

Impact Assessment of Eicher Motors Limited CSR Projects- Livelihood (CARE)

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Submitted To
Eicher Motors Limited

Submitted By
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List of Abbreviations

CAP – Computer Aided Personal Interview

CSR – Corporate Social Responsibility

EML – Eicher Motors Limited

EMI – Equated Monthly Installment

FGD – Focus Group Discussion

ICRW – International Centre for Research on Women

IDI – In-depth Interview

KII – Key Informant Interviews

MSME – Micro, Small and Medium Enterprises

MWCD – Ministry of Women and Child Development

NFHS – National Family Health Survey

OECD – Organization for Economic Co-operation and Development

PLF – Panchayat Level Federation

RfP – Request for Proposal

SEED – Self Employment and Entrepreneurship Development

SHG – Self Help Group

Section- A
Summary Report

1. Brief description of project activities

The Eicher Motors Limited (EML), in collaboration with Care India Solutions for Sustainable Development (CISSD), launched a project focused on promoting women's economic empowerment in Kancheepuram, Tamil Nadu. The initiative aims to support 200 women entrepreneurs by enhancing their skills and capacities through the establishment of Self Employment and Entrepreneurship Development (SEED) Centres. These centres provide comprehensive training, mentorship and resources to help women start and sustain micro-enterprises, promoting economic independence and livelihood opportunities in the community.

The project focuses on mobilizing women into collectives, providing them with entrepreneurship training and supporting the creation of both individual and group enterprises. Through this holistic approach, the project not only enhances women's livelihoods but also strengthens community-based organizations and fosters long-term socio-economic development.

1.2 Key Findings

1.2.1. Collective Enterprises

The project significantly strengthened the livelihoods of women from marginalized communities by supporting collective enterprises that enhanced financial stability, skills and leadership. Among the participants (n=8), 62.5% were in the 35–39 age group and all were married, demonstrating the program's relevance for women balancing domestic and entrepreneurial roles. Educational backgrounds varied, with 62.5% completing Grade 12 while 12.5% had no formal education showcasing inclusivity in criteria for project inclusion.

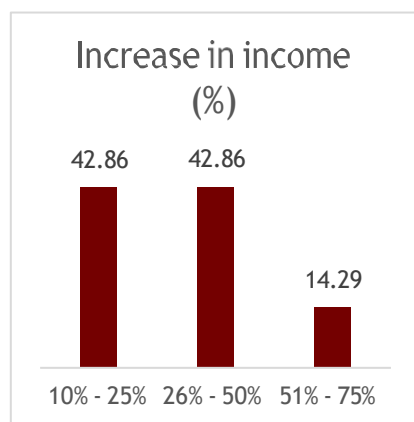


Figure 1: Increase in income (collectives)

Prior to joining, 50% of the women were unemployed. While others engaged in daily wage labour or domestic work, reflecting limited prior income opportunities. The outreach strategy proved effective, with 50% learning about the program from project staff, 25% through local leaders and 12.5% via Self-Help Group meetings. After engagement, 62.5% accessed at least one government scheme, notably the Pradhan Mantri Mudra Yojana (PMMY), which is targeted to support MSMEs in India.¹

Earnings increased significantly among respondents, with **87.5%** reporting growth. Among them, 42.86% recorded a 10–25% rise, another 42.86% saw a 26–50% increase and 14.29% achieved a 51–75% jump (as shown in fig. 1). Additionally, 66.67% of collectives hired external workers, reflecting positive spillover into the local economy. Participants shared that moving from irregular labour to consistent income improved their confidence and household contributions.

"I started with a small food stall, but after getting an order from a company, I had to hire two more women to help with cooking." – Member of collective enterprise

¹ <https://www.myscheme.gov.in/schemes/pmmmy>

Access to markets improved, with 75% reporting better buyer connections. Participation in buyer-seller meets was productive, with 83.33% securing new business opportunities. The qualitative interviews reinforce these findings, with several women highlighting the transformative impact of these market connections. Additionally, the digital literacy training played a pivotal role, with entrepreneurs learning how to leverage e-commerce to boost business.

"We never thought we could sell beyond our village, but the training and exhibitions helped us connect with bigger markets. Now, I send my products to Chennai" – Member of collective enterprise

"Amazon selling was completely new for us. The digital literacy training taught us how to sell online and now we receive online orders" – Business Development Expert sharing beneficiary experiences

Social empowerment was evident with 62.5% of participants assuming leadership roles in SHGs or community groups. 50% of the respondents reported increased decision-making power at home. Yet, cultural barriers persisted as 62.5% shared that family perceptions remained neutral. Encouragingly, 50% observed a shift in societal attitudes toward women’s work.

Many women noted that participating in collectives boosted their confidence, improved negotiation skills and reduced dependency on intermediaries. Exposure to business settings helped them understand quality standards, market demand and pricing mechanisms. Looking forward, 87.5% expressed interest in expanding their businesses within the next two years.

We don't always know the right price to sell at. When we started, we depended on middlemen who took a big share, but we are still learning how to set our own prices." – Member of collective

1.2.2. Individual Enterprises

The project successfully empowered women to establish and grow individual enterprises, contributing to financial independence and enhanced self-confidence in women. Among the respondents (n=100), 84% were aged 30–50 years and 95% were married. 50% had only completed primary education or no formal schooling, emphasizing the project’s focus on women from vulnerable sections of society.

Before joining the project, 62% were unemployed, while 20% depended on informal daily wage work. Training played a pivotal role, with 88.57% acknowledging that it influenced their decision to start or expand their business. Nearly 85.72% transitioned from training to starting enterprises within three months. Business planning, financial literacy and marketing skills were among the most valued sessions.

Women quickly applied their learnings, with 54.28% implementing new strategies immediately. Bookkeeping adoption rose to 38.89% and regular inventory management to 24.07%. The project enabled

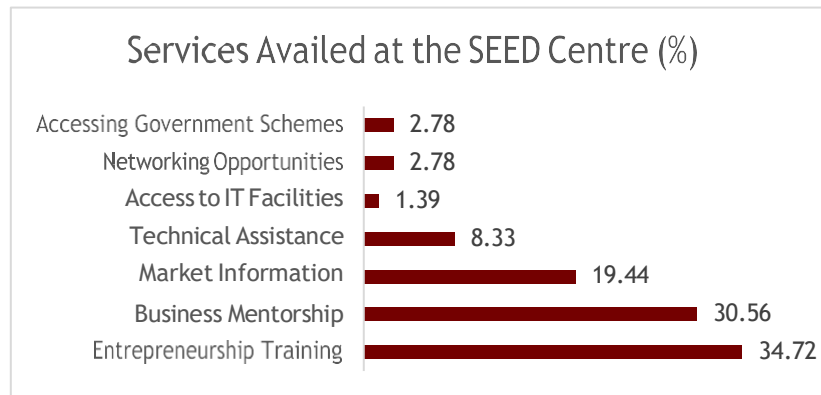


Figure 2: SEED Centre services

42.86% to secure 2–3 new buyers and some participants obtained bulk orders. Yet, 68.57% continued to operate within their villages, highlighting the need for expanded market access.

Some of the key services availed by beneficiaries at the SEED Centre can be observed in fig. 2. The Centre was established with the aim to provide end-to-end business support for the women entrepreneurs.

Financial inclusion improved, with 94.29% holding independent bank accounts. 77.14% accessed credit, mainly through banks and microfinance institutions. While 62.96% reported no repayment issues, 37.04% faced challenges. Women also adopted financial tools, with 71% tracking income and expenses and 67.74% using planning sheets. The project resulted in substantial income gains. 82% of women reported higher earnings, with 40% earning between ₹75,000–1,00,000 annually and 11.43% exceeding ₹1,00,000.

"Before this project, I relied entirely on my husband's earnings. Now, I run a food stall and have steady customers, which allows me to contribute to household expenses." – Woman Entrepreneur

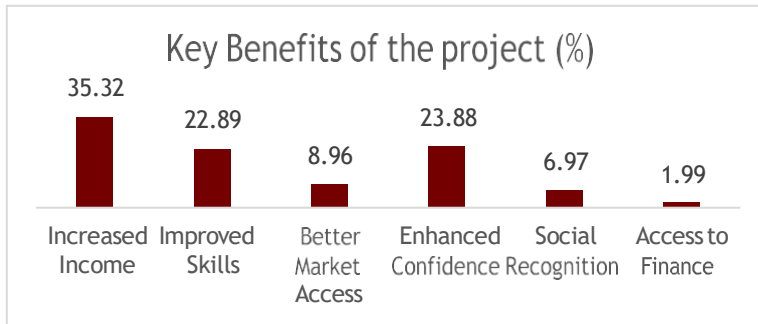


Figure 3: Key benefits observed (beneficiaries)

Women shared that understanding profit margins, tracking expenses and applying market knowledge were entirely new experiences that increased their confidence. Customers also respected them more as formal business owners. Some of the key benefits experienced by beneficiaries can be seen in fig. 3.

Social impact was visible, with 52% reporting greater decision-making power at home and 53% observing

improved community perceptions. However, 47% still face gender barriers, especially in balancing domestic responsibilities with business operations. Many expressed that while families allowed them to work, household duties remained solely their responsibility indicating the need for a targeted behavioural change campaign to ensure that the women entrepreneurs get adequate support to balance both work and home.

1.3 Recommendations

1.3.1. Collective Enterprises

To ensure sustainability, continuous financial literacy support is essential. With 37.04% facing loan repayment difficulties, focused sessions on credit management and investment planning will enhance financial resilience. As the Reserve Bank of India (2020, p. 23) states, *"Financial literacy is a key driver of financial inclusion. Targeted programs that educate women on financial management and provide access to suitable financial products can significantly improve their economic empowerment."*²

To strengthen collective enterprises, the project should facilitate better access to raw materials and upgraded machinery to enhance production capacity. Collective members shared that despite having the necessary skills, limited access to raw materials and appropriate equipment restricted their ability to scale operations. Additionally, market saturation within the village further discouraged expansion. Strengthening supply chain linkages, supporting bulk procurement of raw materials and exploring partnerships with suppliers outside the village can help address these barriers and enable collectives to operate more sustainably and competitively. Additionally, market expansion requires urgent attention. Many women shared that limited local demand and lack of market connections restricted their ability to grow.

"We put up a stall here in college and in Chennai also, but because it is a village, we can't sell much here. If they help us in marketing, it will be good" – Member of a collective enterprise

² Reserve Bank of India. (2020). *Financial Inclusion Report*.

While only 11.79% of individual participants reported attending market assessment workshops, reflecting limited exposure to market dynamics. As Kumar and Singh (2017, p. 282) note, "Access to market information systems is critical for enhancing the visibility and competitiveness of women-led enterprises"³ Facilitating more exposure visits and workshops will also strengthen their ability to negotiate better prices and reduce reliance on middlemen, factors that are critical to improving profitability and ensuring the sustainability of their enterprises.

Persistent gender barriers should be addressed through family engagement and community discussions. "The success of women's economic empowerment programs depends on parallel efforts to address deeply entrenched social norms and attitudes that hinder women's autonomy and limit their full participation in public life"⁴ (Ministry of Women and Child Development [MWCD], 2019, p. 22). Providing flexible working options, shared childcare support and formalizing collective enterprises can enhance women's participation and credibility. Partnerships with local industries could help integrate collectives into existing supply chains, generating sustainable income.

Tailored mentorship programs focusing on business scaling, digital marketing and strategic planning will strengthen collective growth. Linking women with experienced entrepreneurs will also help build resilience and strategic thinking. An effective mentorship model that can be adopted is the "Peer Role Model Mentorship Circle" where successful women entrepreneurs from within or outside the community serve as peer mentors to emerging entrepreneurs. These role models, having faced similar social and economic challenges, can provide practical guidance, share personal experiences and offer emotional support in a relatable and safe manner.

For instance, a collective of established women entrepreneurs running businesses like food stalls, tailoring units, or oil extraction can be identified and trained as peer mentors. Each mentor is paired with 3-5 new women entrepreneurs, meeting bi-weekly to discuss challenges, business strategies and market opportunities. This model ensures continuous handholding, helps women navigate setbacks and fosters strategic thinking by learning from real-life experiences. The safe, peer-led approach encourages open conversations on failures and successes, making entrepreneurship feel achievable and less intimidating.

1.3.2. Individual Enterprises

35% of participants have initiated new income-generating activities, however, it is also important to note that 65% of respondents have not yet started any new ventures even after attending training. To address this, the project should introduce a targeted handholding and mentorship program focused on these beneficiaries. This support should prioritize overcoming socio-economic barriers such as limited access to capital, restrictive social norms and risk aversion that were commonly highlighted across FGD's conducted with beneficiaries. Continuous engagement through one-on-one mentorship, business coaching and peer learning platforms can help these women navigate challenges and build the confidence needed to start their enterprises. Facilitating access to flexible working capital or revolving funds could also play a crucial role in reducing financial risks and motivating hesitant participants. Furthermore, integrating exposure visits and market linkage opportunities can expand their understanding of potential business avenues and instill a sense of possibility.

Sustained financial counseling is necessary, particularly for those facing challenges in loan repayment. Promoting digital literacy and marketing skills will enable women to access larger markets and reduce their dependence on local buyers. Efforts should be made to simplify access to government schemes. Local workshops on programs like Mudra Yojana will help women secure additional financial support. Structured mentorship focusing on advanced business strategies like branding, customer acquisition and pricing will further support women's ambitions. With 80% expressing expansion plans, these measures will help them build sustainable, competitive enterprises. Facilitating participation in trade fairs and partnering with local

³ Kumar, A. and Singh, R. (2017). *Role of Market Information Systems in Enhancing Rural Livelihoods*. International Journal of Rural Development, 9(2), 280–285.

⁴ Ministry of Women and Child Development (MWCD). (2019). *Handbook on Women Empowerment Programs in India*.

governance structures to provide market spaces can ease mobility barriers and improve visibility. As transportation constraints were raised by several women, this could directly address logistical challenges.

Structured mentorship focusing on advanced business strategies like branding, customer acquisition and pricing will further support women's ambitions. With 80% expressing expansion plans, these measures will help them build sustainable, competitive enterprises. Family engagement efforts must continue to support women balancing business with household duties. *"The need for a multi-pronged approach that involves supportive family structures and effective social infrastructure, including safe public spaces"*⁵ remains essential. Peer-led forums could serve as both motivation and a practical support network.

⁵ Indian Council of Social Science Research (ICSSR). (2020). *Empowering Women Entrepreneurs in India*.

Section- B
Detailed Report

Impact Assessment Study

1. Introduction

1.1. Background

Eicher Motors Limited (EML) is committed to Corporate Social Responsibility (CSR), focusing on long-term, sustainable change in communities across India. Eicher adopts a holistic approach, addressing community-specific needs through well-designed programs that enhance quality of life. By collaborating with local organizations, government agencies and community groups, Eicher ensures its initiatives are impactful and scalable. The company prioritizes self-reliance, creating systems that empower communities rather than offering short-term solutions. Its CSR efforts have led to improved access to essential services, better opportunities and healthier environments. This report covers the key findings for the Livelihood project implemented in collaboration with CARE India. Through these initiatives, EML aims to continue supporting stronger, healthier and self-sufficient communities.

1.2. Objectives of the impact assessment

The key objectives of conducting this impact assessment are as follows:

1. To quantify the extent to which the projects have been successful in achieving the intended outcomes
2. To establish the effectiveness of program implementation
3. To identify and capture success stories, challenges and areas for improvement
4. To provide actionable recommendations to enhance the effectiveness of future programs

1.3. OECD- DAC framework

Considering the objectives of the project, this evaluation will be based on the **OECD-DAC framework**⁶.

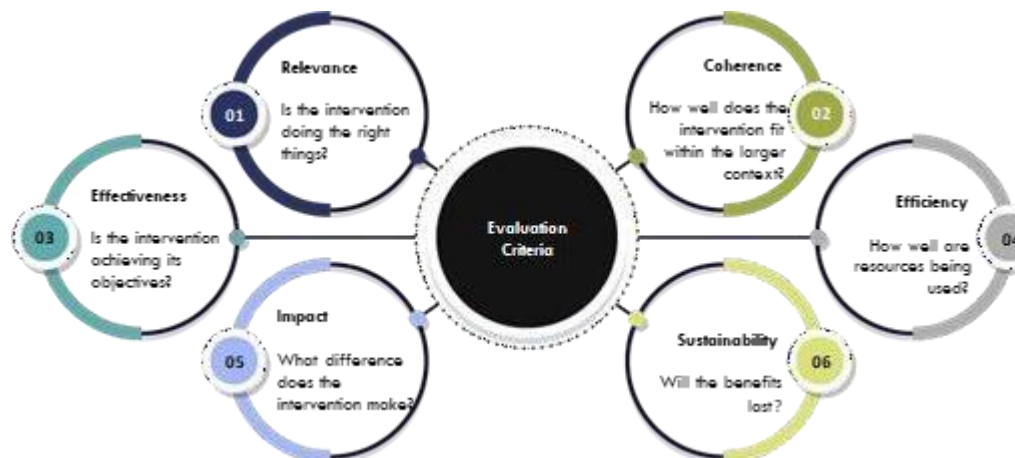


Figure 4: OECD DAC Framework

The evaluation will assess the baseline values of various key indicators, against which the impact of the project can be assessed a year after completion. The components of the proposed evaluation framework are –

⁶ <https://www.oecd.org/dac/evaluation/dacriteriaofreevaluatingdevelopmentassistance.htm>

Relevance - The extent to which the objectives of the development intervention are consistent with beneficiary requirements, state needs, institutional priorities, partners and funding stakeholders, as well as mission coherence in achieving its objectives.

Coherence – The extent to which activities can converge with other programs/projects running the geography/sector.

Effectiveness - The extent to which the development project's objectives were achieved or are expected to be achieved considering their specificities (not just physical outputs but also high-level results; explaining factors determining achievements, including change of context; looking at other possible achievements)

Efficiency - A measure of how economically resources/inputs are converted into results, with reference to project benchmarks (include project delays, overruns; technical issues; operational cost ratio, economic rates of return)

Sustainability - The likely continuation of net benefits from a development intervention beyond the phase of funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the mission activities.

Impact - The changes that have occurred or are expected to occur in the lives of the target beneficiaries (direct and indirect).

1.4. Evaluation Matrix

The evaluation matrix for Eicher's CSR projects follows the OECD-DAC framework, assessing projects based on relevance, coherence, effectiveness, efficiency, impact and sustainability. It includes specific questions and indicators for each project, whether in education, health, or livelihoods to measure outcomes and how they were achieved. The assessment uses both primary and secondary data, collecting insights from students, teachers, health workers and community members, while also reviewing project reports and public sources. This ensures reliable and cross-verified findings.

The evaluation matrix is adaptable, considering diverse cultural and social contexts. It allows for flexible tools and indicators, ensuring context-sensitive yet methodical evaluations. By aligning with OECD-DAC criteria, it assesses project efficiency, alignment with development goals and long-term sustainability. This approach provides a comprehensive understanding of project successes and challenges, offering insights into future improvements.

The thematic evaluation matrix is included in the [Annexure](#).

2. Approach and Methodology

2.1. Study Design

This impact assessment will use a pre-post study design, which means it will compare data from before and after the project to measure its impact. To get a complete picture, the assessment will follow a mixed-methods approach, combining both quantitative and qualitative data.

The quantitative data will help measure the results in numbers, such as changes in key indicators, while the qualitative data will provide deeper insights into why and how these changes happened. By using both types of data, the study can cross-check findings from different sources, ensuring more accurate and reliable results. The assessment will collect information from both primary sources (like surveys and interviews) and secondary sources (such as existing reports or data) to create a well-rounded understanding of the project's impact.

2.2. Data Collection Methods and Sources

Quantitative Methods

For the quantitative data collection, **structured survey tools** were developed and rigorously pre-tested to ensure their effectiveness in real-field conditions. Pretesting helped identify any issues in the questionnaire, removing ambiguities and minimizing bias and errors. The data was collected using Computer Aided Personal Interview (CAPI) methods to ensure accuracy and efficiency. Our team utilized SurveyCTO, a digital data collection platform that streamlined the entire process—from targeting respondents and survey creation to data entry and visualization. Survey CTO allowed for real-time data uploads, enhancing efficiency while also offering offline capabilities for data collection in low-connectivity areas. With GPS-based tracking, real-time geo-tagging, multilingual support and validation features, SurveyCTO ensured high data quality and seamless experience for field investigators.

Qualitative Methods

To complement the quantitative data, qualitative methods were employed to gain deeper insights into the impact of the CSR projects. This included **in-depth interviews (IDIs), focus group discussions (FGDs) and key informant interviews (KIIs)** with relevant stakeholders such as beneficiaries, project implementers and community leaders. These interactions helped uncover contextual nuances, stakeholder perceptions and the underlying reasons behind quantitative findings. All interviews and discussions were recorded, transcribed and thematically analyzed to identify patterns and insights that contributed to a holistic understanding of the project's effectiveness, sustainability and impact.

2.3. Data Collection Process

The study was executed strategically in three phases to ensure completion of time:

- **Phase I:** Design Phase begins with consultative meetings to finalize indicators and methodologies based on stakeholder inputs and desk reviews. Sambodhi collaborated with the EML CSR team to ensure alignment with the RfP, documenting the approach in an inception report covering the assessment framework, sampling methodology, analysis plan and work plan. Quantitative and qualitative tools, developed in vernacular languages and referencing standardized underwent pre-testing in non-sample areas for refinement. Tools were translated and training materials developed to ensure uniform data collection.
- **Phase II:** Implementation Phase involves executing the sampling strategy, identifying study geographies and conducting primary data collection as per the established methodology.
- **Phase III:** Dissemination Phase focuses on sharing findings and insights with stakeholders, translating results into actionable recommendations for future initiatives and broader knowledge dissemination.

2.4. Data Analysis

The collected data was analyzed using a convergent mixed-methods approach, integrating quantitative and qualitative data for a comprehensive assessment of the project's impact. Quantitative analysis measured key indicators, while qualitative insights provided context to observed outcomes. Triangulation of findings from diverse sources enhanced the reliability and depth of the analysis. The study assessed endline values of key indicators, comparing pre- and post-intervention data to measure changes over time. This approach ensured a holistic evaluation, capturing both measurable outcomes and the underlying factors influencing the project's effectiveness.

2.5. Limitations

While this impact assessment provides valuable insights into the outcomes of these CSR initiatives, certain considerations must be acknowledged to contextualize the findings appropriately:


- **Selection Bias:** Given the scale of the intervention and the sampling approach, there is a possibility of some selection bias, particularly if certain sub-groups were self-selected into the study. However, concerted efforts were made to ensure diverse participation and capture a wide range of perspectives.
- **Timeframe Constraints:** The assessment reflects outcomes observed within the available study period and while it provides a meaningful snapshot of impact, some long-term effects may emerge over time. Future follow-ups could further enrich the understanding of sustained change.
- **Self-Reported Data:** A significant portion of the data is based on self-reported responses from beneficiaries and stakeholders. While every effort was made to enhance accuracy through careful data collection and validation techniques, minor variations due to recall or interpretation are natural in such studies.

2.6. Structure of the report

This report is structured to provide a holistic analysis of Eicher’s CSR projects, ensuring that insights are embedded within the OECD-DAC evaluation framework to highlight key findings across diverse thematic areas. The framework, encompassing **relevance, coherence, effectiveness, efficiency, impact and sustainability**, enables a multifaceted evaluation that captures both the outcomes achieved and the processes that led to those results. Our presentation of these findings weaves the data seamlessly into each criterion, clarifying how well projects align with broader development goals and how effectively resources are utilized.




To enable meaningful interpretation of the findings, a **two-tiered** benchmarking approach has been employed across the report. The benchmarking has been **limited** to key project-specific outcomes and impact indicators. Wherever credible benchmarking data is **available**, project outcomes have been compared against standardized external datasets such as NFHS (for health indicators) and ASER (for learning outcomes), as well as baseline or need assessment figures. In such cases, performance that exceeds these benchmarks is highlighted in **blue**, denoting a positive deviation from established standards.

Table 1: Colour coding - benchmark data is available

Performance Band	Interpretation	Colour
Exceeds benchmark	Performance surpasses credible external benchmark figures/ baseline values	 Blue

Where external benchmarks are **unavailable**, a progressive scoring scale based on project duration, nature and literature review has been applied to assess outcomes. In this scale, scores are categorized as High, Moderate and Low each reflecting the level of performance and potential for scalability.

Table 2: Performance band- colour coding where benchmarking data is unavailable

Performance Band	Score Range	Interpretation	Colour
High	61–100%	Strong performance, scalable potential	 Green
Moderate	31–60%	Average, in line with similar interventions	 Yellow
Low	0–30%	Below average, needs improvement	 Red

Additionally, for indicators where lower values indicate better outcomes (such as *dropout rates* or *disease incidence*), both the desired direction of change and the colour coding have been reversed to reflect positive performance. This structured approach ensures consistency, clarity and contextual relevance in evaluating project impact across varied geographies and interventions.

3. Impact assessment- Livelihood Project (CARE India)

3.3.1. Brief description of project activities

The Eicher Motors Limited (EML), in collaboration with Care India Solutions for Sustainable Development (CISSD), launched a project focused on promoting women's economic empowerment in Kancheepuram, Tamil Nadu. The initiative aims to support 200 women entrepreneurs by enhancing their skills and capacities through the establishment of Self Employment and Entrepreneurship Development (SEED) Centres. These centres provide comprehensive training, mentorship and resources to help women start and sustain micro-enterprises, promoting economic independence and livelihood opportunities in the community.

The project focuses on mobilizing women into collectives, providing them with entrepreneurship training and supporting the creation of both individual and group enterprises. Through this holistic approach, the project not only enhances women's livelihoods but also strengthens community-based organizations and fosters long-term socio-economic development.

3.3.2. Key Findings

3.3.2.1. Relevance and Coherence

Collective enterprises

In line with OECD-DAC definition, the project's relevance lies in how well it addresses the livelihood needs of women from marginalized communities, while its coherence stems from alignment with existing local government programs and self-help group (SHG) structures. Among the respondents, 62.5% are between 35 and 39 years old (as shown in fig. 5) with all participants (100%) married. Household sizes vary with 50% having five members, 25% having four. All respondents belong to the Scheduled Caste (SC) category and all possess Aadhar Cards, while 50% have ration cards of which all of them possess a BPL card. Educational backgrounds range from 62.5% who completed Grade 12, to 12.5% with no formal education, 12.5% who completed primary school and 12.5% who studied up to Grade 10. Employment data before the project indicates that half of the respondents were unemployed, 25% worked as daily wage laborers and the remainder engaged in domestic help (12.5%) or other occupations (12.5%). By targeting women with limited or precarious income sources, the initiative directly addresses urgent livelihood gaps.

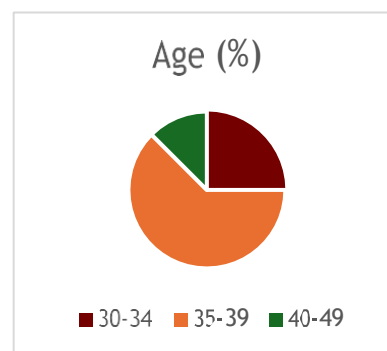


Figure 5: Age distribution of surveyed members of collective enterprises

Half of the respondents (50%) learned of the women's entrepreneurship project through direct contact with Project Staff, underscoring the critical role field teams play in raising awareness. An additional 25% heard about it from local leaders and 12.5% each through SHG meetings or broader community mobilization, suggesting that a diversified communication strategy merging institutional outreach with grassroots channels can foster broad participation. Regarding the duration of engagement, 87.5% of participants have been involved for three to six months, while 12.5% have participated for seven to twelve months, reflecting early or mid-phase adoption. Tailoring the training modules and follow-up support to these specific timelines can help strengthen knowledge retention, peer learning and continued motivation to ensure women are able to implement the learning from the program into their business.

Post Training, **75%** of the respondents joined collectives, while according to the needs assessment study over 70% women in Kancheepuram district worked as domestic workers or informal workers in nearby industries/ MGNREGA workers, previously. Since associating with the SEED centre, 62.5% of participants have tapped into at least one government scheme or entrepreneurial program, signaling growing capacity to leverage public resources. Among these, Mudra Yojana features the highest uptake (100% among users), followed by the National Food Security Act (80%), Pradhan Mantri Suraksha Bima Yojana (40%) and Pradhan Mantri Awas Yojana (20%). Yet a notable 37.5% remain outside this framework, some due to lack of awareness, confusion over state-specific variants of national programs, or perceived bureaucratic hurdles. Strengthening outreach and simplifying application procedures could further align the project with local government livelihood objectives, ensuring that more women understand and utilize available schemes.

Each Panchayat has a Panchayat Level Federation (PLF) constituted by the government, which is expected to meet once a month. However, the PLFs in Kancheepuram district were largely dormant, as their leaders were unable to provide details on the exact number of SHGs or total membership. The need assessment study also highlighted low SHG membership among women and a lack of women leadership across the area. Thus, the initiative demonstrates strong relevance by focusing on women belonging to historically vulnerable communities with limited stable employment and supporting them in forming collective enterprises. Coherence is evident in how the project merges multiple communication channels, involves SHGs and facilitates linkages to government programs. Continued emphasis on tailored skill development, ongoing mentoring and clearer pathways to existing entitlements will deepen its integration into local development ecosystems and sustain its impact over time.

Individual enterprises

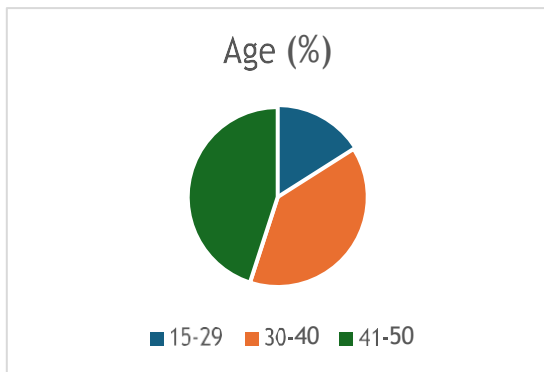


Figure c: Age distribution of surveyed entrepreneurs of individual enterprises

Of the 100 participants surveyed, 84% are between 30 and 50 years old, with the largest representation (45%) in the 41–50 bracket. A smaller segment (16%) is between 15 and 29 (as shown in fig. 6), suggesting that younger women may face additional barriers such as limited access to capital or lower entrepreneurial exposure and thus constitute a smaller share of new entrepreneurs. Household composition also shapes financial responsibilities: 86% live in families of three or more members and 95% are married, indicating that many juggle household duties alongside business aspirations.

Education levels pose a key challenge, with 50% of the participants having only primary schooling or no formal education at all (as shown in fig. 7). Despite these limitations, 94% hold Aadhaar Cards, facilitating baseline eligibility for government schemes and banking services; however, only 18% possess ration cards and all of those are Below Poverty Line, underscoring persistent economic vulnerability. Social categorization further reflects entrenched disadvantages: 84% of respondents belong to Scheduled Castes (SC) and 13% to Scheduled Tribes (ST). Their pre-program occupations underscore limited stable income opportunities: 62% were unemployed, 20% relied on daily wage labor and only a small fraction had salaried positions, confirming that

Education levels pose a key challenge, with 50% of the participants having only primary schooling or no formal education at all (as shown in fig. 7). Despite these

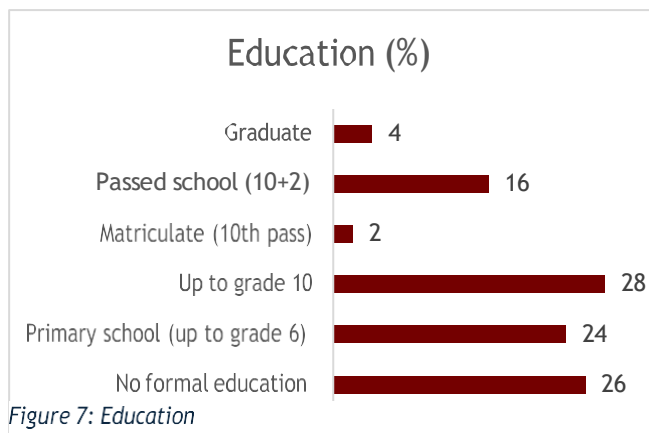


Figure 7: Education

entrepreneurship is often a critical pathway to financial independence in the project geography.

35% of participants have initiated new income-generating activities, demonstrating entrepreneurial initiative and a willingness to diversify their income streams. However, it is also important to note that 65% of respondents have not yet started any new ventures after joining the project. This indicates that while a significant portion has begun entrepreneurial or employment-related activities, a majority are still unable to expand their financial opportunities. Such disparities may be linked to socioeconomic hurdles limited capital, restrictive social norms and risk aversion which can prevent many women from launching new business ventures.

In terms of awareness and outreach, 57.14% (n=35) respondents learned of the women's entrepreneurship project through direct outreach by project staff, highlighting the importance of organizational field teams. Another 25.71% were informed by local leaders and 5.71% each through SHG meetings, community mobilization events, or friends and relatives. While 55% of women in the overall sample (100) are SHG members, 45% remain outside these collective structures; nevertheless, 58.18% reported assuming leadership roles in SHGs or similar community organizations after joining the project and 43% registered or joined formal business associations or SHGs due to program involvement. These findings indicate growing recognition of the benefits of collective networking, though a notable proportion of participants have yet to integrate into such support systems.

Access to government schemes is another key indicator of coherence and alignment with local development programs. Only 25% of the 100 respondents have accessed any scheme post-engagement with the project, suggesting gaps in awareness or application support. Among those who did, Mudra Yojana (47.62%) was most utilized, followed by the National Social Assistance Program (23.81%) and various other social security schemes. Comparing individual and collective enterprises reveals higher overall scheme participation among collectives (62.5% vs. 25%), likely due to structured guidance and shared credibility. While collectives focus on a narrower range of programs (notably Mudra Yojana and certain welfare initiatives), individual entrepreneurs access a broader array but at generally lower rates, indicating possible gaps in sustained support and guidance to access the benefit of these schemes.

These findings underscore the project's relevance in targeting women with limited formal education and unstable employment histories, while highlighting areas for improved coherence. Strengthening linkages to SHGs, clarifying pathways to government resources and providing more robust follow-up for first-time entrepreneurs could help address existing barriers. By refining its outreach strategies and reinforcing institutional ties, the initiative can better align with local development priorities and ensure that more women are empowered to launch viable enterprises and achieve long-term financial security.

3.3.2.2. Efficiency and Effectiveness

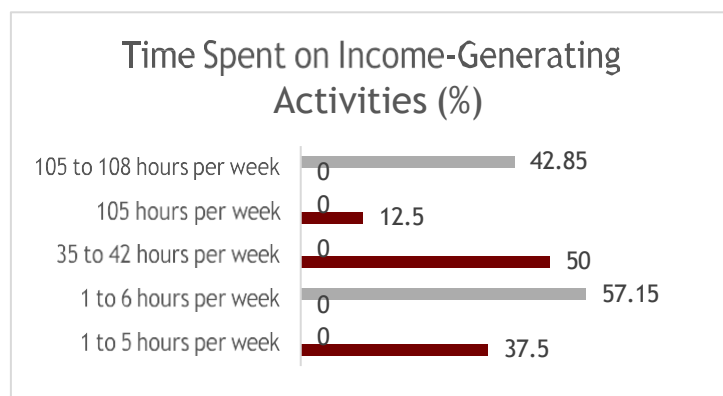


Figure 8: Time spent on income generating activities: Before vs. After joining the project

Collective enterprises

Before joining the project, 50% of women worked between 35 to 42 hours per week, while 37.5% engaged in minimal income-generating activities (1 to 5 hours per week). After at least three months of participation, 57.15% reported spending 1 to 6 hours per week, while 42.85% now dedicate between 105 to 108 hours per week (As shown in fig. 8). This shift suggests that the project has enabled beneficiaries to either start new income-generating activities or deepen their engagement in entrepreneurship, leading to higher

productivity and financial independence. The qualitative insights further illustrate this transformation, with several women attributing their increased economic engagement to the training, market linkages and enterprise support provided by the project.

For some women, the shift to full-time entrepreneurship has significantly increased their income and independence. The increased ability to balance work and household responsibilities more efficiently has also been a key factor.

"Earlier, I only did household chores and occasional daily wage work, but after training, I started selling homemade masalas and now dedicate more hours to my business" – Member of collective enterprise

"I used to work only a few hours a week, but after receiving my tailoring machine and bulk orders, I now stitch every day and even hire extra help during peak orders." – Member of collective enterprise

"Before this project, I relied entirely on my husband's earnings. Now, I run a food stall and have steady customers, which allows me to contribute to household expenses," – Member of collective enterprise

"I manage my goats in the morning, go to my shop in the afternoon and still have time for my family. This flexibility was never possible before." – Member of collective enterprise

These experiences highlight how structured entrepreneurial support has not only increased work hours but also improved economic stability, decision-making power and business confidence among women entrepreneurs.

The size of the collectives varies with 66.67% having three members, while 16.67% have two members and 16.67% have four members. This suggests that these businesses are in their early stages and may benefit from expansion opportunities. Within these collectives, 50% of respondents serve as Presidents or Chairpersons, 33.33% are general members and 16.67% hold the role of Secretary. The women themselves manage different aspects of the business, with 40% handling procurement of raw materials, 20% managing production and packaging, 20% overseeing transportation of goods and 20% focusing on sales management. This distribution reflects their active engagement in core business operations, ensuring that they play a critical role in managing and sustaining their enterprises.

Training and Capacity-Building

Most respondents (62.5%, n=8) indicated that they participated in training sessions offered under the project, while 37.5% did not attend them. Among those who attended (n=5), the sessions were conducted in person (100%) and their frequency reported varied with 40% reporting weekly training, while 60% reported monthly sessions. These trainings covered a range of topics relevant to entrepreneurship, with 80% of participants citing Business Planning and Marketing & Sales each as key components and 40% highlighting Financial Management.

The last training related to enterprise development was conducted in Kancheepuram, nearly 10 years before the needs assessment for this project was conducted. At that time, the Panchayat Level Federation (PLF) was not conducting any enterprise-related training. The assessment underscored a significant need to support microenterprise development and enhance employability among women to improve their household income opportunities.⁷ The overall quality of the training sessions was deemed "Excellent" by 80% of attendees, while 20% rated them as average. In terms of relevance to their entrepreneurial needs, 80% considered the sessions highly relevant, whereas 20% found them moderately relevant. Access to training materials also received positive feedback, with 80% of participants rating the materials as excellent and 20% as average. These findings underscore the strong alignment between the training content and the practical requirements of women entrepreneurs.

⁷ Based on data provided in the MoU

Among the respondents (n=8), 62.5% had received formal training in entrepreneurship or business management before joining the project, while 37.5% had no such training, highlighting the varying levels of preparedness among participants. The project's training helped bridge this gap, with 80% of participants confirming they had applied newly acquired skills in their enterprises, though 20% had yet to implement them. The training was widely regarded as effective, with 80% rating it as "very effective" and 20% as "moderately effective", while trainer and facilitator effectiveness received similar positive feedback, with 80% considering them "very effective" and 20% rating them as "effective." Beyond skill application, the training significantly boosted participants' confidence in managing their businesses, with 60% reporting they felt "very confident" and 40% feeling "somewhat confident" after completing the program. These findings indicate that while the program successfully enhanced entrepreneurial capability and self-assurance, continued mentoring and follow-up support could help those who have yet to apply their skills, ensuring that all women can sustain and grow their businesses effectively.

Awareness and SEED Centre Usage

All respondents were aware of the SEED Centre, yet usage varied as 12.5% had never visited, 75% went occasionally and only 12.5% visited regularly. While the Centre has strong visibility, low engagement suggests a need for more proactive outreach and flexible scheduling. Key barriers based on information gathered from qualitative interviews include time constraints from household duties and mobility challenges, as many women juggle household responsibilities, daily wage labour and business activities, leaving little time to visit the Centre. Some also find it difficult to travel due to a lack of accessible transport options, limiting their ability to attend training or seek support.

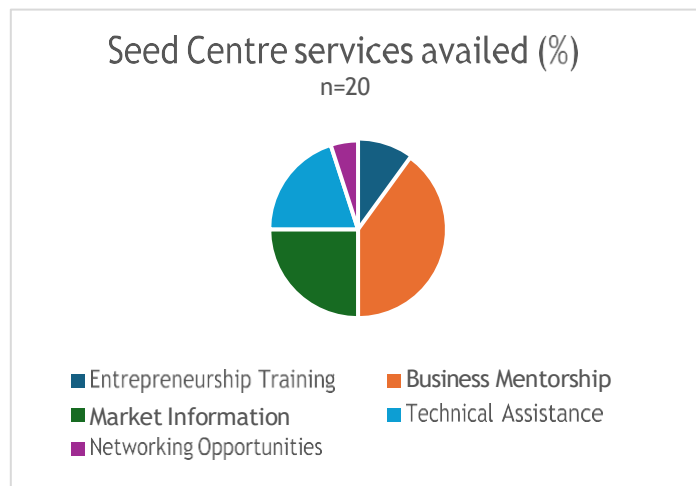


Figure 5: Services availed by beneficiaries at the SEED Centre

The SEED Centre offers multiple services as shown in fig. 9, with 37.5% of respondents find the SEED Centre "very useful," while 62.5% describe it as "useful." These high satisfaction levels underscored the Centre's relevance, but some participants expressed additional needs, for instance 25% requested more services, particularly in the form of specialized business support, expanded facilities and more customized training opportunities.

Many women expressed the need for more advanced and sector-specific assistance beyond general entrepreneurship training. Some sought specialized guidance in areas like food processing, tailoring and digital marketing, while others suggested expanding

facilities to include production units for masala, dhal or oil processing, allowing them to scale up their businesses. Women running home-based enterprises also identified gaps in branding and marketing support, emphasizing that while they had received foundational training, they still struggled to promote their products effectively.

Additionally, customized mentorship and one-on-one business consultations emerged as a significant need. Women who had already started businesses found that more tailored interventions such as refining pricing strategies, improving product presentation, or navigating supply chain issues could have a direct impact on increasing their income. Some entrepreneurs highlighted that individual mentorship allowed them to make better financial decisions, negotiate better prices and access new customer bases, leading to noticeable improvements in their earnings.

Another key area for expansion is networking and peer learning opportunities, as only 12.5% of users currently engage in these services. Many women benefit from interacting with experienced entrepreneurs and seeing real-life business models, which boosts their confidence and provides practical insights. More

structured networking events, exposure visits and market linkage programs could help bridge this gap. Despite several challenges, factors encouraging visits include access to financial guidance, business training and peer networking. Many women seek assistance with loan applications, business registration and financial management, gaining the confidence to engage in formal markets. Training sessions held at the Centre have helped women improve product quality, branding and packaging, making their businesses more competitive. Additionally, the Centre provides a space for women to connect, share experiences and learn from each other, fostering motivation and resilience among entrepreneurs.

To increase engagement, flexible session timings, mobile outreach and stronger follow-up mechanisms, such as reminders and incentives, could enhance participation and ensure women fully leverage the Centre's resources.

Access to Banking and Financial Services

Financial inclusion among participants is strong, with all respondents (n=8) reporting independent bank accounts, ensuring basic access to formal financial services. Additionally, half (50%) of their collective enterprises maintain separate bank accounts, highlighting emerging institutional structures that facilitate collective savings and credit management. This access is crucial for securing loans, handling transactions and building financial credibility in formal markets. However, engagement with financial services remains mixed as 50% of women received dedicated support from the project in navigating banking systems, the other half managed independently, demonstrating both the effectiveness of targeted interventions and the resilience of those who sought resources on their own. Expanding financial guidance could further enhance security and reduce reliance on informal lending.

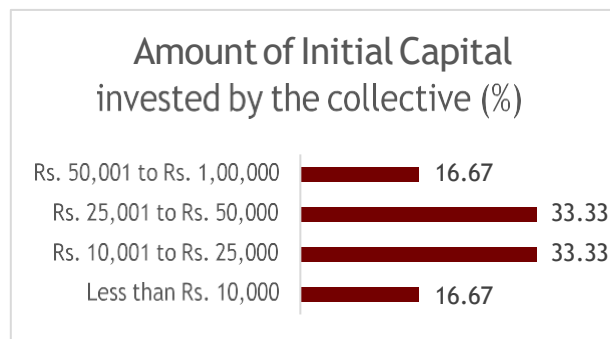


Figure 10: Amount of initial capital investment by the collectives

The initial capital investment varied across enterprises (n=6), with 16.67% investing less than ₹10,000, while the majority had larger investments—33.33% invested ₹10,001–₹25,000, another 33.33% between ₹25,001–₹50,000 (as shown in fig. 10). Funding sources also varied, with 36.36% relying on bank loans, 27.27% receiving support from family and friends, 18.18% using personal savings and 9.09% accessing Self-Help Group (SHG) credit or other sources. The reliance on diverse financing options underscores the need for stronger financial inclusion initiatives that provide women with easier access to working capital and business expansion funds.

A deeper look into financial support reveals that among those who accessed funding, 75% secured bank loans, 12.5% used microfinance, 25% borrowed from family or friends while 50% approached local moneylenders (as shown in fig. 11). While bank loans offer structured repayment with lower interest rates, the continued use of informal credit sources suggests gaps in formal financial reach. Financial literacy programs and improved microfinance linkages could address these gaps. Loan amounts also varied as 50% of respondents secured ₹10,001–₹25,000, 12.5% obtained ₹25,001–₹50,000 and 37.5% accessed between ₹50,001–₹1,00,000. A majority (62.5%) invested in launching a new enterprise,

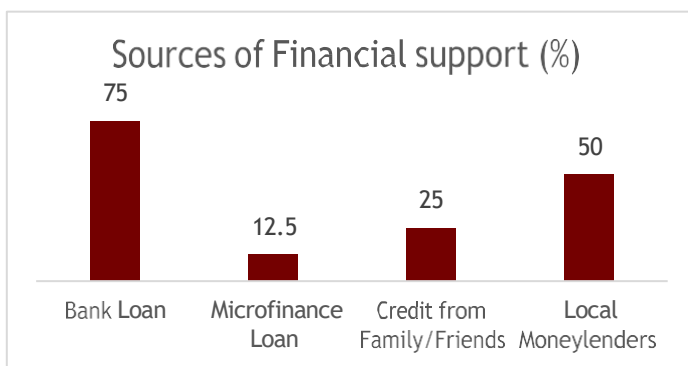


Figure 11: Sources of financial support

25% expanded existing businesses and 12.5% used funds for equipment or working capital, reflecting diverse business stages and financial needs.

Interest rates levied on these loans also varied with 25% paid 1%, while 62.5% were charged 2% and 12.5% paid 3%. Most (62.5%) repaid in cash, while 37.5% used systematic EMIs, indicating differing levels of financial discipline and banking familiarity. Encouragingly, **87.5%** faced no repayment difficulties, suggesting stable revenue generation and expense management. However, 12.5% reported challenges, emphasizing the importance of ongoing business mentoring, monitoring and flexible repayment options to prevent defaults and sustain long-term growth.

Overall, while many participants have successfully leveraged formal financial institutions for startup and expansion capital, reliance on informal sources persists. Strengthening financial literacy and providing more structured support in loan applications, negotiations and repayment tracking could further enhance the financial resilience of these women entrepreneurs.

Individual enterprises

Project Engagement

Participation in project activities varied, with 15.9% (n=35) engaging in ecosystem integration meetings, demonstrating interest in broader business networking and policy discussions. A significant portion (14.87%) participated in collectivization and entrepreneurship training, reflecting a strong interest in collaborative business models and skill development. Additionally, 12.31% attended SEED Centre activities and business plan development workshops, showing a focus on structured business planning. Market assessment workshops (11.79%) also saw notable participation, underscoring the importance of understanding market demands. However, psychometric assessments (9.74%) and backward & forward linkage support (8.21%) had relatively lower engagement, indicating possible areas for further awareness and encouragement. Most respondents (65.71%, n=35) had been engaged in the project for 3-6 months, suggesting that many were still in the early stages of business implementation. A smaller group (20%) had participated for less than 3 months, indicating recently onboarded beneficiaries. Meanwhile, 8.57% had been part of the project for 7-12 months and 5.71% had remained engaged for more than a year, highlighting the need for strategies to sustain long-term participation.

Type of Enterprise

Most participants (97.14%) operate individual enterprises, with only 2.86% engaged in collective businesses, indicating a strong preference for independent entrepreneurship. The most common sectors include food processing (28.57%), textile & apparel (25.71%) and dairy & milk products (14.29%), reflecting existing skills and market demand. Other businesses include food carts (5.71%), handicrafts (8.57%) and miscellaneous enterprises (17.14%).

Entrepreneurial activity has surged in recent years, with 51.43% of businesses established in 2023, followed by 20% in 2021 and 17.14% in 2022. A few date back to 2013 (2.86%) and 2014 (2.86%), while 5.71% were launched in 2024, highlighting the role of recent project interventions in fostering new businesses.

Most enterprises remain small-scale, with 94.29% of respondents running their businesses alone. Only 2.86% employ 2 to 3 workers and another 2.86% have 5 or more employees. This suggests that while women are actively entering entrepreneurship, many businesses are in their early stages and may require further support for scaling and job creation.

Training

Participation in training sessions varied, with 42.86% of respondents (n=35) attending only 1-2 sessions, indicating minimal engagement, while 11.42% attended 3-4 sessions and 20% participated in 5-6 sessions, showing moderate involvement. A higher level of commitment was observed among 25.72% of respondents, who attended 7-8 sessions, reflecting deeper engagement in the training program. Among the respondents,

88.57% (n=35) stated that the training provided by CARE influenced their decision to start or expand their enterprise, while 11.43% said it influenced them somewhat. This suggests that the training played a crucial role in motivating most women to pursue entrepreneurship.

Most respondents (85.72%) started or expanded their enterprises within 1-3 months of completing their first CARE training session, demonstrating a quick transition from learning to implementation. A smaller portion (5.72%) took 6-12 months, while 8.58% required 24-52 months, indicating that for some, long-term planning and preparation were necessary before taking entrepreneurial action.

Overall, 71% of respondents participated in training sessions as part of the project, while 29% did not attend. Among those who attended (n=71), 40.85% participated once a week, 22.54% twice a month and 21.13% once a month, while 15.49% attended multiple sessions per week. The majority (63.38%) attended training in person, while 22.54% participated virtually and 14.08% experienced a blended learning approach.



Figure 12: Topics of trainings introduced as part of the project

The most frequently covered topics included Business Planning (32.54%), Financial Management and Literacy (25.44%) and Marketing and Sales (20.71%), indicating a strong focus on business development. Other topics such as Technical Skills (8.88%), Leadership and Communication (2.96%), Digital Literacy (2.37%), Legal and Regulatory Compliance (2.96%) and Gender Sensitization (3.55%) had lower engagement as reported by the respondents (as shown in fig. 12).

Training quality and relevance received positive feedback, with 76.06% rating the overall quality as excellent and 57.75% finding the sessions highly relevant to their entrepreneurial needs. Similarly, 57.75% considered the training very effective in equipping them with skills, while 42.25% rated it moderately effective. Training materials were also well received, with 76.06% rating their accessibility and quality as excellent. Trainer effectiveness was rated as very effective by 52.11%, effective by 46.48% and less effective by only 1.41%.

Training quality and relevance received positive feedback,

The most implemented strategy post training by respondents included improved bookkeeping and financial tracking (38.89%, n=71). A significant 67.74% (n=71) of respondents used financial planning tools like budgeting sheets at least once in the last month, while 29.03% used them twice and 3.23% used them three or more times. Additionally, regular inventory management (24.07%) and setting sales targets and monitoring progress (12.96%) were some of the other key practices adopted. Some also incorporated cost-saving measures (12.96%) and digital marketing tools (7.41%), while a smaller percentage diversified their products/services (1.85%) or improved supplier management (1.85%).

The speed of implementation was also a key measure of engagement, with 54.28% of participants (n=35) adopting at least one business strategy within a day of completing their training, demonstrating a strong readiness to apply newfound knowledge. Another 31.43% implemented changes within two to three days, while 11.43% took four to five days and 2.86% were uncertain about their timeline. This rapid adoption highlights the training's practical relevance, though further investigation into delayed implementation could improve support for slower adopters.

Beyond adopting new practices, participants also expanded their business offerings. Since completing the CARE training, 45.71% introduced one new product or service, while 31.43% launched two new offerings. Additionally, 14.29% expanded with three new products/services, 5.71% introduced five and 2.86% launched over ten (12 in total). Additionally, 61.29% successfully established new supply or sales contracts through training referrals or guidance. Among those who secured new contracts, 42.11% obtained two contracts, 31.58% secured three and smaller proportions acquired one (10.53%), four (10.53%), or six (5.26%).

Post-training confidence levels were high, with 53.52% of respondents (n=71) feeling very confident and 43.66% somewhat confident in managing their enterprises, while only 2.82% reported feeling less confident. This suggests that the training significantly boosted self-assurance among most participants. The program played a crucial role in enhancing entrepreneurial skills, with Business Planning (36.03%) and Financial Management (30.88%) emerging as the most acquired competencies. Marketing and Sales (23.53%) was another key area of learning, while fewer respondents cited improvements in technical Skills (5.15%) and leadership and communication (2.94%).

Awareness and Utilization of SEED Centre

Among the respondents (n=100), 51% were aware of the SEED Centre established under the project, while 49% had no knowledge of it. In terms of usage, 13.33% had never visited the centre, whereas 60% occasionally visited and 26.67% reported regular visits (once a month), indicating varying levels of engagement.

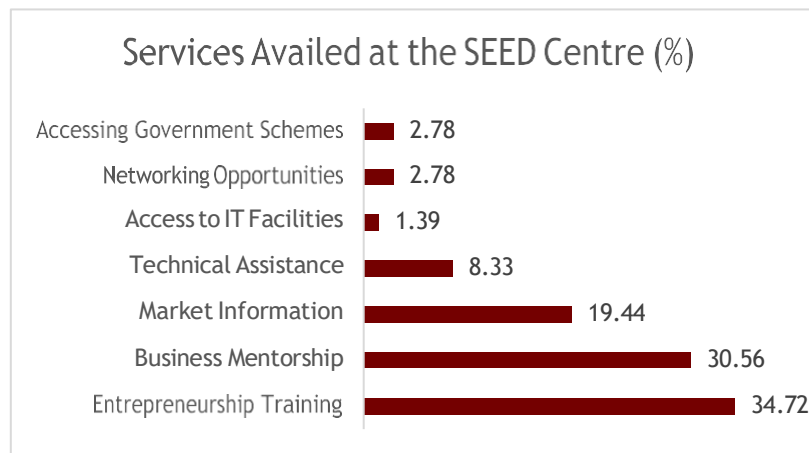


Figure 13: Services availed by beneficiaries at the SEED Centre

The most frequently accessed services at the SEED Centre included Entrepreneurship Training (34.72%) and Business Mentorship (30.56%), followed by Market Information (19.44%) and Technical Assistance (8.33%). Services such as IT Facilities (1.39%), Networking Opportunities (2.78%) and Assistance in Accessing Government Schemes (2.78%) saw lower engagement (as shown in fig. 13). Overall, 53.33% of respondents found SEED Centre services very useful, while 40% considered them useful and only 6.67% rated them as less useful.

Engagement levels varied, with 56.67% (n=30) visiting the SEED Centre 2-3 times in the past year, reflecting moderate interaction. Meanwhile, 33.33% visited only once or not at all, suggesting limited awareness or relevance for some participants. A smaller group (10%) visited four or more times, demonstrating a higher level of involvement.

The SEED Centre played a key role in market linkages, with 60% of participants reporting 2-3 successful referrals that led to business transactions. However, 33.33% had only 0-1 successful referrals, indicating untapped potential, while 6.67% received four or more referrals, showing stronger market connections for a few participants. These findings highlight the need for enhanced awareness and support to maximize impact.

Qualitative insights confirm these trends, with many women benefiting from the SEED Centre's referrals.

"I was only selling in my village, but now I get regular bulk orders from a wholesaler."

"We now have a network of buyers who trust our products, something we couldn't achieve alone."

- *Women Entrepreneurs*

However, some women struggled to convert referrals into business deals due to pricing and market competition.

"We were given buyer contacts, but many already had suppliers or found our prices high. We need more support in negotiation" - Women Entrepreneur

"Transport and raw material costs limit our ability to scale beyond the village." - Women Entrepreneur

While SEED Centre's digital literacy training enabled some women to sell on platforms like Amazon, others missed out on networking events due to lack of timely information. To strengthen market linkages, the project should enhance follow-up support for referrals, ensuring that women can sustain new business connections. Addressing transport and raw material challenges would enable broader market reach, while training in negotiation and pricing strategies would help women secure better deals. Additionally, improving awareness and access to networking events would ensure equal opportunities for all participants. By addressing these gaps, the SEED Centre can further strengthen women's market access and business sustainability.

Financial Services and Banking

Access to formal financial services emerged as a critical factor in empowering project participants to expand their enterprises and improve financial outcomes. A vast majority of respondents (94.29%, n=35) reported having an independent bank account, indicating substantial progress toward financial inclusion. The project itself appears to have played a key role, with 85.71% receiving direct financial assistance such as guidance in opening bank accounts or linking to loan opportunities.

The needs assessment indicated that approximately 80–90% of the loans taken by women in the Kancheepuram district were used for education, health and consumption needs, with less than 10% of the members utilizing loans for income-generating activities. Following the intervention, **99%** of the loans were taken and utilized for income-generating purposes.

Regarding initial investment, 22.86% (n=35) started with less than ₹2,500, 20% invested between ₹2,501–5,000 and 8.57% had ₹5,001–7,500. Another 17.14% invested ₹7,500–10,000, while 31.43% put in more than ₹10,000. The variations in capital indicate different levels of financial readiness and access to resources. Half of the respondents, 50% (n=35), funded their business through personal savings, while 20.45% relied on family and friends. Other sources include bank loans (11.36%), SHG credit (4.55%), microfinance institution loans (6.82%), NGO support (2.27%) and other sources (4.55%). The high dependence on personal savings suggests limited external financial support, emphasizing the need for accessible funding options.

Before the training, most respondents (68.12%) applied for only one loan, with a few applying for two (7.25%) or three (18.84%) loans. After the training, while 64.29% still applied for one loan, there was a notable increase in those applying for two loans (24.29%), up from 7.25% before. This increase suggests that the training improved awareness, encouraging participants to apply for more loans. The decrease in those applying for three loans (5.71% post-training vs. 18.84% pre-training) indicates that beneficiaries were able to secure loans more efficiently, likely due to better knowledge and established networks. This newfound confidence was reflected in the fact that 77.14% ultimately secured loans or credit facilities, predominantly through banks (37.84%) and microfinance institutions (29.73%). While 13.51% relied on local moneylenders who are often associated with higher interest rates—only 5.41% accessed government

grants or SHG credit, highlighting the importance of sustained support to connect women with more affordable financing channels.

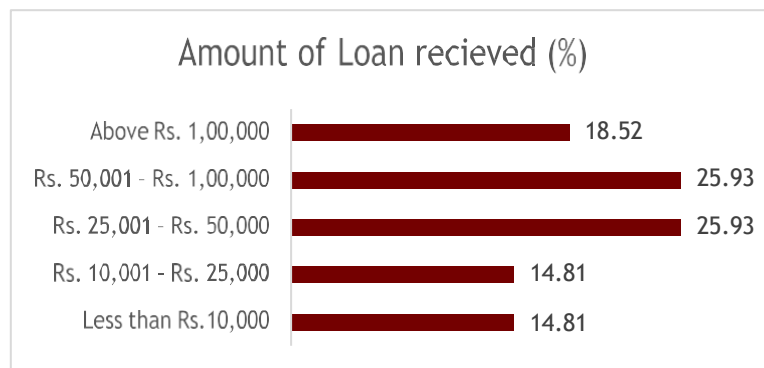


Figure 14: Amount of loan procured/ received

Loan amounts frequently fell within Rs. 25,001–50,000 or Rs. 50,001–1,00,000 (both at 25.9%, n=27) (as shown in fig. 14) and were mainly used for starting new enterprises or expanding existing ones (32.35% each). Interest rates were mostly between 1% and 2% (85.18%), indicating relatively favorable lending terms, a factor likely to bolster profitability. Nevertheless, 22.86% of participants could not obtain credit, underscoring persistent barriers such as lack of collateral, limited financial histories or ongoing societal constraints.

In terms of repayment, 62.96% faced no challenges, suggesting that most businesses generated sufficient revenue to service their debts. However, a notable 37.04% encountered repayment difficulties, pointing to potential issues with market volatility, irregular cash flows, or inadequate planning. Overall, these findings illustrate the strong link between targeted financial literacy training and increased access to credit, while also emphasizing the need for continued facilitation, mentorship and policy support to ensure sustainable growth and broader financial inclusion.

3.3.2.3. Impact

Collective enterprises

Income and Revenue

Participation in the program has significantly contributed to improved incomes for beneficiaries, helping them transition from economic vulnerability to greater financial stability. Before joining the initiative, 25% of respondents (n=8) had no income, while 12.5% earned less than ₹50,000 annually. A majority were concentrated in lower income brackets, with 37.5% earning between ₹50,000–75,000 and 25% making ₹75,000–1,00,000 per year. Moreover, according to the Needs assessment findings for the project, over 80% of earners in Kancheepuram had faced an income loss before the project, with 58.5% losing 26–50% of earnings and 69% losing over 100 working days.

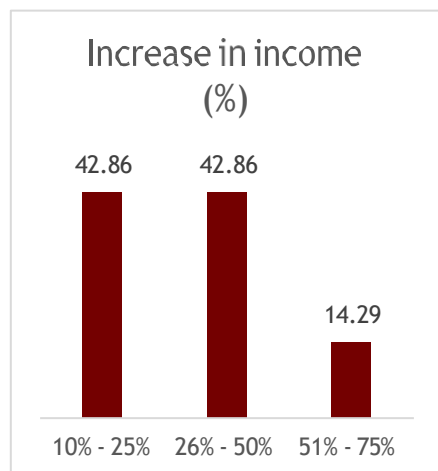


Figure 15: Percentage of income increase

Since joining the project, **87.5%** of participants reported an increase in personal income, demonstrating the program's positive financial impact. Among them, 42.86% saw their earnings grow by 10%–25%, another 42.86% experienced a 26%–50% rise and 14.29% reported a substantial increase of 51%–75% (as shown in fig. 15). Post-project, income levels have shifted notably—37.5% of respondents now earn ₹50,000–75,000, another 37.5% have moved to the ₹75,000–1,00,000 range and 25% have progressed to earning ₹1,00,000–1,50,000 annually.

Before joining the collective (n=6), 66.67% of respondents had stable monthly revenue, while 33.33% did not earn a regular income. Among those who had prior income, 50% earned between ₹10,001 - ₹25,000 per month, 25% earned less than ₹10,000 and 25% earned between ₹25,001 - ₹50,000. However, after at least six months in the collective, all respondents

experienced revenue growth, with 50% reporting an increase of more than 50% and 50% seeing an increase between 10-50%. This demonstrates the impact of the collective enterprise model in improving women's financial stability and overall income levels.

66.67% of enterprises have hired external employees, beyond their collective members, indicating that these women-led businesses are not only sustaining themselves but also contributing to job creation and local economic growth. Notably, food-based businesses, tailoring units and enterprises with bulk production capacity were more likely to hire additional workers. These businesses require extra hands for production, packaging and distribution, making external employment a necessity for scaling operations.

"I started with a small food stall, but after getting an order from a company, I had to hire two more women to help with cooking."

"We got a buy-back guarantee from a silk shop for making jute bags. Now, we have a team of five working to complete the orders on time."

"We started with just the five of us, but when we received large masala orders, we had to bring in more women to help with grinding and packaging."

"We now sell our cold-pressed oil beyond our village and to meet demand, we had to bring in another worker."

- Members of collective enterprises

The most successful businesses leveraged structured market linkages, bulk orders and community demand, allowing them to generate consistent revenue and expand their workforce. For instance, food processing units and catering services secured repeat customers and institutional buyers, leading to an increased need for labor. Similarly, tailoring and textile businesses that received bulk stitching orders, such as school uniforms or jute bags, required extra workers to meet deadlines.

These findings highlight how successful market integration leads to economic benefits beyond the individual entrepreneur, contributing to job creation, skills development and financial independence for more women in the community.

Additionally, enterprises with access to financial support and credit facilities were better positioned to hire employees. Businesses that availed Mudra loans or received grants could invest in equipment and raw materials, enabling higher production volumes and workforce expansion.

Women in collectives were able to pool financial resources, negotiate better raw material prices and take on larger orders, which individual entrepreneurs often struggled with. Additionally, these enterprises fostered local employment, particularly for other women, reinforcing economic empowerment at the community level. The revenue trends among participating enterprises (n=6) indicate positive financial outcomes, with 66.67% of businesses generating monthly revenue between ₹10,001–₹25,000, while 33.33% earn less than

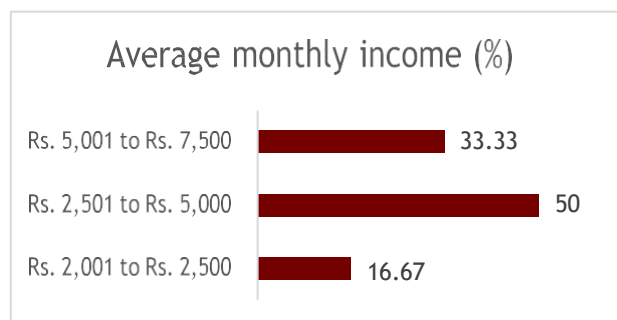


Figure 1c: Average monthly income of beneficiaries

₹10,000. Profitability levels vary, with an equal distribution of 33.33% reporting monthly profits in the ranges of ₹2,501–₹5,000, ₹5,001–₹7,500 and ₹7,500–₹10,000. These figures suggest a steady income generation, though there remains potential for increased profitability.

At an individual level, 50% of women earn ₹2,501–₹5,000 per month, 33.33% earn ₹5,001–₹7,500 and 16.67% earn ₹2,001–₹2,500 (as shown in fig. 16). While these earnings reflect financial progress, further growth opportunities could enhance income distribution among members.

Prior to joining the project, financial dependency was prevalent, with 37.5% of respondents making no contribution to their household income. Only 25% contributed significantly, while the rest made minimal (25%) or moderate (12.5%) contributions. Since their participation, 50% now describe their household contribution as moderate, 37.5% as minimal and 12.5% as significant. This shift highlights progress in women's financial roles within their families, demonstrating the project's impact in fostering economic participation, though variations in income levels suggest continued support is needed for sustained financial empowerment.

Social and Behavioural Changes

Participation in the collective enterprise has influenced household decision-making, community engagement and perceptions of women's work, though the extent of change varies. Secondary data reinforce these observations: According to the National Family Health Survey (NFHS-5, 2021), only about half of married women in India participate in critical household decisions such as those involving major purchases and personal health indicating a persistent gap in women's agency.⁸ Our assessment shows that half of the respondents (50%) observed no shift in their household decision-making power, while the other 50% reported a moderate increase. This suggests that while some women are beginning to assert greater influence, traditional household dynamics remain unchanged for many.

Community engagement has seen a more positive trend, with 62.5% of participants reporting a moderate increase in involvement, likely due to growing confidence and recognition from their entrepreneurial activities. However, 37.5% noted no change, suggesting that some women still face barriers to active participation. Findings from the International Centre for Research on Women (ICRW, 2018) similarly highlight that women who enter community-based initiatives often experience gains in visibility and social capital but may still confront entrenched norms that limit broader participation.⁹ Among all respondents, 62.5% (n=8) have taken on leadership positions in Self-Help Groups (SHGs) or community organizations since affiliating with the project, while 37.5% have not. This rise in leadership roles underscores the project's capacity-building impact: as women gain business and communication skills, they appear more likely to assume influential positions beyond their enterprises. Family perceptions of entrepreneurship remain largely neutral, with 62.5% of respondents stating that their families neither actively support nor resist their business endeavors, while 37.5% described their relatives as supportive. Over time, as financial benefits become more evident, family acceptance may improve. However, shifts in cultural attitudes tend to be gradual; for instance, while 50% of respondents observed no change in broader gender attitudes, the other half reported some positive evolution in community perceptions of women's work. These patterns underscore the slow nature of cultural transformation, highlighting the need for sustained advocacy and long-term engagement to drive deeper societal shifts.

Among all respondents, 62.5% (n=8) have taken on leadership positions in Self-Help Groups (SHGs) or community organizations since affiliating with the project, while 37.5% have not. This rise in leadership roles underscores the project's capacity-building impact: as women gain business and communication skills, they appear more likely to assume influential positions beyond their enterprises.

Individual enterprises

Income and Revenue

Before joining the project, 28.57% (n=35) had not started earning, while 25.71% had an annual income of less than ₹50,000. Another 42.86% earned between ₹50,000–75,000 and 2.86% reported incomes in the ₹75,000–1,00,000 range. Among the respondents who set up their enterprise, 31.43% (n=35) reported no contribution to household income before joining the project, while 8.57% made minimal contributions.

⁸ Ministry of Health and Family Welfare (MoHFW). (2021). National family health survey (NFHS-5), 2019–21. Government of India.

⁹ International Centre for Research on Women (ICRW). (2018). Bridging the gender divide: Empowering women through collective enterprises. ICRW.

Additionally, 22.86% contributed moderately, 28.57% made a significant contribution and 8.57% were the sole earners in their families.

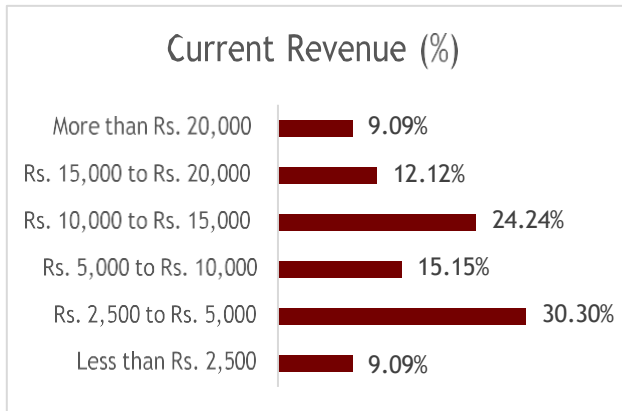


Figure 17: Current revenue of the individual enterprises

In this study, the current monthly revenue distribution of enterprises (n=33) indicates substantial variation, reflecting diverse income levels among respondents. A significant proportion (30.3%) earn between Rs. 2,500 to Rs. 5,000, while 24.24% generate revenues in the Rs. 10,000 to Rs. 15,000 range (as shown in fig. 17).

Profit data (n=32) similarly highlights varying degrees of sustainability while 28.13% of enterprises generate monthly profits between Rs. 5,001 and Rs. 7,500; 21.88% fall below Rs. 1,000 or in the Rs. 1,000–2,500 range, suggesting a notable segment with marginal profitability. Meanwhile, 18.75% earn profits between Rs. 2,501 to Rs. 5,000 and 9.38% exceed Rs. 10,000,

indicating potential for higher-income microenterprises.

Prior to receiving CARE training (n=35), a large proportion of enterprises reported modest revenues. 28.57% were in the Rs. 0–1,000 bracket and another 25.71% earned Rs. 1,001–3,000. Only 17.14% is generated between Rs. 5,001–10,000 and fewer than 10% surpassed Rs. 10,000. However, post-training outcomes (n=30) reveal a noticeable revenue shift: 26.67% of businesses now earn between Rs. 10,001 and Rs. 20,000, while 20.00% report revenues of Rs. 20,001–50,000—a substantial rise relative to pre-training levels (statistically significant¹⁰). Notably, 6.67% exceed Rs. 50,000, suggesting that targeted interventions, such as those from CARE, can help scale certain enterprises.

These findings align with the emphasis on skill development by the *Ministry of Micro, Small & Medium Enterprises*, illustrating how structured training and improved business practices can lead to increased revenue and profitability.¹¹ Nonetheless, a segment of businesses remains in lower income tiers, highlighting the need for ongoing support through mentorship, improved market linkages and advanced training to ensure sustained growth."

"A substantial majority (82%) reported an increase in personal income after participating in the project, demonstrating its effectiveness in enhancing economic opportunities in line with the study findings published by Deshpande¹² Among respondents who saw growth, 45.45% experienced an increase of 10–25%, while 21.21% reported a rise between 26–50%. Additionally, 18.18% witnessed their income grow by 51–75%, indicating that a subset of participants gained substantial benefits potentially due to better product positioning and more robust networks. Nevertheless, 5.71% did not experience any increase, underscoring continuing obstacles such as limited access to capital or restrictive cultural norms.

Following project participation, 40% (n=35) now earn ₹75,000–1,00,000 annually, while 31.43% fall within the ₹50,000–75,000 bracket. A smaller proportion (11.43%) has reached the ₹1,00,000–1,50,000 range, reflecting higher levels of entrepreneurial success. However, 17.14% remain below ₹50,000, suggesting that some women may require ongoing support. These findings indicate that while certain participants experience significant income gains, sustained engagement, financial mentorship and further

¹⁰ Paired t-test for training participation and revenue, p value=0.00

¹¹ Ministry of Micro, Small & Medium Enterprises. (2020–21). Annual report. Government of India.

¹² Deshpande, R. (2020). Empowering women micro-entrepreneurs in rural India: An evaluation of training interventions. *Journal of Rural Entrepreneurship and Development*, 5(2), 34–48.

market linkages are necessary to ensure broader impact which is also well documented by the Ministry of Women and child Development ¹³

Social and Behavioural Change

The program has significantly influenced participants' economic roles, decision-making power and social perceptions. In terms of household income contribution, 31.43% now make a significant contribution, while an equal proportion provides at least a minimal one. Additionally, 20% contribute at a moderate level and 8.57% have become sole earners. However, 8.57% still do not contribute financially, indicating a need for further support to help them generate sustainable income.

Decision-making power within households has also seen a positive shift, with 52% reporting a moderate increase and 5% noting a significant rise. However, 27% observed no change and 16% experienced a decline, suggesting that while many women gained influence, some still face resistance. Similarly, community engagement improved for 54% of participants, while 31% noted no change and 10% saw a decrease, indicating persistent barriers to active participation.

Family support plays a crucial role in entrepreneurship, with 60% of respondents reporting encouragement. However, 28.57% experienced indifference and 11.43% felt unsupported, highlighting social constraints that may impact long-term success. In terms of gender attitudes, 53% noted a positive shift in their communities' perceptions of women's work, but 47% reported no change, suggesting that deeper societal transformation is needed.

Financial decision-making within households showed a positive shift after the project. Before participation, 62.32% of respondents were involved in zero or one financial decision and only 4.35% were involved in three or more decisions. After the project, the proportion involved in zero or one decision decreased slightly to 54.93%, while 29.58% reported being involved in two to three decisions—up from 33.34% earlier. Moreover, engagement in four to seven decisions rose to 15.49% and those participating in ten or more decisions increased from 1.45% to 5.64%. These changes suggest that the project helped improve financial literacy and confidence, encouraging greater participation in household financial matters (statistically significant¹⁴). However, with more than half still involved in only one or no decisions, continued efforts are needed to further strengthen women's role in financial decision-making.

The project yielded a range of benefits for the participants (n=100), with 35.32% citing increased income as the most significant outcome. Another 22.89% reported improved skills, which suggests that training sessions successfully enhanced participants' business capabilities. Additionally, 23.88% of respondents highlighted enhanced confidence as a major benefit, which could contribute to better decision-making and entrepreneurial engagement. Better market access was cited by 8.96%, while 6.97% reported social recognition as a key outcome. However, only 1.99% mentioned access to finance as a benefit, indicating a gap in financial support that may need to be addressed (as shown in fig. 18).

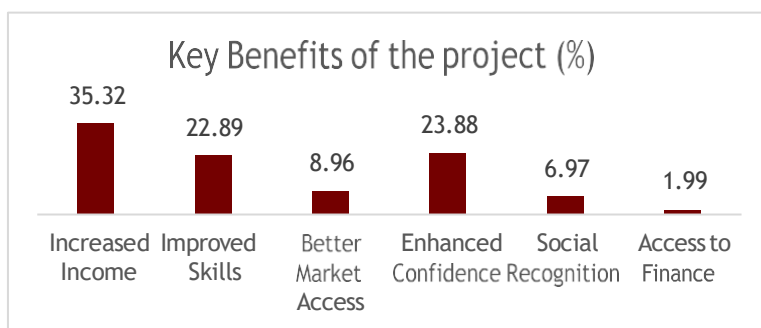


Figure 18: Key benefits derived from the project

¹³ Ministry of Women and Child Development (MWCD). (2019). National policy for women: Articulating a vision for empowerment. Government of India.

¹⁴ Paired t- test for training and involvement in household financial decision making, p value=0.007

3.3.2.4. Sustainability

Collective enterprises

Market Linkages

The project has played a crucial role in helping women entrepreneurs establish new market linkages and expand their businesses. Among the total number of respondents, 75% reported that the project helped them connect with new buyers or distribution channels, significantly broadening their market reach. Many women entrepreneurs previously relied on local, informal networks to sell their products, facing inconsistent demand and limited pricing power. Through interventions such as buyer-seller meets, exhibitions, bulk buyer connections and digital training, women have gained broader visibility and more stable income prospects.

The qualitative interviews reinforce these findings, with several women highlighting the transformative impact of these market connections. Additionally, digital literacy training played a pivotal role, with entrepreneurs learning how to leverage e-commerce.

"We never thought we could sell beyond our village, but the training and exhibitions helped us connect with bigger markets. Now, I send my products to Chennai" - Member of a collective enterprise

"Initially, we struggled to find buyers, but through this project, we got contacts for bulk purchasing. It has improved our business a lot" – Member of a collective enterprise

"Amazon selling was completely new for us. The digital literacy training taught us how to sell online and now we receive online orders" - Business Development Expert, sharing experiences of entrepreneurs

While the project has successfully helped women access larger markets, expansion beyond immediate communities remains a gradual process. 62.5% of the entrepreneurs still operate within their villages, while 37.5% have managed to extend their businesses into nearby towns. The project's support in market assessment, business planning, branding and packaging has enabled this progress. However, access to raw materials and high transportation costs remain barriers for some entrepreneurs.

"We put up stalls in Chennai and sold our masalas and herbal powders. That was the first time we reached such a big market," – Member of a collective enterprise

Yet, another entrepreneur highlighted the difficulties in scaling further, noting,

"Many of us want to grow beyond our villages, but transport and raw material costs are challenges. If we get support in these areas, we can sell more" – Another member of a collective enterprise

The effectiveness of buyer-seller meets in fostering market linkages is evident, with 75% of respondents participating in these events. Among them, 83.33% reported increased sales or newly secured business contracts, demonstrating the success of networking efforts. However, 16.67% did not see immediate benefits, suggesting that product type, competition and follow-up engagement are crucial factors in determining business outcomes.

"We got a stall at the Women's Day exhibition and made ₹3,000 in one day. That gave us confidence that our products have demand," – Member of the spice collective

"Some people just looked and left without buying, but others placed big orders. We realized that packaging and branding matter a lot" – Member of a collective enterprise

Another noted, "Initially, we were hesitant to talk to buyers, but after attending several meets, we feel more confident" – Member of a collective enterprise

The project's long-term sustainability is evident in the ambitions of the entrepreneurs. A significant 87.5% of respondents plan to expand their enterprises within the next one to two years. Among them, 85.71% require

financial assistance, 57.14% seek market access and mentorship and 42.86% mention technical training and infrastructure support. The qualitative insights underscore this need, as many women expressed a strong desire for better financial aid, improved infrastructure and continued market access support.

Sustaining these market connections requires ongoing mentorship, financial access, improved infrastructure and strong buyer relationships. Entrepreneurs emphasized that mentorship and exposure visits boosted confidence in negotiating prices and securing repeat customers, helping them expand beyond local markets. However, working capital constraints limit their ability to scale and meet bulk orders, underscoring the need for microfinance access or credit support.

"We want to expand, but we need loans with lower interest rates. If the government helps us with this, we can grow faster" – Member of a Grocery Collective enterprise

"Our group wants to buy a batter grinding machine, but the cost is too high. If we get some support, we can increase production" - Member of a collective enterprise

"Scaling up is not just about money; we need better guidance on how to reach bigger markets" - Member of a collective enterprise

Individual enterprises

Market Linkages

A significant proportion (80%) of respondents expressed intentions to expand their enterprise within the next 1-2 years, while 20% planned to maintain their current scale. Among those seeking expansion, the most sought-after support was Financial Assistance (40.3%), followed by Mentorship (23.88%), Technical Training (16.42%), Infrastructure Support (11.94%) and Market Access (7.46%). These findings suggest that while the SEED Centre has been a valuable resource for many participants, further efforts may be required to enhance awareness and engagement, particularly in accessing government schemes and market-related services.

A significant proportion of respondents (77.14%, n=35) reported that the project helped them establish market linkages, while 22.86% stated it did not. This suggests that the majority benefited from improved connections and networking opportunities, which could enhance business growth. Regarding market reach (n=35), most enterprises (68.57%) continue to operate within their local village, while 28.57% have expanded to nearby towns. Only 2.86% have reached the district level, indicating that while some expansion has occurred, most businesses still operate within a limited geographic area. In terms of customer base growth (n=35), 51.43% of respondents experienced a moderate increase in their customer base and 5.71% observed a significant increase. However, 31.43% reported a decrease and 11.43% noted no change. While the project has helped many businesses attract more customers, a considerable portion has either struggled to retain their market position or experienced setbacks, which may require targeted interventions such as enhanced marketing strategies or better product positioning.

The training-led market linkage support has expanded customer reach, with 42.86% of respondents gaining 2 to 3 new buyers and 11.43% acquiring 7 to 10 buyers. However, 34.29% secured only one new client and 5.71% did not see any increase, highlighting variations in impact. While 37.14% reported a 26-50% sales increase beyond their village, others struggled with expansion due to transportation constraints, pricing challenges and inconsistent demand.

To ensure long-term sustainability, several factors need attention. Buyer retention remains a challenge, with some women unable to secure repeat orders. Building bulk purchasing contracts and institutional tie-ups can improve stability. Additionally, market expansion is limited by transport costs and logistics. Solutions such as shared transportation models and digital sales channels could help address this.

Competitive pricing and product differentiation also affect business growth, with some entrepreneurs struggling to compete with larger suppliers. Training on cost management, branding and negotiation skills

can help businesses position themselves more effectively. Moreover, follow-up support for post-training is needed alongside sector-specific mentoring and continuous market assessments could bridge this gap.

Lastly, digital marketing remains an underutilized opportunity. While businesses that embraced e-commerce saw higher sales growth, others found it difficult to adapt. Expanding digital literacy programs and linking women with e-commerce aggregators can broaden their customer base beyond local markets.

Training

Following their participation in the CARE training, a significant proportion of respondents (n=54) actively recommended the training to others, leading to varying levels of subsequent enrollment. The majority (70.37%) of respondents reported that 1-2 individuals they recommended had enrolled, indicating a moderate level of influence. Another 27.78% saw 3-5 individuals enrolling based on their recommendations, suggesting that some participants had a broader reach within their networks. However, only 1.85% reported that more than five individuals joined because of their advocacy. These findings suggest that while word-of-mouth plays a crucial role in promoting the CARE training, additional efforts may be required to amplify its impact beyond immediate circles.

Among the participants (n=100), 54% actively recommended the CARE training, reflecting high satisfaction, while 46% did not, possibly due to unmet expectations or challenges in applying the skills learned. Similarly, 76% would recommend the overall project, indicating confidence in its impact, whereas 24% were hesitant, suggesting areas for improvement. These findings highlight the importance of continuous participant engagement and feedback-driven refinements to enhance the program's effectiveness.

Among the participants (n=100), 88% reported being either satisfied or highly satisfied with the project, indicating a largely positive reception. Within this group, 60% stated they were satisfied, while 28% expressed high satisfaction levels. However, 12% of the respondents reported being less satisfied, suggesting that while the project met the expectations of most participants, there remain areas that require further improvement

3.3.3. Success Stories and Best Practices

Women's Livelihood & Microenterprise Development – Empowering Entrepreneurs in Tamil Nadu

The Livelihood Project, implemented in collaboration with **Eicher Motors Limited and CARE India** aimed to empower women from marginalized communities in Kanchipuram, Tamil Nadu. Self-Employment and Entrepreneurship Development (SEED) Centres, were built for capacity-building, facilitating enterprise development, market linkages and enabling entrepreneurs in accessing financial support. With a strong focus on skill development, financial and digital literacy and market exposure the initiative has fostered both **individual and collective enterprises**, helping women overcome socio-economic barriers and gain financial independence.

Building Entrepreneurial Confidence and Skills

The project identified women with entrepreneurial potential and provided comprehensive training covering business planning, financial management, digital literacy and market access. Psychometric assessments, exposure visits and mentoring ensured that women could choose businesses aligned with their skills and market demand. A standout success was the transformation of many women who had never stepped out of their homes into confident business owners. As shared by the Business Development Expert, *“They used to say, ‘Ma’am, I was confined within four walls, never did I think I would become a businesswoman.’ We took them to stalls and exhibitions and now, they have market networks in other states also.”* Such shifts demonstrate the project's success in breaking social barriers and instilling a strong sense of identity and dignity among women entrepreneurs. Digital literacy training emerged as another key enabler. Women learned to use smartphones, open Gmail accounts and explore online platforms like Amazon for product sales. *“Digital literacy—how to sell on Amazon, when they got good exposure with skills, they came out of that fear and many women have become good entrepreneurs,”* explained the Business Development Expert. This not only helped them engage confidently with buyers but also expanded their markets beyond the village.

Creating Sustainable Collective Enterprises

The project successfully promoted collective enterprises where women worked together, divided roles and supported each other. In Erayur, a group of women engaged in masala and appalam production shared how they managed production, sales and packing collaboratively. *“When we do it together, we can combine ideas and develop the business. If one person can't come, others will do that job,”* they shared, highlighting teamwork as a best practice in ensuring sustainability. Exposure visits and participation in exhibitions were equally impactful. Collective members proudly recalled, *“We went to Chennai and this college here also. We sold pirandai powder, drumstick leaves powder, idli powder, sambar powder.”* These experiences not only strengthened their marketing skills but also expanded their customer base.

Impact and Sustainability

The project's integrated approach—combining skills, market linkages and financial access—brought visible change. Women who once depended solely on their husbands' earnings now manage enterprises, contribute to household expenses and make independent decisions. *“Before this project, I relied entirely on my husband's earnings. Now, I run a food stall and have steady customers, which allows me to contribute to household expenses,”* shared a beneficiary. Regular follow-ups and continuous mentoring were key best practices sustaining the project's impact, equipping women with essential skills and confidence. This approach established a strong foundation for long-term economic resilience, making the project a promising model for women-led microenterprise development in rural India.

3.3.4. Challenges

Collective enterprises

When asked about barriers to market access, 75% (n=8) pointed to a lack of market information, an obstacle that can hinder informed decision-making about pricing and product placement. Many women expressed frustration over limited access to buyers and uncertainty about how to price their products competitively. Additionally, 50% cited competition, transportation issues and pricing challenges as significant concerns. Women running food-based businesses, for instance, noted difficulties in competing with larger vendors who have well-established customer bases. Meanwhile, 37.5% of respondents reported struggling with meeting quality standards, particularly in processed food and textile businesses.

"We don't always know the right price to sell at. When we started, we depended on middlemen who took a big share, but we are still learning how to set our own prices" – Member of a collective enterprise

"People prefer to buy from big stores, even when our products are fresher and better. We need help in marketing so that more people trust our products" - Panchayat Ward Member

"We have to walk long distances to sell our products because there is no transport facility nearby. If we had better connectivity, we could expand" - Member of a collective enterprise

"Many women initially lacked the technical know-how to ensure consistent quality. We provided training, but continuous monitoring is needed to maintain standards and secure repeat buyers" - Business Development Expert

These findings indicate that, although many businesses have gained momentum through project interventions, persistent gaps remain, such as improved logistics, competitive pricing strategies and adherence to product specifications, to fully capitalize on newly established market linkages. Addressing these hurdles through continued training, mentorship and infrastructure support could further enhance market reach and revenue growth for the women entrepreneurs.

Notably, 75% (n=8) reported facing social challenges in running their enterprises, compared with 25% who do not encounter such issues. This high proportion indicates that many women still grapple with societal constraints, despite their economic contributions and increased visibility within their communities. Among those who face challenges (n=6, i.e., those who answered yes in H5), 66.67% cited gender discrimination and lack of social acceptance, followed by 50% who struggle with balancing household responsibilities and safety concerns. In addition, 16.67% mentioned lack of family support and an equal proportion cited other issues. These figures highlight multiple overlapping barriers, emphasizing the need for deeper social sensitization efforts alongside economic empowerment programs.

Individual enterprises

Participation in buyer-seller meets (n=35) was reported by 62.86% of respondents, indicating that a majority engaged in networking and business development opportunities. However, 37.14% did not participate in such events, suggesting potential barriers such as lack of awareness, accessibility or confidence in engaging with new buyers. Among those who attended the buyer-seller meets (n=22), 86.36% experienced increased sales or new business contracts, showing that these interactions were beneficial for business expansion. However, 13.64% did not see any direct sales impact, indicating that while participation is valuable, additional support in negotiation skills or pricing strategies may be needed. The primary challenges in accessing markets (n=35) include lack of market information (37.14%), which suggests that many entrepreneurs struggle with identifying potential customers or pricing their products effectively. Transportation issues (22.86%) are also a significant concern, which could impact on timely product delivery and cost efficiency. Competition (15.71%) and pricing challenges (12.86%) further highlight the need for improved business strategies to differentiate products and set competitive prices. Additionally, 11.43% cited

quality standards as a challenge, indicating that meeting market expectations remains a barrier for some enterprises.

Despite the reported benefits, the participants also faced several challenges (n=100). The most reported issue was balancing household responsibilities with entrepreneurship, with 49.38% of respondents citing it as a major constraint. This suggests that social norms and domestic obligations still play a significant role in limiting women's business activities. Financial constraints were another major issue, with 17.9% of respondents stating that inadequate financial support hindered their progress. Social constraints, such as lack of community support or restrictive gender roles, were noted by 12.96% of participants. Similarly, 12.96% highlighted concerns regarding the quality of training, which may indicate the need for more comprehensive or advanced training modules. A smaller proportion (4.32%) faced difficulties in establishing market linkages, suggesting that while some participants were able to expand their market reach, others continued to struggle with networking and customer acquisition.

More than half of the respondents (51.43%) (n=100) reported facing social challenges in running their enterprises, while 48.57% did not encounter such issues. The most cited challenges included balancing household responsibilities (35.14%), safety concerns (24.32%), gender discrimination (21.62%) and lack of social acceptance (18.92%). These findings indicate that while entrepreneurship has provided economic opportunities, societal norms and expectations continue to pose significant obstacles for many women.

Women repeatedly highlighted the societal pressure and initial ridicule faced when beginning entrepreneurial activities within their communities.

"Since it is a village, we were ridiculed and made fun of. When we wanted to sell our products, some people would just look and not buy and others expected us to deliver products directly to their homes. But now we have overcome this and are ready to face these challenges" - *Member of a collective*

A Panchayat ward member underscored similar challenges, recounting how women faced initial skepticism from their communities when starting unconventional ventures such as tiffin stalls. Many villagers were initially resistant to the idea of women running a business, questioning their ability to manage an enterprise. However, as the business became established and demonstrated success, the same community members who had once doubted them gradually began to cooperate and support their efforts. This indicates a shifting yet persistent societal mindset, where acceptance often follows visible proof of women's entrepreneurial capabilities, highlighting the need for continuous advocacy and demonstrated success to challenge deep-seated gender norms. Furthermore, familial restrictions emerged prominently as barriers. Despite economic gains, some women still face resistance from within their families, impacting their ability to fully engage in and benefit from entrepreneurship.

"Livelihood itself is a significant challenge, as bringing women out of their houses is a big task. In some households, husbands who consume alcohol often restrict women's mobility and their participation in entrepreneurial activities" - *Implementation Partner, CARE*

However, participants also shared that engaging in enterprises has gradually changed community perceptions, fostering increased acceptance and respect towards women entrepreneurs. Women entrepreneurs mentioned gaining respect and self-confidence through their enterprises.

"Earlier we were at home dependent on family members, but now, running a business has increased our respect in society and enabled us to make our own decisions and stand on our own feet" - *Member of a collective enterprise*

These findings reinforce that while women's entrepreneurship initiatives have generated economic empowerment, deeply entrenched societal norms and familial pressures continue to present significant hurdles, emphasizing the need for ongoing community engagement and sensitization to effectively support women's economic autonomy.

3.3.5. Recommendations

Collective enterprises

Overcoming Social Barriers in Women's Entrepreneurship

According to the Ministry of Women and Child Development (MWCD, 2019, p. 22), *“The success of women’s economic empowerment programs depends on parallel efforts to address deeply entrenched social norms and attitudes that hinder women’s autonomy and limit their full participation in public life.”*¹⁵ To effectively tackle these barriers, interventions should incorporate community-level sensitization, targeted awareness campaigns and male engagement strategies, ensuring that family members and local leaders champion women’s entrepreneurship. Furthermore, the Indian Council of Social Science Research (ICSSR, 2020, p. 14) underscores *“the need for a multi-pronged approach that involves supportive family structures and effective social infrastructure, including safe public spaces.”*¹⁶ Incorporating these elements along with flexible business hours, accessible childcare and peer mentoring can help women better balance household responsibilities and overcome discriminatory norms. Ultimately, a holistic focus on both economic and social empowerment fosters sustainable success for women entrepreneurs.

Improving Forward and Backward Linkages

To strengthen collective enterprises, the project should facilitate better access to raw materials and upgraded machinery to enhance production capacity. Collective members shared that despite having the necessary skills, limited access to raw materials and appropriate equipment restricted their ability to scale operations. Additionally, market saturation within the village further discouraged expansion. Strengthening supply chain linkages, supporting bulk procurement of raw materials and exploring partnerships with suppliers outside the village can help address these barriers and enable collectives to operate more sustainably and competitively.

Market access remains a challenge, with 37.14% of women lacking market information and 22.86% facing logistical barriers. Additionally, only 11.79% of individual participants reported attending market assessment workshops, reflecting limited exposure to market dynamics. Establishing a market information system with updates on pricing, demand trends and trade fairs will facilitate greater connectivity. Kumar and Singh (2017, p. 282) highlight this approach will enhance visibility and competitiveness for women-led enterprises.

“We put up a stall here in college and in Chennai also, but because it is a village, we can’t sell much here. If they help us in marketing, it will be good” – Member of a collective enterprise

Strengthening Financial Literacy and Credit Access

According to the Reserve Bank of India (2020, p. 23), *“Financial literacy is a key driver of financial inclusion. Targeted programs that educate women on financial management and provide access to suitable financial products can significantly improve their economic empowerment.”*¹⁷ A significant 37.04% of women struggle with loan repayment, indicating the need for financial literacy training. Workshops on banking, credit management and investment planning will empower them to manage finances effectively. Partnerships with banks and microfinance institutions can also help increase access to affordable credit.

Providing Ongoing Mentorship and Advanced Training

Pairing women with experienced mentors and offering advanced training in digital marketing, business scaling and strategic planning will provide necessary guidance. The International Finance Corporation (2019, p. 34) states, *“Mentorship and advanced training are critical for women entrepreneurs to overcome barriers*

¹⁵ Ministry of Women and Child Development. (2019). National policy for women: Articulating a vision for empowerment. Government of India.

¹⁶ Indian Council of Social Science Research (ICSSR). (2020). *Empowering women entrepreneurs in rural India*. Government of India.

¹⁷ Reserve Bank of India. (2020). *Report on financial literacy and financial inclusion in India*. Retrieved from <https://rbidocs.rbi.org.in>

and scale their businesses.”¹⁸ Business incubators and peer-learning networks should also be explored to facilitate long-term success.

An effective mentorship model that can be adopted is the “Peer Role Model Mentorship Circle” where successful women entrepreneurs from within or outside the community serve as peer mentors to emerging entrepreneurs. These role models, having faced similar social and economic challenges, can provide practical guidance, share personal experiences and offer emotional support in a relatable and safe manner.

For instance, a collective of established women entrepreneurs running businesses like food stalls, tailoring units, or oil extraction can be identified and trained as peer mentors. Each mentor is paired with 3-5 new women entrepreneurs, meeting bi-weekly to discuss challenges, business strategies and market opportunities. This model ensures continuous handholding, helps women navigate setbacks and fosters strategic thinking by learning from real-life experiences. The safe, peer-led approach encourages open conversations on failures and successes, making entrepreneurship feel achievable and less intimidating.

Implementing these recommendations will enhance the impact of the program, ensuring that women entrepreneurs receive the necessary support to overcome financial, social and market barriers. Strengthening financial literacy, improving market access and challenging gender norms will enable sustainable economic empowerment, aligning with India’s broader goals of inclusive growth and gender equality.

Individual enterprises

35% of participants have initiated new income-generating activities, however, it is also important to note that 65% of respondents have not yet started any new ventures even after attending trainings. To address this, the project should introduce a targeted handholding and mentorship program focused on these beneficiaries. This support should prioritize overcoming socio-economic barriers such as limited access to capital, restrictive social norms and risk aversion that were commonly highlighted across FGD’s conducted with beneficiaries. Continuous engagement through one-on-one mentorship, business coaching and peer learning platforms can help these women navigate challenges and build the confidence needed to start their enterprises. Facilitating access to flexible working capital or revolving funds could also play a crucial role in reducing financial risks and motivating hesitant participants. Furthermore, integrating exposure visits and market linkage opportunities can expand their understanding of potential business avenues and instill a sense of possibility.

Enhancing Awareness and Accessibility of Government Schemes

Limited awareness remains a barrier, with only 25% of respondents accessing government schemes. To bridge this gap, regular workshops on schemes like Mudra Yojana should be conducted in partnership with local government bodies, ensuring direct application assistance and follow-up support. As the Ministry of Women and Child Development (2019, p. 14) states, “*Targeted interventions to improve women’s access to skill development and entrepreneurship opportunities are essential for economic empowerment.*”¹⁹

Addressing Social and Gender Norms

With 49.38% of participants struggling to balance household responsibilities, community engagement programs should promote discussions on gender roles and economic participation. Daycare services and flexible work hours can further support women in managing work-life balance. Kapur and Sinha (2019, p. 52) emphasize, “*Community-level interventions that challenge traditional gender norms and provide support*

“Women had deep-seated fears about stepping out of their homes for business. They lacked confidence because they had never engaged with people outside their families. Training and exposure to markets helped break this fear and empower them” - *Business Development Expert*

¹⁸ International Finance Corporation. (2019). *Women entrepreneurs in India: Breaking barriers*. Retrieved from <https://www.ifc.org>

¹⁹ Ministry of Women and Child Development. (2019). *National policy for women: Articulating a vision for empowerment*. Government of India.

*structures are crucial for enhancing women's economic participation.*²⁰To address the social challenges faced by women entrepreneurs, targeted community sensitization and awareness campaigns should be conducted to challenge gender norms and foster greater acceptance of women-led enterprises. Qualitative insights highlight the importance of such efforts, as many women initially faced societal resistance.

Furthermore, training on communication and negotiation skills can further equip women to navigate household responsibilities and gain family support for their business activities. Market access and visibility enhancement should also be prioritized by organizing community fairs, exhibitions and collaborations with local businesses to promote women's products and services. Engaging local governance structures, such as Panchayats, can facilitate better policy support, provide designated spaces for women entrepreneurs and create safer work environments. Financial support mechanisms must be made more accessible, including microfinance and low-interest credit tailored to women, along with training on financial management to reduce dependency on male family members for business-related decisions. Furthermore, ensuring a safe working environment is crucial, particularly in rural areas where mobility constraints persist. This can be achieved by advocating for secure commuting options and workspaces in collaboration with local authorities. Lastly, sustained monitoring and periodic impact assessments should be conducted to track progress in women's entrepreneurial participation and social acceptance, allowing for data-driven refinements to ongoing interventions. Implementing these strategies can help address deeply rooted societal barriers and create a more inclusive and enabling ecosystem for women entrepreneurs.

Improving Market Linkages and Logistics Support

Kumar and Singh (2017, p. 282) highlight, *"Market linkage programs play a pivotal role in connecting rural entrepreneurs with wider markets, increasing sales and profitability."*²¹Limited market access, reported by 37.14% of women, restricts business growth. Establishing a market information system to provide updates on prices, buyer demand and trends can enhance decision-making. Trade fairs and improved transport services should also be introduced to tackle logistics issues.

Strengthening Financial Literacy and Access to Credit

According to the Reserve Bank of India (2020, p. 23), *"Financial literacy is a key driver of financial inclusion, significantly improving economic empowerment among women."*²²With 37.04% facing loan repayment challenges, financial literacy programs should be expanded in collaboration with banks and microfinance institutions. Affordable credit access and training on loan management, investment and savings are essential for long-term financial stability.

Providing Mentorship and Advanced Training

As 80% of participants plan to expand their businesses but require support, mentorship programs should be introduced to connect women entrepreneurs with experienced professionals. Advanced training in business scaling, digital marketing and strategic planning will further equip them for long-term success. The International Finance Corporation (2019, p. 34) states, *"Mentorship and advanced training are critical for women entrepreneurs to overcome barriers and scale their businesses."*²³

20 Kapur, P., & Sinha, A. (2019). Gender norms and women's economic participation in rural India. *Economic & Political Weekly*, 54(15), 47-54.

21 Kumar, A., & Singh, R. (2017). Role of market linkage in promoting rural entrepreneurship: A case study of Bihar, India. *Journal of Rural Development*, 36(2), 269-284.

22 Reserve Bank of India. (2020). *Report on financial literacy and financial inclusion in India*.

23 International Finance Corporation (IFC). (2019). *Women entrepreneurs in India: Breaking barriers*.

3.3.6. Annexures

3.3.6.1. Sample distribution

Table 3: Sample distribution - Livelihood Project

Beneficiaries across key tools	Sample
Structured Survey	
Women trained in Entrepreneurship	100
Semi structured Interviews	
Women trained in Collectivism	8
In-depth Interviews	
PRI members	3
Business development experts	1
Members from SEED centre	1
Implementing Partner	2
FGD	
Women in collective enterprise activity	1

3.3.6.2. Evaluation Matrix

Table 4: Evaluation Matrix - Livelihood

Study Population	Key Area of Enquiry	Tool	Planned Analysis	Evaluation Dimension (OECD -DAC)
Women Entrepreneurs	Market assessment and business plan development <ul style="list-style-type: none"> • Access to credit and financial resources • Support received for enterprise establishment 	<ul style="list-style-type: none"> • Structured interview • Focus Group Discussion 	<ul style="list-style-type: none"> • Thematic Analysis to explore qualitative insights on market challenges and support effectiveness. • Descriptive Statistics Descriptive Statistics to summarize access to resources and business success rates. 	<ul style="list-style-type: none"> • Effectiveness • Impact
Women collective members	<ul style="list-style-type: none"> • Participation in capacity building activities • Support received • Contribution to community development 	<ul style="list-style-type: none"> • Semi-structured interview • Focus Group Discussion 	<ul style="list-style-type: none"> • Thematic Analysis of qualitative feedback on capacity building and community development contributions. • Descriptive Statistics to quantify participation rates and community contributions. 	<ul style="list-style-type: none"> • Relevance • Sustainability
Business development experts	<ul style="list-style-type: none"> • Support provided for credit linkages and enterprise establishment • Facilitation of backward and forward linkages for enterprises • Scale-up support provided for enterprises • Technical assistance for recovery and 	<ul style="list-style-type: none"> • In-depth interview 	<ul style="list-style-type: none"> • Thematic Analysis to assess the effectiveness of credit linkages, technical assistance and enterprise support strategies. 	<ul style="list-style-type: none"> • Efficiency • Effectiveness

	improvement of underperforming enterprises			
Implementation partner	<ul style="list-style-type: none"> • Roles and responsibilities • New strategies introduced – implementation challenges • Challenges and barriers • Success stories – Stories of change 	<ul style="list-style-type: none"> • In-depth interview 	<ul style="list-style-type: none"> • Thematic Analysis to evaluate the effectiveness of strategies and document lessons learned from success stories. 	<ul style="list-style-type: none"> • Efficiency • Sustainability
Key Stakeholders (PRI/ SEED Centre official)	<ul style="list-style-type: none"> • Roles and responsibilities • New strategies introduced – implementation challenges • Challenges and barriers • Success stories – Stories of change 	<ul style="list-style-type: none"> • In-depth interview 	<ul style="list-style-type: none"> • Thematic Analysis of stakeholder roles, strategy relevance and barriers to implementation. • Case Study approach for documenting notable success stories. 	<ul style="list-style-type: none"> • Relevance • Effectiveness