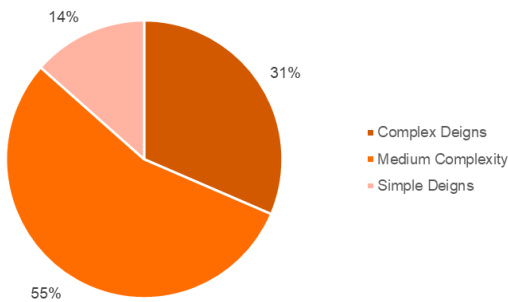


Figure 16 Type of Rugs a beneficiary can weave now

Exposure Visits and Aspirational Learning

As part of the intervention, selected women beneficiaries participated in an exposure visit to Jaipur, where they were introduced to different stages of the carpet value chain, including design, finishing, quality control, and market linkage processes. For many participants, this was their first experience travelling outside their villages. The exposure visit enabled beneficiaries to observe professional work environments, interact with experienced artisans, and understand quality standards and market expectations. Qualitative feedback indicates that the visit played a significant role in building aspiration, confidence, and motivation, helping women visualise weaving as a dignified and scalable livelihood rather than only home-based work. The exposure also strengthened beneficiaries’ commitment to quality, productivity, and long-term engagement with the craft.

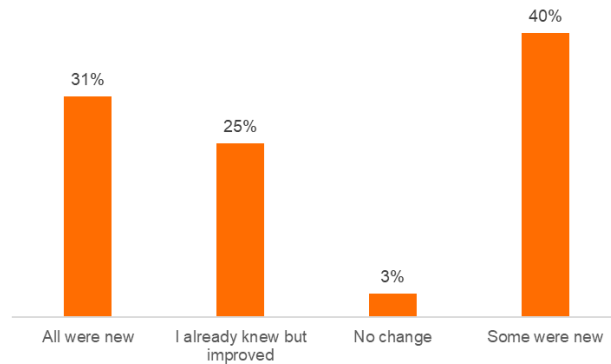


Figure 14 Prior Knowledge of skills

Improvements in specific areas of weaving quality and efficiency further support these findings. A substantial 96% of respondents reported improved knotting consistency, while 75% noted better color accuracy. Gains were also observed in speed of weaving (53%) and graph following (52%), both of which are essential for productivity and meeting production timelines. Although fewer respondents reported improvement in edge finishing (38%) and defect correction (18%), these areas typically require longer practice and experience, indicating realistic learning curves rather than training gaps.

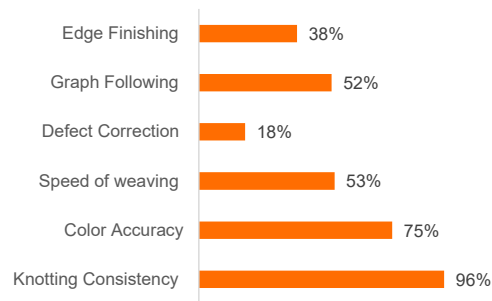


Figure 15 Areas improved after the training

➤ **Efficiency**

Findings suggest that the programme demonstrated a largely efficient system for providing key production inputs, particularly raw materials. A majority of beneficiaries (48.3%) reported that raw materials were mostly provided on time, while an additional 31.5% indicated that inputs were always available in a timely manner. Only 20% of respondents reported that raw material availability was sometimes delayed. These findings indicate that for nearly four out of five beneficiaries, input supply was predictable enough to allow continuity in weaving activities.

From an efficiency standpoint, timely access to raw materials is critical to ensure that skills acquired during training are translated into actual production. FGD interactions complimented the survey findings, where materials were available consistently, beneficiaries were able to plan their work better and maintain regular engagement with weaving. Occasional delays reported by a smaller segment highlight areas for further streamlining, but overall, the input delivery system appears to have functioned efficiently in supporting production.



Figure 17 Daily Record maintained by the beneficiaries at the center

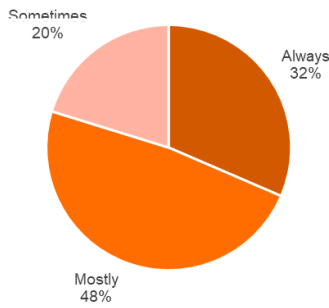


Figure 18 Timeliness of the raw materials

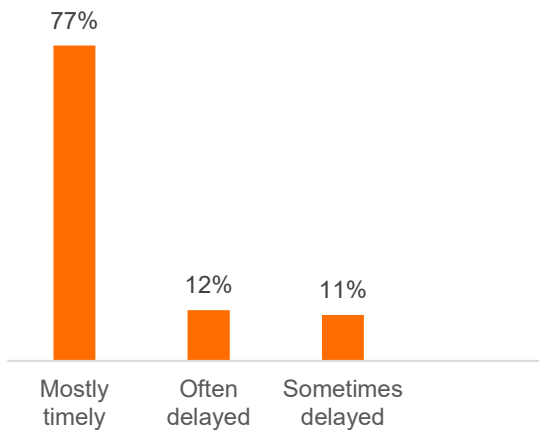


Figure 19 Timeliness of the payment

Payment Systems and Financial Processes

The efficiency of payment mechanisms emerged as a key strength of the programme. A combined 76.4% of beneficiaries reported that payments were either mostly timely (50.6%) or very timely (25.8%), reflecting a reliable remuneration system. Only 23.6% experienced payments being delayed either often or sometimes, indicating that payment-related inefficiencies were limited in scale.

Importantly, 85.4% of beneficiaries reported that payments were made directly through the project or Jaipur Rugs Foundation centres, reducing dependence on intermediaries. This direct payment mechanism enhanced transparency, reduced uncertainty, and minimised delays commonly associated with informal production arrangements. From an efficiency perspective, streamlined payment channels played a crucial role in converting production effort into timely income, thereby reinforcing beneficiary trust and sustained participation.

Engagement Intensity

Efficiency is also reflected in how beneficiaries utilised their time for weaving activities. Survey responses show that a significant proportion of women were able to dedicate substantial time to weaving despite domestic responsibilities. 46.1% of respondents reported spending more than 6 hours per day weaving, while 44.9% spent between 4–6 hours daily. Together, this indicates that over 90% of beneficiaries were able to engage in weaving for more than four hours per day, reflecting strong integration of the activity into daily routines. This level of engagement indicates that the programme design particularly the availability of materials, proximity of centres, and predictability of payments enabled efficient use of beneficiary time.

My mother-in-law is primarily engaged in rug weaving, while I manage most of the household responsibilities. Whenever I find time between my chores, I also participate in weaving. This allows me to utilise my free time more productively, and at the same time, earn an income that helps us meet our household expenses independently.

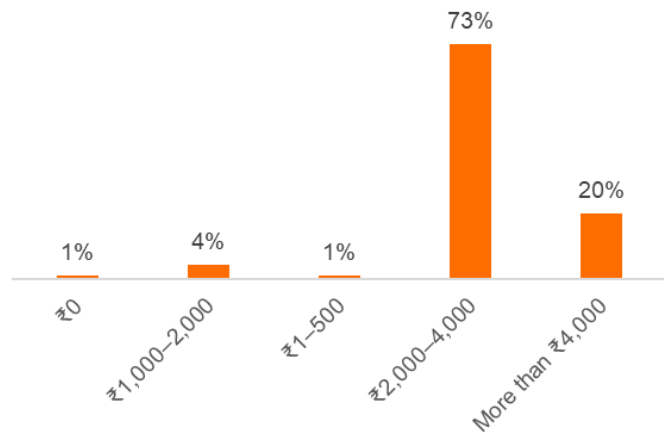
- Beneficiary

➤ Impact

Income Enhancement and Economic Contribution

The findings indicate a clear positive impact of the WELL programme on beneficiaries’ income levels and economic participation. In the month preceding the assessment, a substantial majority of respondents reported earning income through weaving activities. Nearly three-fourths of beneficiaries (73%) earned between ₹2,000–4,000, while an additional 20% earned more than ₹4,000. Only a negligible proportion reported very low or no income. This represents a significant shift from the pre-intervention scenario, where most beneficiaries reported either no income or highly irregular earnings.

This improvement is particularly meaningful in the context of rural livelihoods, where women’s independent income opportunities remain limited. According to the Periodic Labour Force Survey (PLFS), rural women engaged in informal or home-based work often earn low and inconsistent wages, reinforcing household dependence on male earners. Against this backdrop, the programme enabled women to generate regular income that contributes directly to household financial stability. Qualitative interactions further revealed that beneficiaries valued the ability to earn within the household environment, allowing them to balance domestic responsibilities with income generation.



Household-Level Outcomes

The way earnings were utilised highlights meaningful household-level impact. A majority of beneficiaries reported using their income for household expenses (67%) and children’s education (64%), indicating direct investment in family well-being. Further, 42% used income for medical expenses, while an equal proportion reported allocating funds towards savings, reflecting improved financial planning and resilience. Nearly one-fourth (26%) reported using their earnings for loan repayment, suggesting

Figure 20 Last Months' Income

reduced debt burden and improved financial autonomy.

The ability to contribute financially, even in modest amounts, provided a sense of security and dignity, particularly for women who were previously dependent on irregular earnings of other household members. Several beneficiaries noted that earning independently allowed them to manage small but essential expenses without seeking financial support, which reduced household stress and increased confidence.

The programme also generated significant social impact beyond economic outcomes. A large majority of respondents (80 beneficiaries) reported that they are now recognised by community members as skilled artisans, reflecting enhanced social status, confidence, and identity. This recognition was frequently cited during qualitative interactions as an important non-monetary outcome, contributing to greater self-worth and community acceptance.

Notably, the intervention also contributed to changes in migration patterns. Prior to joining the programme, 59 respondents reported that their husbands had migrated for work, reflecting household dependence on external and often unstable income sources. Post-intervention, 45 beneficiaries reported a reduction in migration, attributing this change to the supplementary income generated through weaving. This finding is particularly significant in rural contexts, where distress-driven migration is a common coping strategy. Nationally, migration linked to livelihood insecurity has been highlighted as a persistent rural challenge, and interventions that enable local income generation are recognised as critical to addressing this issue.

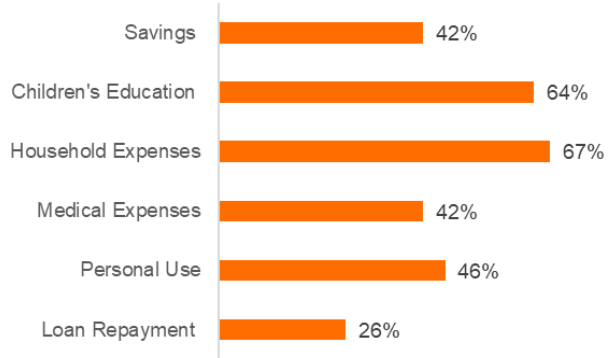


Figure 22 SGS team with Beneficiaries at the center

➤ Sustainability

Continuation of Livelihood

Findings indicate a moderate to strong inclination among beneficiaries to sustain weaving activities beyond the project period. Nearly half of the respondents (47.2%) expressed a clear intent to continue weaving even after the project concludes, reflecting confidence in the skills acquired and the livelihood value created. In addition, 51.7% of beneficiaries reported willingness to invest in their own loom if required, signalling growing ownership and aspiration to pursue weaving as a longer-term livelihood option rather than a short-term activity.

Qualitative interactions suggest that beneficiaries value weaving for its flexibility and compatibility with household responsibilities. Many women shared that the ability to work from or near home makes it feasible to continue even after external project support reduces. However, beneficiaries also emphasised that continuation is closely linked to the availability of regular work, adequate earnings, and access to inputs, indicating that intent alone may not translate into sustained engagement without supportive conditions.

Challenges Affecting Long-Term Sustainability

Despite positive intent, beneficiaries continue to face several challenges that may affect the sustainability of weaving as a livelihood. The most commonly reported challenge was low payment rates, cited by 46.1% of respondents, indicating that income adequacy remains a key concern. Raw material-related issues were reported by 24.7%, highlighting disruptions linked to availability or quality of inputs. Challenges related to design or graph complexity were reported by 16.9%, suggesting the need for continued skill upgradation to handle more advanced work.

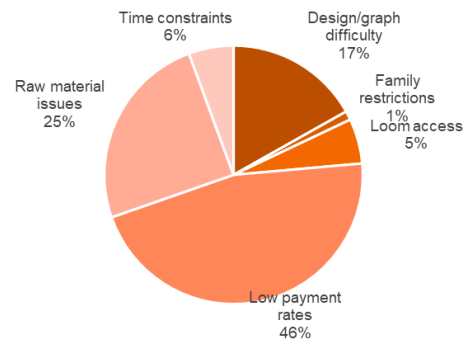


Figure 23 Challenges Faced

Operational constraints such as loom access (5.6%) and time constraints (5.6%) were reported by a smaller proportion of beneficiaries, often linked to shared infrastructure or domestic responsibilities. The challenges point towards market- and system-related constraints rather than social resistance, underscoring the need for ecosystem-level support to sustain outcomes.

We work regularly, although the work requires considerable effort compared to the payment received. Because of this, some women have shifted to other activities, while a few of us continue to engage in weaving.

- Neha Devi, 36 years old



Figure 24 SGS Team with Beneficiaries

Support Needs and Improvement Pathways

Beneficiaries clearly articulated the types of support required to sustain and strengthen their livelihoods. The most frequently expressed need was for regular and predictable orders, reported by 70% of respondents, emphasising the importance of consistent market demand. Advanced design training was identified as a need by 60%, reflecting aspirations to access higher-value work. Support related to better raw materials (54%), market linkages (46%), and loom or tool access (39%) was also highlighted. Only 10% reported a need for financial or loan-related support, indicating that operational and market factors are more critical than credit constraints at this stage.

Suggestions for programme improvement closely mirrored these needs. Higher remuneration (37.1%) and more orders (36.0%) emerged as the most common recommendations, followed by better quality materials (19.1%). Smaller proportions suggested advanced training (6.7%) or a longer project duration (1.1%). Collectively, these findings suggest that while beneficiaries are motivated and equipped to continue weaving, the long-term sustainability of outcomes will depend on strengthening earning potential, market access, and input quality rather than solely extending project activities.

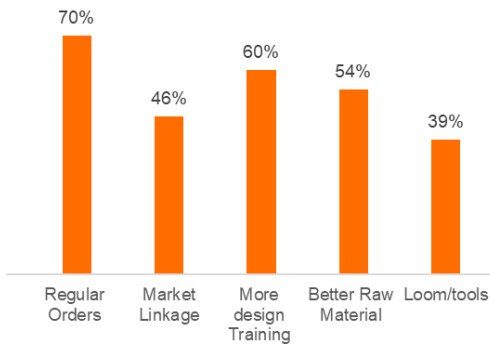


Figure 25 Support required to continue

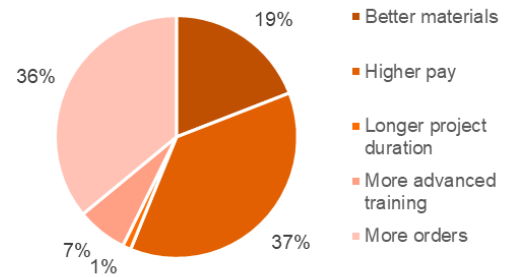


Figure 26 Suggestions for scale up

SOCIAL RETURN ON INVESTMENT (SROI)

The SROI framework has been adopted to go beyond output-level achievements and capture changes related to income, livelihood stability, women's economic participation, and household well-being. The analysis follows a conservative and transparent approach, ensuring that only outcomes that are evidenced through primary data and directly attributable to the project are monetised. This approach avoids over-claiming and aligns with established SROI and CSR reporting practices.

➤ Scope, Timeframe, and Evidence Base

The SROI analysis covers 200 women beneficiaries trained under the project in Hardoi district, Uttar Pradesh. Primary data for outcome assessment was collected through a structured survey of beneficiaries, complemented by FGDs, qualitative interviews, and field observations conducted as part of the impact assessment. Secondary evidence has been drawn from the documents and reports to validate scale, implementation timelines, and income trends

➤ Total Investment (Inputs)

As per the MoU of the project, the total financial investment committed by HCL Foundation for FY 2023–24 amounts to ₹62.0 lakh. This investment covered community mobilisation, skill training, exposure visits, loom installation, handholding support, and overall project implementation.

For the purpose of this SROI analysis, only the direct financial investment of ₹62.0 lakh has been considered. Non-financial or ecosystem-level contributions have not been monetised, ensuring a conservative estimate.

➤ Outcomes Included in the SROI

Based on quantitative data and qualitative evidence, outcomes were grouped into monetised and non-monetised (qualitative) categories to avoid over-claiming.

Monetised Outcomes

- Increase in women's monthly income
- Enhanced confidence and economic agency
- Creation of productive assets (looms)
- Aspirational and employability gains through exposure visits
- Reduction in distress-driven migration

Qualitative (Non-Monetised) Outcomes

- Reduced financial and emotional stress
- Increased dignity of work and self-worth
- Improved decision-making within households
- Greater social recognition and voice in the community
- Aspirational change among younger women and family members

These qualitative outcomes are discussed narratively and inform proxy selection but are not fully monetised.

Outcome Measurement and Valuation

Table 4 Outcome Measurement and Valuation

Outcome	Evidence from Survey (n = 89) & Qualitative Data	Extrapolated Beneficiaries (FY 23–24)	Value Applied (Annual)	Gross Annual Social Value (₹ lakh)
Increase in income from weaving	Avg. monthly income ~₹3,150 reported by majority of beneficiaries	200 beneficiaries	₹37,800 per beneficiary/year	75.6
Improved confidence & economic agency	Improved confidence, recognition, decision-making (survey + FGDs)	200 beneficiaries	₹6,000 per beneficiary/year	12
Improved household investment (education, health & savings)	64% used income for children's education; 42% for health; 42% for savings	128 households	₹8,000 per household/year	10.24
Aspirational & employability gains (Exposure visits)	Qualitative feedback from Jaipur exposure visits	176 beneficiaries	₹4,000 per beneficiary (one-time)	7.04
Reduced distress-driven migration	45 households reported reduced migration	45 households	₹10,000 per household/year	4.5
			Total Gross Annual Social Value	108.38

➤ Adjustments

To ensure credibility, the following adjustments were applied uniformly:

- **Deadweight (20%):** A portion of the observed outcomes may have occurred even in the absence of the project due to existing skills, household efforts, or alternative livelihood options.
- **Attribution (10%):** Some outcomes can be partially attributed to external factors such as household support, local economic conditions, and informal community networks.
- **Displacement (0%):** The intervention is home-based and did not replace or displace existing livelihoods or income sources in the community.

Net attribution = 70%

₹108.38 × 70% = ₹75.87 lakh

- **Net Social Value:** ₹75.87 lakh
- **Investment:** ₹62.00 lakh

SROI = 1: 1.24

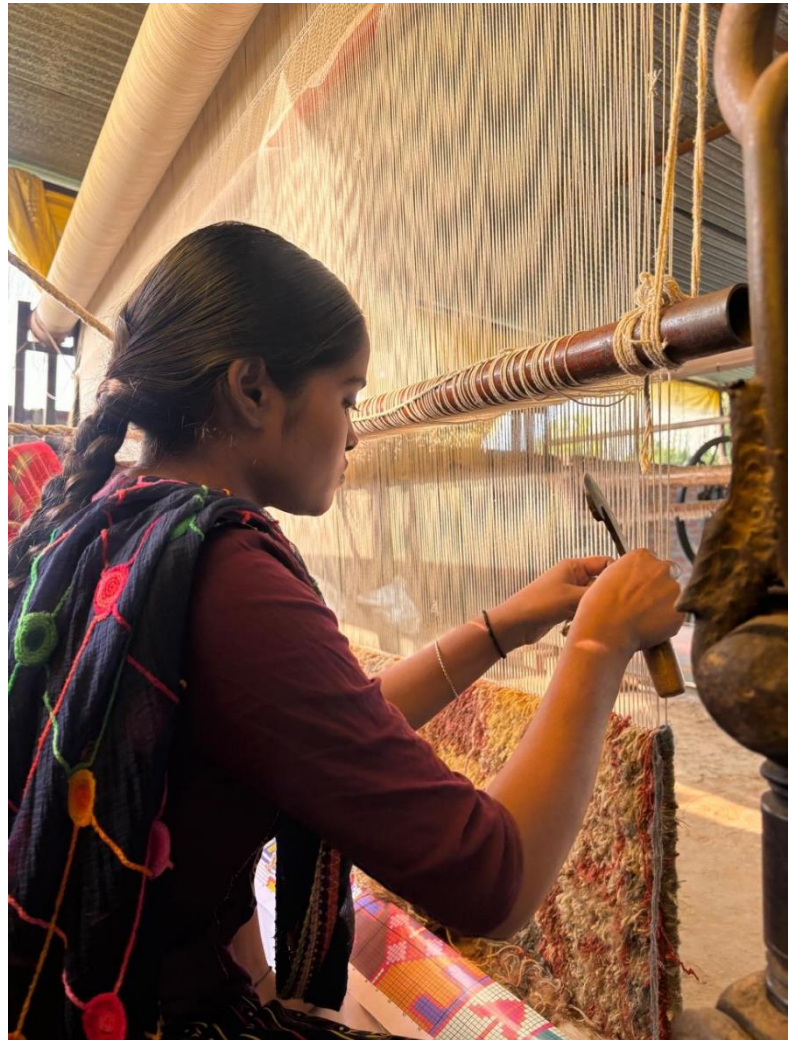
The SROI analysis indicates that the WELL project generated ₹1.24 of social value for every ₹1 invested during FY 2023–24. This demonstrates that the programme delivered positive social returns within a one-year period by enabling income generation, strengthening women's confidence and economic agency, improving household investment in education, health, and savings, fostering aspirational learning through exposure visits, and contributing to reduced distress-driven migration. The SROI ratio presented is conservative, as several important qualitative outcomes such as reduced household stress, improved dignity of work, and longer-term livelihood resilience have not been monetised. The results highlight the effectiveness of the project in translating CSR investment into meaningful and measurable social value for rural women and their households.

KEY LEARNINGS AND RECOMMENDATIONS

Thematic Area	Key Learning	Strategic Recommendations
Livelihood Outcomes & Income Levels	Income levels and continuity of orders varied across centres, with some village centres reporting higher satisfaction and steadier earnings than others. This variation was linked to differences in order flow, design complexity, and centre-level coordination.	Introduce a centre-wise performance review mechanism to identify gaps in order allocation and productivity. Strengthen planning to ensure more equitable distribution of orders across centres, particularly for consistently performing artisans.
Design Complexity & Skill Progression	Beneficiaries engaged in more complex designs reported higher confidence and better earning potential, while others remained limited to medium or simple designs, affecting income levels.	Introduce advanced and refresher design trainings after 9–12 months to enable skill progression. Create a graded design pathway so beneficiaries can systematically move from simple to complex designs.
Training Effectiveness Over Time	Initial training was effective; however, skill gaps emerged over time, particularly in graph reading, defect correction, and finishing, which affected quality and productivity.	Plan periodic refresher trainings and on-site mentoring sessions. Use experienced artisans as peer trainers to reinforce learning and quality standards.
Order Predictability & Work Continuity	Regular orders emerged as the most critical factor influencing livelihood sustainability. Irregular work periods led to dissatisfaction and drop-offs in participation at some centres.	Strengthen production planning and demand forecasting to improve order predictability. Explore diversification of product lines to reduce dependency on a single order cycle.
Payment Timeliness & Satisfaction	While payments were largely timely, occasional delays were reported and were a source of dissatisfaction, particularly in centres with higher work intensity.	Establish clear payment timelines and communication protocols. Introduce a grievance redress mechanism for payment-related issues to maintain trust and motivation.
Women's Confidence & Aspirations	Exposure visits and income generation contributed significantly to confidence, aspiration, and social recognition, particularly among first-time earners.	Institutionalise exposure visits and leadership sessions as a core programme component. Expand peer-learning platforms to sustain confidence and aspiration beyond the project period.
Retention & Drop-out Risks	Drop-outs were linked to low perceived returns, limited order flow, and competing domestic responsibilities.	Improve income visibility and progression pathways. Offer flexible engagement models and strengthen household sensitisation to support sustained participation.
Livelihoods	On continued market access and institutional support.	gradually transition high performing artisans towards semi-independent production models.

Case Study 1

Pooja is a 22-year-old college graduate from the project area who joined the programme soon after completing her education. Coming from a modest rural household, she was keen to work and earn rather than remain financially dependent on her family. Through the programme, she received training in carpet weaving and began contributing at the centre. Pooja shared that earning her own income has given her the freedom to buy things of her choice and manage personal expenses independently. She also contributes financially to her family whenever needed, which has strengthened her confidence and sense of responsibility. For Pooja, the programme has provided a meaningful transition from education to work while enabling her to remain rooted in her community.



Case Study 2

Sunita is a 38-year-old homemaker who manages household chores and caregiving responsibilities while supporting her family's livelihood. Prior to joining the programme, her household relied primarily on her husband's irregular daily wage work, which often led to financial uncertainty. After receiving training in carpet weaving, Sunita began working at the centre during available hours. The income she earns has helped cover household expenses and reduced financial stress, especially during periods when her husband's work is inconsistent. She shared that contributing financially has increased her confidence and improved her role in household decision-making. The programme has enabled Sunita to balance domestic responsibilities with income generation, strengthening both her household's stability and her own sense of dignity.





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4B, Adi Shankaracharya Marg, Vikhroli (West),
Mumbai, Maharashtra 400083

