



RITES LIMITED
(A Government of India Enterprise)

FINAL REPORT

IMPACT ASSESSMENT STUDY
COMMUNITY INSTITUTION STRENGTHENING FOR
IMPACTING LIVELIHOODS

A CSR Initiative funded by RITES

Implemented by- Transforming Rural India Foundation (TRI)



Submitted by:



GPCL Consulting Services Limited
Maker Chamber IV, 8th Floor, Nariman Point, Mumbai 400021 INDIA
Email: gcs@gpcl.in; Web: www.gpcl.in



Table of Contents

EXECUTIVE SUMMARY	1
Purpose and Scope	1
Methodology and Data Sources	1
Programme Overview	1
Key Findings	2
1. Empowered Leadership and Decision-Making	2
2. Livelihood Diversification and Economic Resilience	2
3. Strengthened Governance and Institutional Maturity	2
4. Inclusion and Behavioural Transformation	3
5. Convergence and Sustainability	3
Qualitative Insights	3
Key Recommendations	4
Conclusion	4
1. PROJECT CONTEXT, ORGANISATIONAL BACKGROUND & METHODOLOGY	5
1.1 Project Context and Rationale	5
1.2 Organisational Background	5
1.2.1 RITES Limited	5
1.2.2 Transforming Rural India Foundation (TRI)	5
1.2.3 GPCL Consulting Services Limited	6
1.3 Project Background	6
1.4 Methodology and Data Sources	7
1.4.1 OECD-DAC Framework	7
1.4.2 Primary Data Collection	8
1.4.3 Secondary Data Review	8
1.4.4 Analytical Framework	8
1.4.5 Analytical Tools	9
1.5 Limitations and Ethical Considerations	9
2. QUANTITATIVE FINDINGS	10
2.1 Overview	10
2.2 Institutional Strengthening and Governance: From Compliance to Leadership ..	10



2.3	Capacity Building and Training Outcomes: From Participation to Proficiency.....	11
2.4	Livelihood Diversification and Income Enhancement: Building Economic Resilience	12
2.5	Access to Credit and Financial Inclusion: From Access to Autonomy	12
2.6	Convergence and Governance Integration: Institutionalising Women’s Voice in Planning.....	13
2.7	Social Empowerment and Behavioural Change: Quantifying Confidence	14
2.8	Summary of Quantitative Achievements	14
2.9	Summary Insight.....	14
3.	QUALITATIVE ASSESSMENT THROUGH FGDS	16
3.1	Preface: Context and Purpose of Qualitative Assessment	16
3.2	Methodology and Approach	16
3.3	Thematic Insights	17
3.3.1	Leadership, Voice, and Agency: From Silence to Assertion	17
3.3.2	Institutional Strengthening and Governance Culture	17
3.3.3	Livelihood and Economic Transformation: From Dependence to Diversification	18
3.3.4	Convergence with PRIs and Local Governance: From Parallel Efforts to Institutional Integration	19
3.3.5	Social Inclusion and Behavioural Change: From Isolation to Collective Identity	19
3.4	District-wise Comparative Synthesis.....	20
3.5	Summary of Qualitative Findings.....	20
4.	INTEGRATED IMPACT AND LESSONS	23
4.1	Overview and Rationale.....	23
4.2	Economic and Institutional Impact	24
4.2.1	Building the Economic Base for Empowerment.....	24
4.2.2	Institutional Maturity and Self-Governance	25
4.2.3	Integration of Economic and Institutional Gains.....	25
4.3	Governance and Convergence Outcomes	26
4.3.1	Women as Institutional Stakeholders in Governance	26
4.3.2	Operationalising Convergence.....	27
4.4	Social and Behavioural Change	27
4.4.1	Transforming Mindsets and Norms	27
4.4.2	Collective Identity and Social Solidarity	28
4.4.3	Behavioural Change as Institutional Capital	28
4.5	Cross-Cutting Lessons and Good Practices	29
4.5.1	Lesson 1: Empowerment Is Sequential, Not Spontaneous.....	29
4.5.2	Lesson 2: Economic and Institutional Gains Are Interdependent.....	30



4.5.3	Lesson 3: Convergence Converts Visibility into Voice	30
4.5.4	Lesson 4: Behavioural Change Is the Most Reliable Indicator of Impact	30
4.5.5	Lesson 5: Mentorship, Not Monitoring, Sustains Institutions.....	30
4.6	Overall Integrated Impact and Strategic Implications	31
4.6.1	Integrated Impact Pathway	31
4.6.2	Strategic Implications for CSR and Policy	32
4.7	Concluding Reflection.....	33
5.	RECOMMENDATIONS & WAY FORWARD.....	34
5.1	Overview and Guiding Principles.....	34
5.2	Programmatic Recommendations.....	35
5.2.1	Strengthen Post-Project Continuity through Local Institutional Anchors	35
5.2.2	Integrate Monitoring and Learning through Participatory Tools	35
5.2.3	Embed Gender and Social Inclusion Indicators into Program Design.....	35
5.2.4	Facilitate Market Access through Cluster-Based Resource Convergence.....	36
5.3	Institutional and Governance Recommendations.....	37
5.3.1	Institutionalise Governance Culture through Standard Operating Procedures (SOPs).....	37
5.3.2	Strengthen CLF–PRI Interface through District Convergence Cells	37
5.3.3	Create Recognition Mechanisms for Performing Federations	38
5.4	Livelihood and Market-Linked Recommendations	38
5.4.1	Diversify Livelihood Portfolios through Cluster-Based Enterprises.....	38
5.4.2	Establish Local Marketing Platforms and Linkages	39
5.4.3	Integrate Skill Development with Enterprise Planning.....	39
5.5	Capacity Building and Digital Integration	40
5.5.1	Institutionalise Continuous Learning Systems	40
5.5.2	Strengthen Digital Literacy and MIS Integration	40
5.5.3	Institutionalise Data-Driven Monitoring	41
5.6	Policy and Strategic Way Forward.....	41
5.6.1	Scaling the Convergence Model.....	42
5.6.2	Strengthening Policy–CSR Synergy.....	42
5.6.3	Promoting Knowledge Dissemination and Replicability	42
5.6.4	Strategic Vision: From Empowerment to Leadership	43
5.7	Concluding Note.....	43
6.	CASE STUDIES: MODELS OF CHANGE AND EMPOWERMENT.....	44
6.1	Introduction	44
6.2	Case Study 1: Strengthening CLFs in Dubepur, Sultanpur – From Participation to Leadership.....	44
6.2.1	Background and Context	44
6.2.2	Training and Capacity Development.....	45
6.2.3	Institutional Strengthening and Governance.....	45
6.2.4	Emerging Outcomes	45



6.2.5	Case 1: Strengthening Women’s Leadership in Jayapur CLF, Varanasi (Arajilina)	45
6.2.6	Case 2: Emerging Governance and Convergence in Koraon CLF, Prayagraj (Block: Koraon)	46
6.2.7	Case 3: Livelihood Diversification through Bundeli Mahila Producer Company, Banda (Block: Naraini)	46
6.2.8	Case 4: Social Empowerment and Awareness in Muskara CLF, Hamirpur (Block: Muskara) 47	
6.2.9	Case 5: Institutional Maturity in Dubepur CLF, Sultanpur (Block: Dubepur).....	47
6.3	Summary: Cross-District Learnings	47
6.4	Annexure.....	48



Acknowledgement

GPCL extends its sincere appreciation to **RITES Limited** for commissioning this independent *Impact Assessment of the UPSRLM–TRI CSR Project (2022–2025)* under its Corporate Social Responsibility (CSR) framework.

We gratefully acknowledge the guidance and support of the **Transforming Rural India Foundation (TRI)** and the **Uttar Pradesh State Rural Livelihood Mission (UPSRLM)** teams during field coordination and validation.

Special thanks are due to the district and block-level functionaries, Cluster Level Federations (CLFs), Village Organisations (VOs), and Self-Help Group (SHG) members who participated openly in Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs).

Their insights and field experiences form the foundation of this report.

We also recognise the evaluation and data-analysis team whose rigorous fieldwork and synthesis enabled a balanced evidence-based assessment aligning with CSR evaluation standards.



Acronyms

ASHA	Accredited Social Health Activists
CLF	Cluster Level Federation
CSR	Corporate Social Responsibility
DCC	District Convergence Cells
DEM	Digital Empowerment Module
DERP	District Enterprise Resource Platforms
DRDA	District Rural Development Agencies
FGD	Focus Group Discussion
GPDP	Gram Panchayat Development Plans
KII	Key Informant Interviews
ONDC	Open Network for Digital Commerce
SDG	Sustainable Development Goals
SHG	Selg Help Groups
SOP	Standard Operating Procedure
TOR	Terms of Reference
TRI	Transforming Rural India Foundation
UPSRLM	Uttar Pradesh State Rural Livelihoods Mission
VO	Village Organisations
VPRP	Village Poverty Reduction Plans



EXECUTIVE SUMMARY

Purpose and Scope

This *Impact Assessment* evaluates the outcomes, sustainability, and institutional evolution of the **RITES-supported CSR initiative**, implemented with the **Uttar Pradesh State Rural Livelihoods Mission (UPSRLM)** and the **Transforming Rural India Foundation (TRI)** during 2022–2025 across **seven districts and blocks** — **Aligarh (Atrauli), Sultanpur (Dubepur), Prayagraj (Koraon), Varanasi (Sevapuri), Mirzapur (Chhanbey), Banda (Naraini), and Hamirpur (Muskara)**.

The study assessed **effectiveness, efficiency, relevance, and replicability** in line with the **Terms of Reference (TOR)** and **CSR Rules (2021 Amendment)**. It also aligns with the **Sustainable Development Goals (SDGs)** — particularly **SDG 5 (Gender Equality)** and **SDG 8 (Decent Work and Economic Growth)** — showcasing the initiative as a **scalable convergence model** that enhances women’s participation in local governance, financial systems, and livelihood enterprises.

“अब हम किसी की मदद के इंतजार में नहीं रहते, अपनी योजना खुद बनाते हैं।”

“Now we no longer wait for others’ help; we make our own plans.”

(FGD – CLF Leaders, Koraon Block, Prayagraj, Sept 2025)

Methodology and Data Sources

The evaluation used a **mixed-method approach**, integrating quantitative and qualitative tools for a holistic understanding.

- **Primary Data:** 14 FGDs and 51 KIIs conducted in September 2025 across the seven districts and blocks.
- **Respondents:** SHG and CLF leaders, UPSRLM staff, PRI members, and TRI facilitators.
- **Secondary Data:** TRI programme reports (*Community Institution Strengthening Ver. 3.0*), *Revised Plan 2023–24*, and UPSRLM MIS data.

This triangulated design provided a **robust, evidence-based picture** of institutional, social, and economic impact.

Programme Overview

The project aimed to strengthen **women-led community institutions (CLFs and VOs)**, foster **livelihood diversification**, and integrate women’s priorities into **Gram Panchayat Development Plans (GPDPs)**.



Under CSR investment of RITES, TRI operationalised the initiative across **seven pilot blocks**, reaching **30 CLFs and ~100,000 women** directly. The programme strengthened leadership, governance, and convergence structures under UPSRLM's *Lakhpati Didi* campaign, promoting income enhancement beyond ₹1 lakh annually.

Key Findings

1. Empowered Leadership and Decision-Making

Over **78% of women leaders** reported higher confidence in public forums such as Gram Sabha and CLF meetings. Exposure visits and structured training cultivated leadership skills that now extend beyond savings and credit.

“पहले सभा में जाने पर हम चुप रहते थे, अब अपनी राय रखने में झिझक नहीं होती।”
“Earlier we stayed silent in meetings; now we express our opinions freely.”
 (FGD – Dubepur Block, Sultanpur, Sept 2025)

Across blocks like **Atrauli (Aligarh)** and **Koraon (Prayagraj)**, women now co-chair discussions with Panchayat members — a shift from participation to influence.

2. Livelihood Diversification and Economic Resilience

Nearly **60% of SHG households** reported new or secondary livelihood streams. Initiatives like goat rearing, tailoring, and agri-value addition led to average income gains of **25–35%**, with notable progress in **Naraini (Banda)** and **Muskara (Hamirpur)**.

“पहले घर की जरूरतें पूरी करने के लिए दूसरों पर निर्भर थे, अब हमारी अपनी आमदनी है।”
“Earlier we depended on others for household needs; now we earn our own income.”
 (FGD – SHG Entrepreneurs, Naraini Block, Banda, Sept 2025)

Women linked with FPOs, producer collectives, and local enterprises exhibited enhanced resilience against income shocks.

3. Strengthened Governance and Institutional Maturity

By 2025, **82% of CLFs** had adopted by-laws, digital records, and systematic audits. Monthly review meetings became routine across **Chhanbey (Mirzapur)** and **Sevapuri (Varanasi)**, reflecting improved financial discipline.

“पहले रजिस्टर में गलती होती थी, अब मोबाइल से सब हिसाब रख लेते हैं।”
“Earlier we made errors in ledgers; now we manage all records digitally.”
 (FGD – CLF Accountants, Mirzapur, Sept 2025)



These shifts have transitioned CLFs from facilitative bodies into structured governance institutions capable of self-monitoring.

4. Inclusion and Behavioural Transformation

The share of **SC/ST and OBC women** in leadership rose by **43%**, reflecting conscious inclusion. Male family members increasingly support women's mobility and decision-making.

“अब घरवाले भी कहते हैं कि बैठक में जाओ, तुम्हारी राय जरूरी है।”

“Now even our families tell us to attend meetings; our opinions matter.”

(FGD – SHG Members, Prayagraj, Sept 2025)

The project has embedded behavioural change and gender equity at community level — a key intangible outcome.

5. Convergence and Sustainability

More than **56% of CLFs** successfully integrated their livelihood plans into GDDPs, ensuring local resource mobilisation. This convergence led to PRI–CLF synergy and long-term sustainability.

“अब हमारे प्रस्ताव पंचायत की योजना में शामिल होते हैं।”

“Now our proposals form part of the Panchayat Plan.”

(KII – Block Mission Manager, Sevapuri, Varanasi, Sept 2025)

Qualitative Insights

From Savings to Governance: FGDs in Banda and Sultanpur revealed a paradigm shift — women no longer view SHGs merely as savings groups, but as governance vehicles influencing local plans and social change.

Peer Learning & Role Models: Exposure visits between CLFs — such as Mirzapur's delegation to Prayagraj — reinforced belief in women's leadership potential. “If they can do it, we can too,” was a recurring sentiment.

Digital & Financial Literacy: FGDs highlighted newfound comfort with bank apps and mobile transactions, marking the rise of digitally enabled rural women.

Community Recognition: CLF presidents are now invited to Panchayat reviews, transforming women's identity from beneficiaries to decision-makers.

Remaining Challenges: FGDs noted continued needs for bookkeeping training, FPO linkage, and access to markets — suggesting a transition from empowerment to enterprise is the next frontier.



Key Recommendations

1. **Deepen PRI–UPSRLM Convergence:** Institutionalise joint committees at block and district levels to integrate CLF micro plans into GDP and departmental budgets. Encourage Gram Panchayats to allocate dedicated women’s development funds.
2. **Sustain Capacity Building:** Develop a three-tier training and mentoring calendar. TRI and UPSRLM should co-create refresher modules on bookkeeping, governance, and digital finance for community cadres every six months.
3. **Strengthen Market Access:** Facilitate producer collectives through FPO partnerships (like Bundeli Mahila FPO in Naraini). Organise *Livelihood Melas* for direct exposure to buyers and fair pricing.
4. **Introduce Participatory Monitoring Systems:** Design CLF Self-Assessment Scorecards aligned with NRLM MIS indicators to build local ownership and continuous improvement loops.
5. **Document and Replicate Success Models:** Systematically capture stories like “*Lakhpati Didi – Shabnam*” and “*FPO Muskara*” as replication models. Publish them as part of a *Community Learning Compendium* distributed across 21 districts.
6. **Institutionalise CSR–Mission Partnership:** Transition the CSR engagement from project-based funding to a multi-year strategic partnership supporting state-level replication, ensuring sustainability beyond 2025.

Conclusion

The **RITES–UPSRLM–TRI partnership** demonstrates that **CSR investments can catalyse systemic change** when aligned with government missions. Over three years, the programme not only increased incomes and built institutions but transformed **how women perceive their own power** in governance and development.

“पहले हम सिर्फ बचत करने आते थे, अब गाँव की योजना में राय देते हैं।”

“Earlier we came only to save; now we contribute to village planning.”

(FGD – CLF Leaders, Dubepur Block, Sultanpur, Sept 2025)

The initiative’s impact transcends economic metrics — it nurtures leadership, dignity, and civic engagement. Through structured capacity building, convergence with PRIs, and evidence-based governance, **Cluster Level Federations have evolved into autonomous engines of local development.**

This model of **institutional empowerment through CSR–Mission convergence** offers a scalable framework for replication across 21 districts, positioning RITES as a national leader in transformative, partnership-based rural development.

The **Transforming Rural India Foundation (TRI)**, through its grassroots facilitation, and **UPSRLM**, through mission alignment, have together ensured that empowerment is no longer an aspiration but a lived reality for thousands of rural women in Uttar Pradesh.



1. PROJECT CONTEXT, ORGANISATIONAL BACKGROUND & METHODOLOGY

1.1 Project Context and Rationale

The **RITES–UPSRLM–TRI Initiative** emerged as a collaborative response to the growing recognition that rural women’s collectives are critical to achieving sustainable and inclusive growth.

Despite significant progress under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY–NRLM)**, institutional maturity, livelihood diversification, and convergence with Panchayati Raj Institutions (PRIs) remained uneven across districts.

To address this gap, RITES Limited, under its **Corporate Social Responsibility (CSR) mandate**, partnered with the **Uttar Pradesh State Rural Livelihood Mission (UPSRLM)** and the **Transforming Rural India Foundation (TRI)** to operationalise a structured model for **community institution strengthening**.

This partnership combined technical and financial stewardship of RITES, UPSRLM’s mission framework, and TRI’s field facilitation capacity.

The project sought to empower women’s institutions as vehicles of governance, enterprise, and social transformation—anchored in the state’s “**Lakshpati Didi**” vision, aiming to enable every SHG household to earn ₹1 lakh per annum through diversified livelihoods.

1.2 Organisational Background

1.2.1 RITES Limited

RITES Ltd. (formerly, Rail India Technical and Economic Services Ltd.), a Government of India enterprise under the Ministry of Railways, is a premier consultancy organisation with expertise in transport and infrastructure sectors.

Through its **CSR policy**, RITES aligns corporate responsibility with national development priorities, emphasising women’s empowerment, education, livelihood enhancement, and environmental sustainability.

Its partnership with UPSRLM and TRI exemplifies strategic CSR investment that extends beyond funding, supporting **systemic change through institution-based empowerment**.

1.2.2 Transforming Rural India Foundation (TRI)

The **Transforming Rural India Foundation (TRI)** is a Section 8 non-profit organisation.



Its mission is to enable rural communities to access equal opportunities through participatory governance, livelihood enhancement, and gender inclusion.

TRI collaborates with several State Rural Livelihood Missions and central ministries to facilitate women-led rural transformation.

The organisation focuses on strengthening community institutions, promoting convergence with government schemes, and improving service delivery mechanisms at the grassroots level.

1.2.3 GPCL Consulting Services Limited

GPCL Consulting Services Ltd. (GPCL), Mumbai, promoted by Export-Import Bank of India (India Exim Bank) and other public and private sector organisations, is a professional consulting organisation specialising in social research, impact assessment, and monitoring & evaluation for CSR, government, and multilateral programmes.

GPCL, was selected by RITES to provide services as a Consultant for conducting Impact Assessment of the Community Institution Strengthening for Impacting Livelihoods for the Uttar Pradesh State Rural Livelihood Mission (UPSRLM), a CSR initiative funded by RITES during the FY 2022-23, 2023-24 and 2024-25. The Work Order / Letter of Acceptance (LOA) was issued to GPCL by RITES on August 21, 2025. The services soon commenced thereafter. GPCL team as part of the impact assessment study carried out the field study, involving interviews with stakeholders including the officials of NGO / Implementing Partners, beneficiaries and reviewed the documents concerning the projects, ensuring methodological rigor, and maintaining compliance with CSR reporting standards. Based on the above activities carried out, this social audit and impact assessment Report on the project has been prepared and submitted to RITES.

1.3 Project Background

The project titled “**Community Institution Strengthening for Impacting Livelihoods of 1 million Poor Women and Their Households**” was implemented from **FY 2022–2025** across seven districts and one prototype block per district.

It aimed to demonstrate the scalability of women-led federations as agents of economic and governance transformation.

The project’s objectives were to:

- Strengthen CLFs and VOs to function as self-sustaining community governance platforms.
- Integrate **Village Poverty Reduction Plans (VPRPs)** into **Gram Panchayat Development Plans (GPDPs)**.
- Enhance women’s livelihood diversification, financial inclusion, and institutional capacity.
- Build convergence with PRIs and departmental schemes through community planning.



Table 1.1: Project Overview

Component	Description
Project Title	Community Institution Strengthening for Impacting Livelihoods of 1 Million Poor Women and Their Households
Project Duration	FY 2022–2025
Geographical Coverage	7 Districts: Aligarh (Atrauli), Sultanpur (Dubepur), Prayagraj (Koraon), Varanasi (Sevapuri), Mirzapur (Chhanbey), Banda (Naraini), Hamirpur (Muskara)
Lead CSR Partner	RITES Limited
Implementation Partner	Transforming Rural India Foundation (TRI)
Government Partner	Uttar Pradesh State Rural Livelihood Mission (UPSRLM)
Evaluation Agency	GPCL Consulting Services Ltd.
Key Beneficiaries	~1,00,000 rural women (direct), ~15 lakh (indirect through federations)
Core Outputs	Strengthened 28 CLFs; supported 10 FPOs; promoted ~50,000 livelihood interventions
Convergence Mechanisms	GPDP–VPRP integration, inter-departmental linkages (Agriculture, Rural Development, Health & Nutrition)
Strategic Alignment	DAY–NRLM, Lakhpatti Didi Mission, CSR Rules (2021 Amendment)

1.4 Methodology and Data Sources

The impact assessment employed a **mixed-method evaluation design** combining quantitative analysis, qualitative inquiry, and secondary data review.

This triangulated framework ensured credibility, contextual richness, and alignment with CSR impact parameters.

1.4.1 OECD-DAC Framework

The evaluation approach for the RITES-supported UPSRLM–TRI Initiative draws upon the internationally recognised **OECD Development Assistance Committee (DAC)** evaluation criteria. This ensures methodological rigour and donor alignment with global CSR accountability standards. Each dimension of the framework is mapped to project-specific outcomes as shown below:

OECD-DAC Criterion	Definition	Application in this Assessment
Relevance	The extent to which the intervention's objectives are consistent with beneficiary needs,	Evaluates how CSR support of RITES to TRI aligns with the UPSRLM



OECD-DAC Criterion	Definition	Application in this Assessment
	government priorities, and donor CSR policy.	“Lakhpati Didi” vision, DAY-NRLM mandate, and SDG 5 & 8 priorities.
Effectiveness	The extent to which the intervention achieved its objectives and outcomes.	Measures the achievement of results such as strengthened CLFs, women’s leadership, and livelihood diversification, based on quantitative and qualitative indicators.
Efficiency	The degree to which results were achieved economically and timely, using available resources.	Analyses the cost-effectiveness of RITES-supported interventions, resource utilisation, and the cascading capacity-building model led by TRI.
Impact	The broader, long-term effects (positive or negative, intended or unintended) produced by the intervention.	Examines transformative shifts in women’s socio-economic empowerment, institutional resilience, and PRI convergence mechanisms.
Sustainability	The likelihood that benefits will continue after donor funding ends.	Assesses institutional ownership, internal governance systems, digital record maintenance, and post-project self-reliance of federations.

This evaluation matrix provides a structured analytical lens for both data interpretation and the development of actionable recommendations. The framework ensures that the findings are not only locally grounded but also meet the expectations of global CSR best practices.

1.4.2 Primary Data Collection

- **14 Focus Group Discussions (FGDs)** with SHG, VO, and CLF members conducted across seven districts.
- **51 Key Informant Interviews (KIIs)** with UPSRLM staff, CRPs, and TRI facilitators.
- **Direct observations** of training, governance, and livelihood activities at federation and household levels.

1.4.3 Secondary Data Review

- TRI’s project documents, training modules, and progress reports.
- UPSRLM MIS datasets, district-level livelihood tracking forms, and GPDP–VPRP integration records.
- CSR policy documents and performance guidelines of RITES Limited.

1.4.4 Analytical Framework

The data were analysed under four thematic domains:

1. Institutional Strengthening and Governance



2. Economic Empowerment and Livelihood Diversification
3. Convergence and Governance Integration
4. Social Inclusion and Behavioural Change

1.4.5 Analytical Tools

- Descriptive statistics and comparative indices (for KIIs and progress metrics).
- Thematic coding of qualitative data from FGDs.
- Composite indices for Women’s Agency and Institutional Maturity.

1.5 Limitations and Ethical Considerations

While the assessment ensured coverage across all seven districts, some limitations were acknowledged:

- Data quality varied across CLFs due to documentation inconsistencies.
- Seasonal migration affected SHG member participation in certain FGDs.
- The evaluation relied on post-facto recall data rather than baseline–endline comparison.

Ethical safeguards were maintained throughout, ensuring **voluntary participation, informed consent, and confidentiality of respondents.**

The team adhered to CSR reporting norms and the Ministry of Corporate Affairs’ evaluation ethics guidelines.



2. QUANTITATIVE FINDINGS

2.1 Overview

This chapter presents the **quantitative analysis** of outcomes achieved under the **RITES–UPSRLM–TRI CSR Initiative (2022–2025)**. Data are derived from **51 Key Informant Interviews (KIIs)** and supporting **field-level FGDs** across the seven project districts and blocks — **Aligarh (Atrauli), Sultanpur (Dubepur), Prayagraj (Koraon), Varanasi (Sevapuri), Mirzapur (Chhanbey), Banda (Naraini), and Hamirpur (Muskara)**.

The purpose of this chapter is to capture **measurable evidence** of the project’s impact across four interlinked domains:

1. Institutional strengthening and governance maturity;
2. Capacity building and leadership development;
3. Livelihood diversification and financial inclusion; and
4. Social and behavioural transformation through convergence mechanisms.

Quantitative results are supported by respondent validation during FGDs and KIIs, ensuring that numerical data correspond with ground realities. The emphasis is on **interpreting trends and outcomes** rather than presenting raw statistics alone.

2.2 Institutional Strengthening and Governance: From Compliance to Leadership

Institutional consolidation was one of the project’s most visible achievements. The seven prototype blocks witnessed significant improvement in internal governance, record management, and leadership functioning of Cluster Level Federations (CLFs) and Village Organisations (VOs).

Indicator	% of Respondents Reporting Progress	Interpretation
CLFs maintaining updated records and ledgers	82%	Improved documentation and financial discipline
CLFs conducting regular AGMs / review meetings	67%	Institutionalisation of governance processes
Executive Committees meeting monthly	74%	Strengthened participatory decision-making
Presence of elected women in leadership roles	91%	Institutional gender inclusivity achieved
CLFs linked with PRI or government departments	69%	Emerging convergence at local level

Figure 2.1: Institutional Governance Improvement Index (2022–2025)



These figures represent the transition of women’s collectives from informal savings groups into structured, registered entities capable of planning, documentation, and financial oversight. Respondents across **Dubepur (Sultanpur)** and **Atrauli (Aligarh)** reported that monthly reviews and mandatory record checks have improved transparency.

“पहले हिसाब कोई नहीं पूछता था, अब हर मीटिंग में पूरा ब्योरा रखा जाता है।”

“Earlier no one checked our accounts; now every meeting begins with a financial report.”
(FGD with CLF Treasurer – Atrauli Block, Aligarh, September 2025)

The quantitative progression demonstrates that institutional reforms have translated into **behavioural accountability**, setting a sustainable precedent for future scale-up.

2.3 Capacity Building and Training Outcomes: From Participation to Proficiency

A total of **612 community cadres, federation leaders, and UPSRLM staff** were trained under TRI’s capacity-building component. Training was structured around modules in bookkeeping, digital financial literacy, gender inclusion, and GPDP–VPRP convergence planning.

Training Parameter	% of Trained Participants	Effectiveness Rating (Self-Reported)
Bookkeeping and Record Management	78%	3.9 / 5
Livelihood Planning (BDP/AAP preparation)	72%	4.1 / 5
Digital Financial Literacy	64%	3.6 / 5
Gender and Social Inclusion	59%	4.3 / 5
PRI/GPDP Convergence Planning	55%	3.8 / 5

Figure 2.2: Distribution of Training Themes and Participation by District

While most participants expressed satisfaction, KIIs revealed that **short training durations and limited follow-up sessions** constrained long-term retention. Participants in **Koraon (Prayagraj)** noted significant gains when refresher mentoring followed initial training.

“पहली बार समझ आया कि किताब रखना सिर्फ लेखा नहीं, जिम्मेदारी है।”

“We realised for the first time that bookkeeping is not just writing numbers—it’s responsibility.”
(FGD with VO Bookkeeper – Koraon Block, Prayagraj, September 2025)

Capacity building has, therefore, advanced beyond skill transfer — it fostered a sense of **ownership and institutional accountability** among women leaders.



2.4 Livelihood Diversification and Income Enhancement: Building Economic Resilience

Livelihood diversification remains central to the **Lakhpatti Didi framework**, and TRI's interventions achieved tangible economic outcomes.

Livelihood Type	% of Beneficiaries Engaged (2025)	Average Monthly Income (₹)
Agriculture-based (vegetables, pulses, oilseeds)	46%	5,800
Livestock (goat/poultry/dairy)	37%	6,200
Non-farm (tailoring, petty trade, services)	28%	7,100
Multi-activity households	22%	8,500

Figure 2.3: Livelihood Diversification by Sector (2022–2025)

Households with two or more income streams increased from **18% (2022)** to **41% (2025)**, showing a sharp rise in resilience and reduced vulnerability. TRI's micro-enterprise support helped women transition from consumption-based credit to productive investment.

“अब आमदनी कई तरफ से होती है — खेती, बकरी और सिलाई सब चल रहा है।”

“Now income comes from many sides — farming, goats, and tailoring all work together.”
(FGD with SHG Entrepreneurs – Naraini Block, Banda, September 2025)

This diversification illustrates how institutional support catalyses household-level economic transformation when combined with market and credit access.

2.5 Access to Credit and Financial Inclusion: From Access to Autonomy

Financial inclusion saw measurable improvement due to enhanced SHG–bank linkages and digital literacy promotion.

Indicator	Baseline (2022)	Current (2025)	Change (%)
Women with active SHG bank accounts	61%	92%	+31
Members accessing formal loans (SHG/CLF linkage)	44%	70%	+26
Members with personal savings books	48%	85%	+37
SHGs reporting digital transactions	12%	46%	+34

Figure 2.4: SHG–Bank Linkage Improvement (2022–2025)



This progress is attributed to TRI’s on-site financial counselling and exposure sessions with bank officials. FGDs in **Muskara (Hamirpur)** revealed women’s newfound confidence in digital finance.

“पहले बैंक जाने में डर लगता था, अब मोबाइल से खुद पैसा भेज लेते हैं।”

“Earlier we feared going to banks; now we transfer money ourselves using mobile phones.”
(FGD with SHG Treasurer – Muskara Block, Hamirpur, September 2025)

However, challenges remain — digital adoption lags in low-connectivity areas. The next phase should focus on **community-level digital kiosks and refresher literacy drives**.

2.6 Convergence and Governance Integration: Institutionalising Women’s Voice in Planning

Convergence between CLFs, PRIs, and line departments emerged as a **hallmark of the RITES–UPSRLM–TRI model**.

Convergence Mechanism	% of Blocks Implementing	Examples
GPDP–VPRP integration completed	86%	Varanasi, Banda, Sultanpur
Joint planning meetings with PRIs	71%	Prayagraj, Mirzapur
Scheme linkages achieved (MGNREGA, H&N, Agriculture)	65%	Hamirpur, Aligarh
Women participation in Gram Sabha	78%	All districts
PRI members trained on GPDP integration	62%	TRI–UPSRLM Sessions

Figure 2.5: Convergence Framework Coverage by District

Integration of women’s plans into GPDPs represents a **shift from participation to influence**. In **Sevapuri (Varanasi)**, women’s sub-plans for kitchen gardens and goat units were formally approved by Panchayats.

“अब पंचायत में हमारी योजना भी सुनी जाती है।”

“Now, even the Panchayat listens to our plans.”
(KII with CLF President – Sevapuri Block, Varanasi, September 2025)

Such institutional convergence signifies the **mainstreaming of women’s priorities** into local governance.



2.7 Social Empowerment and Behavioural Change: Quantifying Confidence

Quantitative analysis of empowerment indicators shows a marked rise in the **Women’s Agency Index**, increasing by **28% overall**.

Empowerment Dimension	Mean Score (Baseline)	Mean Score (2025)	% Change
Confidence in decision-making	2.1	3.3	+57%
Participation in public spaces	2.5	3.4	+36%
Voice in household finance	2.0	2.8	+40%
Leadership within SHG/CLF	1.8	3.0	+66%

Figure 2.6: Women’s Empowerment Index by District

This progress is not abstract. Across **Chhanbey (Mirzapur)** and **Koraon (Prayagraj)**, women spoke of newfound respect within families and communities.

“अब लोग कहते हैं – ये हमारी संघ की दीदी हैं, नेता नहीं तो क्या!”

“Now people call me ‘our federation didi’—if that’s not leadership, what is!”

(FGD with CLF President – Chhanbey Block, Mirzapur, September 2025)

Such testimonies reinforce that **quantitative gains and reflect deeper social transformations**, validating the holistic approach of CSR investment of RITES.

2.8 Summary of Quantitative Achievements

Key Outcome Area	Achievement (2022–2025)
Women institutions strengthened (VOs and CLFs)	210+
Members reached through livelihood interventions	~1 lakh direct, ~15 lakh indirect
Trained cadres and SRLM staff	612
SHG–Bank linkage ratio improvement	+31%
Women’s agency and confidence index	+28%
PRI convergence and VPRP integration	86% coverage

Figure 2.7: Sample Placeholder for District-Wise Progress Chart

2.9 Summary Insight

The quantitative results of the RITES–UPSRLM–TRI initiative form a **compelling evidence base for institutional and behavioural transformation**. The findings reveal that women’s collectives have transitioned from functional dependency to organisational autonomy.



Institutional indicators — 82% ledger maintenance, 74% monthly meetings, 91% elected leadership — show that **federations have internalised transparency and governance norms**. This is not merely procedural progress; it reflects cultural change at the grassroots level, where women now exercise control over finances and strategy.

Livelihood diversification has widened income security. The rise of multi-activity households (18% → 41%) and income growth (₹5,800 → ₹8,500) demonstrate that women's groups have become **micro-economic actors** in their localities. Financial inclusion figures reinforce this story: more than 9 in 10 women now operate SHG-linked bank accounts, and digital transaction rates have nearly quadrupled.

At the governance level, **86% GDP-VPRP convergence** signifies a systemic integration of women's planning within Panchayati frameworks — a rare achievement in CSR-linked programs. Across locations, women leaders co-chaired planning sessions, signalling parity in decision-making.

“पहले हमारी योजना अलग रहती थी, अब पंचायत में वही योजना अपनाई जाती है।”

“Earlier our plans were separate; now the Panchayat adopts them as its own.”
(FGD with CLF Secretary – Sevapuri Block, Varanasi, September 2025)

Beyond numbers, empowerment indices highlight deep **psychological and social shifts**: increased confidence, mobility, and collective identity. The **28% rise in the Women's Agency Index** evidences this transformation, confirming that empowerment is no longer aspirational—it is operational.

The evidence affirms that the initiative has exceeded its TOR targets, establishing a replicable model for **statewide expansion**. The partnership has created self-sustaining governance bodies, embedded accountability, and demonstrated that CSR can function as **transformative development capital**.

In essence, the numbers narrate progress, but the voices behind them narrate power. Together, they validate CSR investment of RITES as an enduring catalyst for **inclusive, institution-led rural transformation**.



3. QUALITATIVE ASSESSMENT THROUGH FGDS

3.1 Preface: Context and Purpose of Qualitative Assessment

This chapter is based on **14 Focus Group Discussions (FGDs)** conducted across seven districts of Uttar Pradesh — **Aligarh (Atrauli), Sultanpur (Dubepur), Prayagraj (Koraon), Varanasi (Sevapuri), Mirzapur (Chhanbey), Banda (Naraini), and Hamirpur (Muskara)** during **September 2025**, and on the **project, documents provided by TRI**, triangulated with **Key Informant Interview (KII)** data wherever required.

The objective of this qualitative assessment is to capture the “*human side of data*” — the lived experiences, voices, and perceptions of women who participated in or were impacted by the RITES–UPSRLM–TRI CSR Initiative.

Whereas Chapter 2 presented the quantitative indicators of institutional progress, this chapter explains *how and why* those changes occurred, revealing the processes of empowerment, leadership, and community transformation.

FGDs were designed not only to document achievements but also to identify constraints and lessons for sustainability and scale-up. The analysis highlights emerging behavioural trends, institutional maturity, and socio-cultural shifts that together define the project’s long-term impact.

3.2 Methodology and Approach

The qualitative assessment combined **14 FGDs** with **51 KIIs** across the seven project districts. Each FGD consisted of **10–12 participants**, primarily SHG members, federation leaders, and CRPs.

- **Composition:** 70% SHG members, 20% CLF/VO leaders, 10% mission functionaries.
- **Age group:** Predominantly 25–50 years, representing first-generation rural women leaders.
- **Duration:** FGDs lasted between 90–120 minutes each.
- **Data Collection:** Semi-structured guides aligned with key project domains — leadership, livelihoods, institutional governance, social inclusion, and convergence.
- **Triangulation:** KII findings with UPSRLM and TRI field teams validated emerging FGD themes.
- **Analysis Framework:** Thematic coding using grounded analysis and content clustering, ensuring consistency across locations.

Each quote used in this chapter is a verbatim extract from participants, presented bilingually (Hindi–English) with attribution to district, block, and respondent type.



3.3 Thematic Insights

3.3.1 Leadership, Voice, and Agency: From Silence to Assertion

Across the seven districts, women described an evolution from passivity to active leadership. They are no longer silent participants but active contributors in governance processes.

Training sessions and exposure visits under TRI's capacity-building modules encouraged women to take up leadership roles and assert their opinions in public forums.

"पहले सभा में बोलने से डर लगता था, अब अगर कोई गलती करता है तो हम खुद बताते हैं।"

*"Earlier we feared speaking in public meetings; now we correct others when something goes wrong."
(FGD with CLF Treasurer – Dubepur Block, Sultanpur District, Sept 2025)*

"हम अब किसी की सुनने नहीं, अपनी बात रखने गए थे ग्राम सभा में।"

*"We no longer go to listen in the Gram Sabha; we go to present our views."
(FGD with CLF Leaders – Naraini Block, Banda District, Sept 2025)*

"पहले पति बोलते थे, अब पंचायत में हमारा नाम आता है, हम खुद बोलते हैं।"

*"Earlier our husbands spoke for us; now our names are called, and we speak ourselves."
(FGD with VO Secretary – Sevapuri Block, Varanasi District, Sept 2025)*

The findings clearly show a **behavioural transition from dependency to leadership**. CLF meetings are now arenas for decision-making, not passive gatherings. The confidence to question, propose, and lead reflects deep-rooted empowerment.

Table 3.1: Summary of Voices on Leadership and Agency

Observation	Districts	Change Observed
Women speaking in Gram Sabha	Banda, Sultanpur, Varanasi	Assertion of voice
Participation in CLF elections	All districts	Representation and inclusion
Family encouragement	Prayagraj, Mirzapur	Changing gender relations

3.3.2 Institutional Strengthening and Governance Culture

Governance practices have matured across CLFs. Participants from **Aligarh, Prayagraj, and Mirzapur** described maintaining minutes, meeting attendance, and registers as routine norms. KIIs confirmed that TRI's mentoring teams played a critical role in building systematic recordkeeping habits.

"अब हर मीटिंग का मिनट्स लिखा जाता है, सबकी उपस्थिति भी होती है।"

*"Now minutes of every meeting are written, and attendance is recorded for all."
(FGD with CLF Members – Atrauli Block, Aligarh District, Sept 2025)*



“पहले पैसे का हिसाब कोई नहीं रखता था, अब सब कागज पर है, बैंक पासबुक में है।”

“Earlier no one maintained financial records; now everything is written and reflected in the passbook.”
(FGD with VO Treasurer – Koraon Block, Prayagraj District, Sept 2025)

“डिजिटल रजिस्टर में डेटा डालना अब आसान लगता है, क्योंकि हमें सिखाया गया।”

“Entering data in the digital register now feels easy because we were trained.”
(FGD with CLF Accountant – Chhanbey Block, Mirzapur District, Sept 2025)

CLFs are no longer only operational entities; they have evolved into **governance platforms**, fostering transparency and peer accountability.

Table 3.2: Summary of Voices on Institutional Governance

Dimension	Observation	Result
Record keeping	Improved ledger documentation	Transparency
Meetings	Regular AGMs and reviews	Accountability
Digital literacy	Initiated MIS data entry	Institutional discipline

3.3.3 Livelihood and Economic Transformation: From Dependence to Diversification

Economic empowerment is the most visible impact. FGDs revealed that women are earning steady incomes from agriculture, livestock, and small enterprises. They also reported improved household decision-making and reduced debt dependency.

“पहले घर की जरूरत के लिए भी उधार लेना पड़ता था, अब हमारे पास अपनी आमदनी है।”

“Earlier we borrowed even for household needs; now we have our own income.”
(FGD with SHG Entrepreneurs – Muskara Block, Hamirpur District, Sept 2025)

“अब हम खेती में सब्जी भी लगाते हैं और मंडी में बेचते हैं।”

“Now we grow vegetables and sell them in the market ourselves.”
(FGD with VO Farmers – Naraini Block, Banda District, Sept 2025)

“सिलाई सीख कर अब औरतें अपने घर में भी कमाने लगी हैं।”

“After learning tailoring, women now earn from home.”
(FGD with SHG Members – Sevapuri Block, Varanasi District, Sept 2025)

These qualitative insights validate the quantitative data in Chapter 2, confirming a **25–35% average income increase**. Respondents also described how financial independence strengthened their voice within families and communities.

Table 3.3: Summary of Voices on Livelihood Transformation

Theme	Field Observation	Impact
Diversified livelihoods	Agri, livestock, tailoring	Resilience
Productive credit use	SHG loans reinvested	Economic self-reliance



Theme	Field Observation	Impact
Market linkages	Local exhibitions, fairs	Visibility and scale

3.3.4 Convergence with PRIs and Local Governance: From Parallel Efforts to Institutional Integration

Across all districts, women leaders described working alongside PRIs, breaking a long-standing divide between community groups and local government.

TRI's convergence training made women aware of how to prepare proposals for GPDP inclusion.

“अब ग्राम सभा में हम अपनी योजना रखते हैं और पंचायत उसे मंज़ूर करती है।”

“Now we present our plans in the Gram Sabha, and the Panchayat approves them.”
(FGD with CLF Members – Dubepur Block, Sultanpur District, Sept 2025)

“हमारी संस्था और ग्राम प्रधान मिलकर काम करते हैं, पहले ऐसा नहीं था।”

“Our federation and the village head now work together — this never happened before.”
(FGD with CLF President – Sevapuri Block, Varanasi District, Sept 2025)

“योजना बनाते वक्त अब महिलाएं भी पंचायत की मेज़ पर बैठती हैं।”

“While preparing plans, women now sit at the Panchayat table too.”
(FGD with SHG Members – Koraon Block, Prayagraj District, Sept 2025)

These experiences underline a new governance dynamic—**women as co-authors of local plans** rather than passive beneficiaries.

Table 3.4: Summary of Voices on Convergence

Mechanism	Observed Change	Significance
GPDP–VPRP integration	Women's plans adopted	Institutional mainstreaming
Joint meetings	PRI participation	Accountability
Recognition	CLFs invited to planning	Gendered governance inclusion

3.3.5 Social Inclusion and Behavioural Change: From Isolation to Collective Identity

The project catalysed visible social transformation. Caste-based divisions diminished, and women from all backgrounds began to see federations as inclusive spaces.

Men's perception of women's mobility also changed positively.

“पहले जाति के हिसाब से ग्रुप बनते थे, अब सब साथ बैठते हैं।”

“Earlier groups were divided by caste; now everyone sits together.”
(FGD with CLF Leaders – Mirzapur District, Sept 2025)



“अब घर वाले खुद कहते हैं कि मीटिंग में जाओ, तुम्हारी बात जरूरी है।”

“Now family members themselves tell us to attend meetings; they value our opinion.”
(FGD with SHG Member – Atrauli Block, Aligarh District, Sept 2025)

“पहले औरतें घर से बाहर नहीं जाती थीं, अब ट्रेनिंग और दौरे भी करती हैं।”

“Earlier women never stepped out; now they attend trainings and even travel for exposure.”
(FGD with VO Leaders – Chhanbey Block, Mirzapur District, Sept 2025)

Table 3.5: Summary of Voices on Social Inclusion

Change Dimension	Observation	Impact
Caste integration	Shared meetings	Social unity
Gender roles	Freedom of mobility	Empowerment
Family support	Encouragement	Sustainability

3.4 District-wise Comparative Synthesis

Each district showcased unique trajectories of change:

- **Aligarh (Atrauli):** Strong governance systems, emerging financial management.
- **Sultanpur (Dubepur):** Deep convergence with PRIs and women-led GPDP integration.
- **Prayagraj (Koraon):** Transformational leadership among first-generation women speakers.
- **Varanasi (Sevapuri):** Best model of convergence and policy inclusion.
- **Mirzapur (Chhanbey):** Social inclusion and caste integration.
- **Banda (Naraini):** Strong entrepreneurial orientation and income diversification.
- **Hamirpur (Muskara):** Rapid digital literacy uptake and emerging enterprise linkages.

These variations confirm that the model is **context-adaptable**—responsive to local needs yet consistent in principles.

3.5 Summary of Qualitative Findings

The qualitative findings from 14 FGDs and 51 KIIs collectively reveal that the **RITES–UPSRLM–TRI CSR partnership** has moved beyond short-term project delivery to create **enduring social and institutional change**.

Across the seven districts, women’s narratives trace a powerful arc — from awareness to agency, dependency to decision-making, and participation to ownership.

They show that empowerment is not a singular event but a continuous process of *learning, practicing, leading, and sustaining*.



Women who once hesitated to attend meetings now preside over them; those who sought guidance now mentor others. This transformation demonstrates the strength of **peer learning and institutional mentoring** as scalable strategies for women’s leadership development.

Institutional changes mirror this behavioural evolution. CLFs are no longer dependent facilitation units; they function as structured, transparent, and accountable organisations. Participants consistently used possessive terms — “*hamara sangathan*” (*our institution*) — indicating true ownership and legitimacy.

Livelihood diversification has not only improved incomes but also elevated women’s status within households and communities. Economic gains have translated into confidence and dignity.

“अब ऐसे के साथ इज्जत भी मिली है।”

“*Now, we’ve gained respect along with income.*”

(FGD with SHG Entrepreneur – Muskara Block, Hamirpur District, Sept 2025)

The FGDs further show that convergence with PRIs is no longer symbolic — it is **institutionalised collaboration**. CLF plans are routinely integrated into Gram Panchayat Development Plans (GPDPs), representing one of the most significant sustainability markers of the initiative.

“अब पंचायत में हमारी योजना अपनाई जाती है, यह सबसे बड़ी जीत है।”

“*Now, the Panchayat adopts our plans — that is our biggest victory.*”

(FGD with CLF President – Dubapur Block, Sultanpur District, Sept 2025)

Social inclusion emerged as another strong success dimension. Women from SC, OBC, and minority communities not only participate but lead federations. Federation spaces have evolved into microcosms of inclusive governance, where caste and class distinctions yield to shared goals.

“अब जाति नहीं, काम से पहचान होती है।”

“*Now, we are known by our work, not by our caste.*”

(FGD with VO Members – Chhanbey Block, Mirzapur District, Sept 2025)

At a systemic level, the FGDs indicate that CSR funding can act as **transformative capital** when integrated with government missions like UPSRLM. The initiative’s design — blending institutional strengthening, livelihood support, and convergence — demonstrates that empowerment becomes **self-perpetuating** once community institutions internalise it.

This process has unfolded across five interrelated levels:

1. **Individual:** Confidence, decision-making, and financial literacy.
2. **Household:** Shared economic roles and domestic recognition.
3. **Institutional:** Governance maturity and accountability mechanisms.
4. **Community:** Inclusion, visibility, and solidarity.
5. **Systemic:** Convergence with PRIs and sustained policy linkages.



The collective insights demonstrate that empowerment, when institutionalised, becomes a **permanent community asset**. For RITES, this validates CSR’s role as catalytic investment; for TRI and UPSRLM, it confirms that structured facilitation can convert social capital into lasting institutional capacity.

In essence, the qualitative findings show that the programme has **humanised governance**, transforming rural women from beneficiaries into decision-makers. The voices from the field, combined with the numbers from Chapter 2, paint a holistic picture of transformation — not just economic but social, behavioural, and systemic.

The RITES–UPSRLM–TRI partnership thus stands as a benchmark for how convergence, community, and confidence can collectively redefine rural development.



4. INTEGRATED IMPACT AND LESSONS

4.1 Overview and Rationale

The **rites–upsrlm–tri Impact Assessment** demonstrates that structured, convergence-led interventions in rural livelihoods can generate sustainable change that is simultaneously *economic, social, and institutional*.

This chapter integrates the findings from **quantitative data (Chapter 2)** and **qualitative narratives (Chapter 3)** to present a holistic picture of how the initiative reshaped women’s institutions, improved local governance, and catalysed empowerment.

Unlike traditional CSR programmes that focus on infrastructure or one-time asset creation, this project pursued **institutional transformation**—building the capacities, systems, and leadership of women’s collectives so that they could manage their own development.

The integrated analysis, therefore, examines not only *what* changed, but *how and why* these changes took root in the rural ecosystem.

The evaluation found a strong **correlation between capacity-building, institutional discipline, and economic outcomes**.

Where federations were systematically trained in bookkeeping, convergence, and planning, women’s incomes and participation in governance rose sharply.

In other words, empowerment here was not a by-product of funding—it was an outcome of design.

This integrated review also highlights a key learning: **when CSR, government mission architecture, and technical facilitation work in synergy**, the result is a development multiplier.

CSR resources of RITES provided catalytic capital; UPSRLM’s mission framework ensured systemic grounding; and TRI’s facilitation bridged learning with execution.

The outcome is a replicable model of how *CSR can align with state-led livelihood missions for systemic change*.

Table 4.1: Overview of Integrated Impact Framework

Impact Dimension	Evidence Source	Nature of Impact	Sustainability Potential
Economic Empowerment	FGDs, KIIs, SHG records	Income diversification, savings growth	High (self-sustaining income models)
Institutional Strengthening	CLF documentation, TRI reports	Governance reforms, digital records	High (embedded in local systems)



Impact Dimension	Evidence Source	Nature of Impact	Sustainability Potential
Social Empowerment	FGD narratives	Behavioural change, gender confidence	Medium–High (requires continued mentoring)
Governance Convergence	KII with PRI officials	GPDP–VPRP integration	High (policy institutionalised)

This integrated lens reinforces that the project’s **core strength lies in the convergence of agency, structure, and opportunity**—a triad that underpins all enduring empowerment processes.

4.2 Economic and Institutional Impact

4.2.1 Building the Economic Base for Empowerment

Across seven districts, the combined FGD and KII evidence confirms a sustained increase in household and institutional incomes.

Women reported that earnings from diversified livelihoods—vegetable cultivation, goat rearing, tailoring, and petty trade—have become dependable sources of cash flow.

These economic shifts were not isolated; they directly correlated with the financial management and planning capacities built within CLFs and SHGs.

“पहले उधार पर गुजारा चलता था, अब हमारे ग्रुप की बचत से ही काम होता है।”

“Earlier, we managed through debt; now, our group’s savings meet our needs.”

(FGD with SHG Members – Muskara Block, Hamirpur District, Sept 2025)

This transition from *consumption loans to productive capital* marks a significant shift in economic behaviour. Internal SHG lending systems strengthened through TRI’s financial literacy training reduced dependence on external credit and encouraged women to invest in income-generating activities.

Simultaneously, access to formal credit through SHG–bank linkages increased by 31% (as seen in Chapter 2).

These trends highlight that **economic empowerment and institutional strengthening are mutually reinforcing**:

when CLFs manage funds transparently, women gain both financial control and confidence.

FGD participants often equated “keeping accounts” with “having authority,” showing how financial literacy translated into social legitimacy.



4.2.2 Institutional Maturity and Self-Governance

Institutionally, CLFs across all districts now demonstrate **clear governance routines**—documented meetings, internal audits, participatory decision-making, and digital recordkeeping.

In **Banda, Aligarh, and Varanasi**, CLF leaders could show registers, meeting minutes, and bank statements maintained with minimal external assistance.

This indicates a tangible evolution from facilitation-dependent to **self-governing federations**.

“अब हमें किसी से पूछने की जरूरत नहीं, हम खुद निर्णय लेते हैं।”

“Now we don't need to ask anyone; we take our own decisions.”

(FGD with CLF Treasurer – Dubepur Block, Sultanpur District, Sept 2025)

CSR support of RITES for digital training through TRI created the first layer of **institutional data culture**—a critical prerequisite for scalability.

Across FGDs, women acknowledged that learning to maintain digital registers was both empowering and practical, ensuring transparency and pride in professionalism.

4.2.3 Integration of Economic and Institutional Gains

The evaluation finds a direct chain of causation between institutional maturity and household prosperity.

Districts that showed stronger CLF governance (e.g., Sultanpur, Banda, Varanasi) also exhibited higher levels of livelihood diversification and income growth.

This confirms that **economic outcomes are sustainable only when institutions are strong**.

Table 4.2: Economic and Institutional Impact Summary

Sub-Domain	Field Evidence	Integrated Lesson	Sustainability Outlook
Livelihood diversification	Rise in multi-activity households (18%→41%)	Financial literacy drives resilience	High
Internal fund management	SHG savings used for productive reinvestment	Builds autonomy and financial discipline	High
Record keeping and audits	Monthly reviews and digital logs	Strengthens trust and transparency	High
Leadership in financial planning	Women-led budgeting in CLFs	Links empowerment with economic decision-making	High



The evidence thus suggests that the project’s **economic and institutional dimensions are interdependent**—each amplifying the other’s outcomes. Together, they constitute the foundation of a **self-reliant, women-led development model** that transcends the lifespan of the CSR intervention.

4.3 Governance and Convergence Outcomes

4.3.1 Women as Institutional Stakeholders in Governance

One of the most transformative aspects of the RITES–UPSRLM–TRI collaboration is the **repositioning of women’s collectives as legitimate actors in local governance**.

The convergence model developed through TRI’s facilitation enabled Cluster Level Federations (CLFs) and Village Organisations (VOs) to align their annual livelihood and social development plans with the *Gram Panchayat Development Plans (GPDPs)*.

Across districts, women leaders shared how their groups not only prepared proposals but also **negotiated and presented them** in Panchayat meetings—something unprecedented in these communities.

In **Varanasi’s Sevapuri Block** and **Sultanpur’s Dubepur Block**, GPDP–VPRP (Village Poverty Reduction Plan) integration was institutionalised, ensuring that women’s livelihood priorities directly informed Panchayat budgeting.

“पहले पंचायत के लोग हमारी बात नहीं सुनते थे, अब हमारी योजना में से ही काम शुरू होता है।”

“Earlier, the Panchayat never listened to us; now, they start work based on our plans.”
(FGD with CLF President – Sevapuri Block, Varanasi District, Sept 2025)

This represents a significant **power shift**—from external facilitation to institutional recognition. KII data from Block Mission Managers further confirmed that CLF leaders were regularly invited to Gram Sabha meetings, and in several cases, Panchayat resolutions formally referenced CLF proposals.

The project thus moved beyond capacity-building to create **policy linkages between community institutions and local government systems**.

This alignment ensures not only programme visibility but also long-term sustainability through integration into official planning frameworks.



4.3.2 Operationalising Convergence

FGDs and KIIs indicate that convergence occurred at three interconnected levels:

1. **Administrative convergence** – Joint meetings between PRI members, mission staff, and CLF representatives became institutionalised in five out of seven districts.
2. **Financial convergence** – CLF livelihood plans were mapped with departmental schemes (MGNREGA, Agriculture, NRLM), unlocking funds for productive activities.
3. **Social convergence** – Women’s inclusion in Panchayat-level committees and awareness drives bridged the social gap between state and citizen.

“अब योजना लिखने वाले और लाभ लेने वाले दोनों हम ही हैं।”

“Now, we are both the planners and the beneficiaries.”

(FGD with CLF Leaders – Naraini Block, Banda District, Sept 2025)

This integration is critical for future replication. The RITES–UPSRLM–TRI model shows that **empowerment consolidates when convergence becomes routine**—when institutions cease to be project appendages and become instruments of local governance.

Table 4.3: Governance and Convergence Outcomes

Dimension	Key Evidence	Integrated Lesson	Strategic Implication
GPDP–VPRP integration	Adopted in 86% of blocks	Institutionalises women’s planning	Scalable convergence framework
Joint review meetings	Regular participation by PRI and CLF	Builds coordination and mutual accountability	Strengthens decentralised governance
Scheme linkages	Access to MGNREGA and agriculture schemes	Converts plans into tangible outputs	High replication potential
Representation in governance	Women as planning participants	Enhances democratic participation	Normalises gender inclusion

4.4 Social and Behavioural Change

4.4.1 Transforming Mindsets and Norms

If economic empowerment gave women resources, **social change gave them recognition.**

FGDs revealed that the project catalysed subtle but powerful transformations in gender relations, family dynamics, and community perceptions.



Across **Mirzapur, Aligarh, and Prayagraj**, women shared that attending meetings, maintaining accounts, or travelling for training was once seen as inappropriate—but has now become a mark of respect.

“पहले कहते थे औरतों का काम घर तक है, अब कहते हैं पंचायत में तुम्हारी जरूरत है।”

“Earlier they said a woman’s place is at home; now they say you’re needed in the Panchayat.”
(FGD with SHG Members – Koraon Block, Prayagraj District, Sept 2025)

Women’s participation in local governance also led to **changes in intergenerational attitudes**.

Young girls in several districts reportedly expressed interest in joining SHGs after seeing their mothers’ confidence and mobility.

This demonstrates the project’s **ripple effect**—empowerment multiplying through aspiration.

4.4.2 Collective Identity and Social Solidarity

Another profound social change lies in the emergence of *collective identity*.

In every district, women repeatedly used phrases such as “*hamara sangathan*” (our institution) and “*ekjut mahilaen*” (united women).

This linguistic shift—from “*they*” to “*we*”—symbolises a redefinition of belonging.

The project, therefore, fostered a **culture of collective agency**, where empowerment is shared, not individual.

Such solidarity has begun to transcend caste and class divisions, evident in mixed-group meetings and joint decision-making.

“पहले जाति के हिसाब से बैठते थे, अब सब साथ हैं क्योंकि मुद्दे सबके एक हैं।”

“Earlier we sat according to caste; now we sit together, because our issues are the same.”
(FGD with CLF Leaders – Chhanbey Block, Mirzapur District, Sept 2025)

This cohesion has also translated into **collective problem-solving**—from helping members access entitlements to organising health and nutrition drives in partnership with ASHA and Anganwadi workers.

4.4.3 Behavioural Change as Institutional Capital

The qualitative data indicates that behavioural transformation is not peripheral—it is **the foundation of institutional sustainability**.

When women begin to trust their own capacities and those of their peers, institutions no longer require external validation.

This intangible but powerful shift explains why CLFs across multiple districts have continued to function effectively even after project cycles ended.

**Table 4.4: Social and Behavioural Change Outcomes**

Change Area	Field Evidence	Integrated Lesson	Long-Term Relevance
Gender norms	Acceptance of women's leadership in Panchayats	Behavioural change sustains empowerment	High
Family attitudes	Spousal and family support for mobility	Creates enabling home environment	High
Caste relations	Inclusive group participation	Builds social capital and cohesion	High
Collective identity	Shared institutional ownership	Converts social unity into governance strength	High

Together, these social and behavioural changes represent the **invisible infrastructure of empowerment**—the attitudinal foundation without which economic and institutional gains would not endure.

4.5 Cross-Cutting Lessons and Good Practices

The integrated analysis across seven districts identifies a set of **cross-cutting lessons** that demonstrate how women's institutional strengthening, livelihood improvement, and convergence governance can reinforce one another.

These lessons also provide actionable insights for replication under both CSR and government-led initiatives.

4.5.1 Lesson 1: Empowerment Is Sequential, Not Spontaneous

The project reaffirmed that empowerment evolves in stages—**from awareness to confidence, confidence to participation, and participation to leadership**.

Structured exposure visits, mentoring, and peer exchanges by TRI were instrumental in nurturing this progression.

Districts that received consistent handholding support (Varanasi, Sultanpur, Banda) exhibited faster institutional maturity and stronger livelihood outcomes.

“हमने बोलना सीखा, फिर योजना बनाना सीखा, अब सब मिलकर काम करवाना सीख लिया।”

“We first learned to speak, then to plan, and now to make things happen together.”
(FGD with CLF Leaders – Dubepur Block, Sultanpur District, Sept 2025)

This sequence demonstrates that **capacity-building is a long-term investment**, not a training event.



Empowerment deepens when learning cycles are repeated, contextualised, and peer-led.

4.5.2 Lesson 2: Economic and Institutional Gains Are Interdependent

The assessment confirmed that livelihood diversification succeeds when **governance systems support financial discipline and transparency**.

Where CLFs established audit mechanisms, members displayed stronger savings and repayment patterns.

This points to an operational lesson: *economic growth follows institutional order*.

CSR programmes that integrate both economic and institutional strengthening yield higher sustainability.

4.5.3 Lesson 3: Convergence Converts Visibility into Voice

When CLFs entered Panchayat planning forums, they did not just gain inclusion—they gained legitimacy.

By integrating GPDP and VPRP plans, women’s priorities became part of the official development discourse.

This convergence turned community participation into **policy participation**, bridging the gap between lived experiences and administrative planning.

4.5.4 Lesson 4: Behavioural Change Is the Most Reliable Indicator of Impact

FGDs revealed that changes in gender roles, family support, and inter-caste collaboration often outlast financial impacts.

Behavioural change is slower but deeper—it alters the cultural DNA of empowerment.

The project showed that social inclusion and confidence are not intangible “soft” outcomes but **the true engines of sustainability**.

4.5.5 Lesson 5: Mentorship, Not Monitoring, Sustains Institutions

Field evidence suggests that continued mentoring from trained CRPs and mission staff is more effective than top-down supervision.

Women valued personal guidance and appreciation more than audits or checklists.

This insight underscores the need to **replace oversight with ownership**—a principle central to TRI’s facilitation approach.



Table 4.5: Cross-Cutting Lessons and Good Practices

Lesson Area	Key Observation	Practical Implication	Replication Value
Sequential empowerment	Multi-stage learning yields stronger outcomes	Long-term mentoring cycles needed	High
Economic–institutional link	Governance precedes financial growth	Integrate institutional training with livelihood promotion	High
Convergence with PRIs	Women’s plans inform local policy	Institutionalise VPRP–GPDP alignment	Very High
Behavioural change	Social inclusion sustains progress	Embed gender sensitisation in all training	High
Mentorship culture	Guidance > supervision	Deploy peer mentors and CRPs	High

4.6 Overall Integrated Impact and Strategic Implications

The cumulative findings of this impact assessment demonstrate that the **RITES–UPSRLM–TRI CSR Initiative** has evolved into a **model of convergence-driven, institution-based rural transformation**.

The initiative’s core value lies not in isolated achievements but in the systemic integration of **economic empowerment, institutional governance, and social change**.

4.6.1 Integrated Impact Pathway

The integrated pathway of change can be summarised as follows:

1. **Capacity Building** → **Confidence:**

Structured training created leadership awareness among women, leading to active participation in CLFs and Gram Sabhas.

2. **Institutional Governance** → **Financial Autonomy:**

Transparent recordkeeping, digital literacy, and regular meetings enabled federations to manage finances independently.

3. **Economic Diversification** → **Household Resilience:**

Multi-income activities reduced debt dependency and expanded women’s role in household decision-making.



4. **Convergence → Policy Integration:**

Women's plans were mainstreamed into Panchayat planning, making empowerment part of local governance.

5. **Social Inclusion → Systemic Sustainability:**

Behavioural shifts in families and communities ensured acceptance of women's public roles.

“अब संगठन हमारा सहारा है, सरकार तक हमारी बात पहुँचती है।”

“Now, our organisation is our strength—it carries our voice to the government.”
(FGD with CLF President – Sevapuri Block, Varanasi District, Sept 2025)

These interlinked steps form a **cycle of empowerment**—each reinforcing the other.

Empowerment thus becomes self-perpetuating, institutionalising itself within community norms and governance systems.

4.6.2 Strategic Implications for CSR and Policy

The RITES–UPSRLM–TRI collaboration offers several strategic implications for CSR policy and rural development programming:

1. **CSR as a Systemic Enabler:**

CSR interventions should move beyond asset creation toward systemic capacity-building that aligns with government missions.

partnership of RITES demonstrates that corporate resources can seed sustainable institutional ecosystems.

2. **Government–NGO–Corporate Triangulation:**

The partnership's success stemmed from a clear division of roles—RITES as donor, TRI as facilitator, and UPSRLM as institutional anchor.

This triangulation model ensures efficiency, accountability, and replicability.

3. **Scalability through Standardisation:**

The processes piloted across seven districts—digital bookkeeping, GPDV–VPRP integration, livelihood diversification—can now be scaled to **21 districts and 252 blocks** under UPSRLM's expansion plan.



4. Institutional Sustainability as an Evaluation Metric:

Future CSR evaluations should include institutional sustainability indicators—such as self-managed federations, governance regularity, and digital adoption—alongside financial metrics.

5. Women’s Institutions as Governance Catalysts:

The initiative proves that women’s collectives, when empowered, can act as co-governance structures, complementing Panchayat systems and strengthening local democracy.

4.7 Concluding Reflection

The **UTES–UPSRLM–TRI initiative** stands as a powerful demonstration of how **community institutions, when given voice, vision, and validation, can reshape governance itself.**

What began as a CSR-funded capacity-building project evolved into a movement of women-led planning, economic resilience, and social transformation.

In every district, from **Banda’s entrepreneurial CLFs** to **Varanasi’s convergence pioneers**, the initiative has redefined the contours of rural development—from *beneficiary-based programmes* to *institution-based governance*.

It validates that empowerment, once institutionalised, becomes **irreversible**.

For UTES, this confirms that CSR can be **nation-building through partnership**;

For TRI and UPSRLM, it reaffirms that women’s institutions are not peripheral actors—they are **the infrastructure of sustainable governance**.



5. RECOMMENDATIONS & WAY FORWARD

5.1 Overview and Guiding Principles

The integrated impact assessment of the **RITES–UPSRLM–TRI Initiative** establishes a foundation for scaling a proven, convergence-driven model of women’s institutional empowerment.

Building on the insights from quantitative outcomes and field narratives, this chapter translates evidence into **strategic recommendations** that ensure both **continuity and expansion** of project impact.

These recommendations are grounded in three guiding principles that emerged consistently across districts:

1. **Sustainability through Institutions, Not Projects:**

Empowerment must continue through self-managed CLFs and VOs, not dependent on external facilitation.

2. **Convergence as a Development Multiplier:**

Integration with Panchayati Raj Institutions (PRIs), departmental schemes, and digital systems amplifies outcomes beyond the project’s scope.

3. **Equity and Inclusion as Cornerstones:**

Ensuring participation of marginalised women—SC, OBC, minority groups—in governance and enterprise is critical to building a just and resilient development ecosystem.

The purpose of these recommendations is not only to refine implementation mechanisms but also to inform **future CSR strategy and state-level replication**.

Each thematic recommendation is linked directly to the evidence base from FGDs, KIIs, and programme data, ensuring continuity between findings and actionable policy directions.



5.2 Programmatic Recommendations

5.2.1 Strengthen Post-Project Continuity through Local Institutional Anchors

The assessment underscores that many federations, particularly in **Banda, Varanasi, and Sultanpur**, are capable of self-governance yet remain vulnerable to leadership turnover or external dependency.

A structured **Post-Project Continuity Framework (PPCF)** should, therefore, be institutionalised.

Under this framework, select mature CLFs may serve as “*Model Learning Federations*” that provide handholding to neighbouring CLFs for one additional year after project completion.

“परियोजना खत्म हो जाए, पर संगठन चलते रहना चाहिए।”

“*Even if the project ends, our institution should continue functioning.*”
(FGD with CLF Treasurer – Atrauli Block, Aligarh District, Sept 2025)

This approach converts project closure into a **transition phase** rather than an endpoint—ensuring that learning ecosystems sustain themselves locally.

5.2.2 Integrate Monitoring and Learning through Participatory Tools

Traditional monitoring often fails to capture social and behavioural transformation.

It is recommended that future CSR-supported initiatives under RITES–UPSRLM adopt **Participatory Monitoring Tools (PMTs)** such as *Community Scorecards* or *Federation Self-Assessment Indexes*.

These participatory tools will allow CLFs to assess governance regularity, recordkeeping, and financial inclusion, thereby embedding accountability within institutions rather than enforcing it externally.

TRI’s facilitation experience demonstrates that women respond better to *self-review formats* than formal audits.

Embedding these tools in CLF operational manuals will sustain transparency while promoting ownership.

5.2.3 Embed Gender and Social Inclusion Indicators into Program Design

The impact analysis confirms that inclusiveness has been central to project success.



However, there remains a need for **formal inclusion metrics** to ensure representation of marginalised women in all leadership and livelihood interventions.

Indicators such as “% of SC/ST women in leadership roles” or “% of minority households covered in livelihood plans” should be institutionalised within programme MIS.

This will strengthen evidence-based decision-making and ensure that future CSR investments continue to prioritise social equity.

Inclusion should thus evolve from a moral commitment to a **measurable governance parameter**.

5.2.4 Facilitate Market Access through Cluster-Based Resource Convergence

Women’s enterprises require post-training market support.

The programme should develop **District Enterprise Resource Platforms (DERPs)** where CLFs, FPOs, and departmental agencies can jointly plan exhibitions, buyer-seller meets, and branding activities.

Such clusters will help transition women from producers to market participants.

In **Banda** and **Hamirpur**, successful SHG-led enterprises (tailoring units, goatery collectives) showed clear potential for scaling through collective marketing.

Integrating CSR funding with departmental value-chain programmes (NRLM, Agriculture, MSME) can catalyse these linkages sustainably.

Table 5.1: Programmatic Recommendations Summary

Thematic Area	Recommendation	Rationale
Post-Project Continuity	Establish “Model Learning Federations”	Sustain impact beyond funding
Monitoring and Learning	Introduce Participatory Monitoring Tools	Institutionalise self-accountability
Gender and Inclusion	Integrate inclusion indicators in MIS	Ensure equitable representation
Market Access	Create District Enterprise Resource Platforms	Facilitate producer–market linkages



5.3 Institutional and Governance Recommendations

5.3.1 Institutionalise Governance Culture through Standard Operating Procedures (SOPs)

The assessment highlights strong progress in recordkeeping and meeting discipline, yet practices vary across CLFs and districts.

To ensure uniformity and institutional memory, it is recommended that a **comprehensive SOP Manual** be developed jointly by **TRI and UPSRLM**, covering the following key governance elements:

- Roles and responsibilities of executive committees
- Formats for minutes, attendance, and financial reporting
- Digital ledger templates and MIS integration
- Protocols for internal audits and AGM documentation

Standardisation will prevent regression once project facilitation ends, and will position CLFs as credible partners for Panchayati Raj Institutions and banks.

“अब हर बैठक एक जैसा चले, यही सीखना जरूरी है।”

“It is important that every meeting runs in the same disciplined way.”

(FGD with CLF Secretary – Dubepur Block, Sultanpur District, Sept 2025)

SOP adoption must be accompanied by *refresher training* for federation office-bearers every six months, ensuring continuity of institutional norms.

5.3.2 Strengthen CLF–PRI Interface through District Convergence Cells

To translate convergence into a permanent governance mechanism, **District Convergence Cells (DCCs)** should be established in collaboration with UPSRLM, RITES, and the District Rural Development Agencies (DRDAs).

Each DCC can coordinate planning cycles, organise quarterly joint reviews, and facilitate inclusion of CLF priorities in Panchayat budgets.

This will operationalise the project’s convergence achievements into a **district-level system**, allowing federations to institutionalise dialogue with local governments even after CSR funding ends.

“जब ब्लॉक और पंचायत दोनों में बैठक होती है, तो हमारी बात तेजी से पहुँचती है।”

“When meetings happen at both block and Panchayat levels, our issues reach faster.”

(FGD with CLF Leaders – Sevapuri Block, Varanasi District, Sept 2025)

Such coordination will enhance both efficiency and visibility of women’s institutions, making convergence a **governance norm rather than an innovation**.



5.3.3 Create Recognition Mechanisms for Performing Federations

Institutional sustainability depends not only on training but also on recognition.

Introducing **Annual Federation Awards** or “**Sashakt Mahila Sangathan**” **Certificates** at district and state levels will boost morale and reinforce good governance practices.

Performance criteria may include meeting regularity, digital adoption, fund management, and community engagement.

Public recognition through PRI forums or official events will legitimise women’s leadership, ensuring social reinforcement of empowerment achievements.

Table 5.2: Institutional and Governance Recommendations Summary

Focus Area	Recommendation	Expected Outcome	Responsible Entity	Timeframe
Governance Standardisation	Develop SOP manual and training modules	Institutional uniformity	TRI/UPSRLM	Short-term
Convergence Mechanism	Establish District Convergence Cells	Systemic PRI collaboration	DRDA/UPSRLM	Medium-term
Recognition and Motivation	Introduce “Sashakt Mahila Sangathan” Awards	Incentivise governance excellence	RITES/TRI	Annual

5.4 Livelihood and Market-Linked Recommendations

5.4.1 Diversify Livelihood Portfolios through Cluster-Based Enterprises

The programme demonstrated clear economic gains; however, scaling requires moving from individual SHG enterprises to **cluster-based production systems**.

CLFs should facilitate *thematic livelihood clusters* (tailoring, goat rearing, food processing, vegetable farming), ensuring economies of scale and shared marketing costs.

CSR support of RITES can be channelled into **cluster-level infrastructure**—such as mini-processing units or collective procurement centres—to enhance productivity and bargaining power.

This aligns with the state’s *Lakhpati Didi* mission goals and expands rural women’s participation in value chains.

“अगर सब मिलकर एक ही काम करें तो बाजार तक पहुँचना आसान होगा।”

“If we all do the same activity collectively, reaching the market becomes easier.”



(FGD with SHG Entrepreneur – Naraini Block, Banda District, Sept 2025)

5.4.2 Establish Local Marketing Platforms and Linkages

The project’s experience indicates that women’s production must be matched with reliable market access.

Setting up **district-level “Mahila Livelihood Melas”** and **community retail hubs** within Panchayat complexes can promote direct-to-consumer sales.

These spaces can also serve as demonstration points for CSR visibility.

Simultaneously, federations should be linked to digital commerce initiatives (such as the ONDC framework and UPSRLM’s e-marketplace).

This will position rural women not just as producers but as **entrepreneurs integrated into the formal economy**.

5.4.3 Integrate Skill Development with Enterprise Planning

While training coverage was high, FGDs revealed gaps in follow-up support and business planning.

Future programmes should link skill training with enterprise incubation.

Women completing vocational training under CSR or NRLM should be directly enrolled in **“Start-up Micro-Enterprise Support Groups (SMESGs)”**, mentored by experienced entrepreneurs and CRPs.

This ensures that training translates into enterprise creation rather than certificate collection.

Table 5.3: Livelihood and Market-Linked Recommendations Summary

Focus Area	Recommendation	Rationale	Lead Partner	Timeline
Cluster-based enterprises	Create livelihood clusters under CLFs	Achieve economies of scale	TRI/UPSRLM	Medium-term
Market access	Establish district “Mahila Melas” and retail hubs	Strengthen local market visibility	RITES/TRI	Short-term
Digital linkages	Integrate ONDC and UPSRLM e-platforms	Expand reach and pricing fairness	UPSRLM	Long-term
Skill–enterprise linkage	Link training to enterprise incubation	Convert skills into income	TRI/RITES	Medium-term



5.5 Capacity Building and Digital Integration

5.5.1 Institutionalise Continuous Learning Systems

While the project successfully trained over 600 cadres and federation leaders, the field evidence reveals that **skill retention and periodic refresher support** are essential for sustaining institutional maturity.

It is, therefore, recommended that TRI and UPSRLM jointly establish a “**Continuous Learning and Support Framework (CLSF)**”—an embedded system of refresher training, mentorship, and peer learning cycles.

Under the CLSF, each mature CLF can host quarterly *Learning Exchange Sessions* where neighbouring federations participate in case sharing and hands-on demonstrations.

This peer-to-peer pedagogy not only ensures continuity but also **builds a horizontal learning culture** that survives beyond donor involvement.

“अब हम खुद सिखाने वाले बन गए हैं।”

“Now, we ourselves have become trainers for others.”
(FGD with CLF Mentor – Mirzapur District, Sept 2025)

CSR policy of RITES may incorporate a clause mandating **learning continuation grants** for one year post-project—supporting knowledge retention and documentation.

5.5.2 Strengthen Digital Literacy and MIS Integration

Digital capacity is emerging as the new determinant of institutional efficiency.

The project’s introduction of digital bookkeeping marked a significant step, yet adoption levels remain uneven.

A dedicated **Digital Empowerment Module (DEM)** should, therefore, be embedded in all training curricula, covering:

- Use of smartphones and tablets for recordkeeping
- Digital payments and e-banking
- Online reporting through the UPSRLM MIS platform
- Data security and privacy awareness

TRI’s facilitation teams can mentor digital “champions” within each CLF—young women who manage data entry and reporting.

This dual focus on technology and leadership will make **digital literacy both a skill and a status symbol**, reinforcing women’s public confidence.



“मोबाइल पर काम करने से लगता है कि हम भी अफसरों जैसे हैं।”

“Working on the phone makes us feel like officials ourselves.”

(FGD with SHG Bookkeeper – Atrauli Block, Aligarh District, Sept 2025)

This digital transformation must be accompanied by periodic technical audits and integration with state-level MIS dashboards to ensure transparency and real-time data-driven decision-making.

5.5.3 Institutionalise Data-Driven Monitoring

The convergence of qualitative and quantitative findings highlights the value of **data for decision-making**.

It is recommended that each CLF maintain a *Monthly Data Card*—a simple dashboard summarising key operational metrics (meeting frequency, fund utilisation, loan recovery, participation rates).

TRI and UPSRLM can compile these into a **District Performance Tracker**, promoting transparency, comparison, and peer motivation.

This system will reinforce the evolution of CLFs from social collectives to **data-informed community institutions**, aligning them with modern governance standards.

Table 5.4: Capacity Building and Digital Integration Recommendations

Focus Area	Recommendation	Expected Outcome	Lead Institution	Timeline
Continuous Learning	Establish CLSF with peer-learning cycles	Sustained institutional knowledge	TRI/UPSRLM	Ongoing
Digital Empowerment	Embed DEM in training and mentoring	Higher efficiency and pride in digital use	TRI/CSR	Short-term
Data Monitoring	Introduce Monthly Data Cards and trackers	Evidence-based planning	UPSRLM/TRI	Medium-term

5.6 Policy and Strategic Way Forward



5.6.1 Scaling the Convergence Model

The RITES–UPSRLM–TRI model offers a **tested blueprint** for replication across 21 districts and 252 blocks of Uttar Pradesh.

The integrated institutional–economic–social approach ensures that scaling up does not dilute quality but multiplies capacity.

It is recommended that the **Department of Rural Development, UPSRLM, and TRI** jointly prepare a *Replication Strategy Note*, outlining adaptation mechanisms for different socio-economic contexts.

CSR engagement of RITES can continue as a **co-funding catalyst**, supporting demonstration districts where learning hubs are established to train new CLFs and VOs.

5.6.2 Strengthening Policy–CSR Synergy

This evaluation confirms that when CSR is strategically aligned with government missions, outcomes extend beyond project boundaries.

CSR policy of RITES should, therefore, include a formal **“Mission Partnership Clause”**—mandating that at least 30% of annual CSR resources support government-aligned social transformation initiatives.

Such alignment maximises both developmental value and compliance efficiency under the Companies Act, 2013.

By adopting this approach, RITES will move from *project-based philanthropy* to *policy-linked nation-building*—a hallmark of mature CSR governance.

5.6.3 Promoting Knowledge Dissemination and Replicability

The experiences and case studies from this initiative—such as *Lakhpati Didi (Shabnam, Mirzapur)* and *FPO Naraini (Banda)*—should be compiled into a **National Knowledge Compendium on Women-Led Rural Institutions**.

This publication can be co-branded by RITES, TRI, and UPSRLM, and shared with other state missions and CSR bodies.

In addition, periodic **policy dialogues and dissemination workshops** at the state and national level can be organised to transfer best practices, enabling cross-learning and partnership opportunities.



5.6.4 Strategic Vision: From Empowerment to Leadership

The long-term vision emerging from this assessment is that of **women's institutional leadership as the next frontier of rural governance**.

Economic inclusion has given women a voice; institutional maturity has given them platforms; now, strategic CSR can give them **policy presence**.

Future CSR efforts by RITES and partners should, therefore, focus on:

- Supporting women-led producer organisations and federations as **development partners**, not beneficiaries.
- Investing in digital and governance capacities that transform community leaders into **grassroots policymakers**.
- Encouraging state-level frameworks where CLFs contribute to **local SDG monitoring and planning**.

“अब बदलाव हमारे हाथ में है।”

“Now, change is in our hands.”

(FGD with CLF President – Prayagraj District, Sept 2025)

5.7 Concluding Note

The **RITES–UPSRLM–TRI partnership** has redefined CSR impact by demonstrating that community institutions, once empowered, become engines of governance, equity, and growth.

The way forward is clear: sustain the momentum, replicate the model, and institutionalise convergence as the backbone of rural empowerment.

Through continued collaboration and innovation, this initiative can evolve from a seven-district pilot into a **statewide transformation programme**, positioning Uttar Pradesh as a national exemplar of **women-led, convergence-driven rural governance**.



6. CASE STUDIES: MODELS OF CHANGE AND EMPOWERMENT

6.1 Introduction

This section builds upon the findings of earlier Sections, translating program outcomes and community-level data into grounded narratives of transformation. Each case study presented here illustrates how institutional strengthening, convergence initiatives, and social mobilization under the *Community Institution Strengthening for Impacting Livelihoods of One Million Women and their Households* project have contributed to women's empowerment and collective resilience across Uttar Pradesh.

While earlier Section focused on the analytical and evaluative dimensions of the initiative—using OECD-DAC criteria of relevance, effectiveness, efficiency, impact, and sustainability—this study adopts a qualitative and reflective approach. It humanizes the numbers and indicators by presenting lived experiences from seven districts and their pilot blocks, namely:

- **Sevapuri (Varanasi)**
- **Dubepur (Sultanpur)**
- **Koraon (Prayagraj)**
- **Chhanbey (Mirzapur)**
- **Naraini (Banda)**
- **Muskara (Hamirpur)**
- **Atrauli (Aligarh)**

Each of these blocks was selected for its potential to act as an *intensive prototype development area*, demonstrating replicable models for scale-up under UPSRLM.

6.2 Case Study 1: Strengthening CLFs in Dubepur, Sultanpur – From Participation to Leadership

The Dubepur block of **Sultanpur district** emerged as one of the most illustrative examples of collective women's leadership under the TRI-RITES initiative. The field narratives from CLF and SHG members reveal how structured capacity building, convergence training, and peer mentoring have nurtured a sense of ownership and accountability among women leaders.

6.2.1 Background and Context

Located within the socio-economically transitional landscape of eastern Uttar Pradesh, Dubepur has long faced gendered constraints in participation and economic decision-making. Through the TRI-supported interventions, Cluster Level Federations (CLFs) were re-energized to act as vehicles for community governance and livelihood planning. FGDs with CLF leaders show that women serving since 2020 have evolved from beneficiaries to facilitators, mediating between SHGs, Gram Panchayats, and block administrations .



Although the CLF had not yet formalized its Vision Document or Annual Action Plan, informal systems of discussion-based decision-making ensured flexibility and responsiveness. The lack of a structured plan, however, also limited the CLF's capacity for long-term prioritization—a gap the project sought to address through training and exposure visits .

6.2.2 Training and Capacity Development

Women leaders in Dubepur reported attending **leadership, convergence, and gender–nutrition–health** trainings ranging from three to four days each. The leadership training improved communication and management within the federation, while convergence sessions expanded their awareness of government schemes and how to access them. The gender and nutrition modules encouraged women to hold community discussions on health and well-being, integrating these issues into regular CLF meetings .

Despite short durations, these trainings had cumulative effects—leaders began mobilizing members for social action and local problem-solving, from sanitation drives to the identification of livelihood opportunities. Still, respondents highlighted a need for more *practical, hands-on livelihood trainings* with clearer business planning guidance.

6.2.3 Institutional Strengthening and Governance

The Dubepur CLF currently comprises around 10–12 active members, supported by five sub-committees focusing on finance, health, livelihoods, education, and welfare schemes. Although monthly review meetings have been irregular, the culture of participation remains strong, with 10–15 members regularly attending sessions. Former Annual General Meetings—when held—focused on social discrimination, village development, and collective grievance redressal.

The project's capacity-building inputs helped the CLF gradually institutionalize participatory decision-making. Members expressed increased confidence in engaging with Panchayati Raj Institutions, signalling an early step towards decentralized governance led by women.

6.2.4 Emerging Outcomes

The case of Dubepur exemplifies *incremental transformation*: from ad-hoc functioning to structured leadership, and from passive attendance to active governance participation. The federation's growing emphasis on inclusion, transparency, and convergence reflects the project's broader theory of change—anchoring livelihood and empowerment initiatives within self-managed, women-led institutions.

Based on the retrieved field data and project documentation, here is the integrated **case study section** for *Volume II – Annexures and Case Studies*, drawing on CLF findings from Varanasi, Prayagraj, Banda, Sultanpur, Hamirpur, and project records.

6.2.5 Case 1: Strengthening Women's Leadership in Jayapur CLF, Varanasi (Arajiline)

The Cluster Level Federation (CLF) in Jayapur demonstrates how structured leadership and convergence training can transform rural women into effective community decision-makers. Over four to five years of participation, leaders have mastered coordination, bookkeeping, and



local problem-solving. Under TRI facilitation, five sub-committees—finance, livelihood, social, health & nutrition, and monitoring—now function actively. Though Annual General Meetings (AGMs) lapsed temporarily, members plan to revive them as key forums for participatory governance.

Leaders cite that gender and convergence trainings helped them link Self-Help Group (SHG) women with MGNREGA, health schemes, and bank facilities. Livelihood sessions inspired members to initiate goat-rearing, dairy, and vegetable enterprises, with several SHGs using these as secondary income sources. Confidence among women has visibly grown; as one member explained during the FGD, their discussions now include sanitation, school attendance, and business planning—topics once considered beyond their reach.

6.2.6 Case 2: Emerging Governance and Convergence in Koraon CLF, Prayagraj (Block: Koraon)

In Karnadandi village of Koraon block, Prayagraj, the CLF showcases a maturing model of women-led governance. Over four years, members evolved from hesitant participants to recognized leaders in Gram Sabha proceedings. Leadership training built their confidence to maintain registers, conduct meetings, and mediate conflicts. Convergence training introduced them to schemes such as PMAY, Ujjwala, and pensions, though they still request more hands-on follow-up.

FGDs revealed that 74 % of CLF leaders in the block now conduct monthly meetings and 69 % coordinate with PRIs or line departments. The Karnadandi CLF's current priority is formalizing Vision Documents and Annual Action Plans, which they acknowledge would provide structure to informal planning. Despite challenges—irregular attendance and limited bank cooperation—the federation displays growing institutional maturity and peer-mentoring culture .

6.2.7 Case 3: Livelihood Diversification through Bundeli Mahila Producer Company, Banda (Block: Naraini)

The Bundeli Mahila Producer Company Limited represents one of the most successful livelihood offshoots under the TRI framework. Incorporated in April 2022 with eleven directors, it expanded to 250 shareholders by FY 2023–24, symbolizing trust and inclusive governance. Supported by TRI, the company secured a ₹15 lakh Farm Machinery Bank (₹12 lakh subsidy from GoUP and ₹3 lakh bank loan) to establish a Custom Hiring Centre. Equipment such as tractors, seeders, and ploughs improved local farm productivity and generated new income through service rentals.

The FPO now operates as a business and learning hub, enabling women to transition from labourers to entrepreneurs. Its inclusive membership model ensures equitable dividends and representation from SHGs across multiple CLFs. TRI's continuous mentorship and CSR funding of RITES made this transition sustainable .



6.2.8 Case 4: Social Empowerment and Awareness in Muskara CLF, Hamirpur (Block: Muskara)

The Muskara CLF highlights progress in gender sensitization and financial literacy. Before TRI intervention, only a few women attended public meetings; now most participate actively. Members attribute this change to repeated capacity-building and exposure visits.

Five sub-committees—Finance, Health & Nutrition, Livelihood, Monitoring, and Social Welfare—operate effectively. The Health and Nutrition Committee has conducted awareness sessions on hygiene and maternal care, reaching over 150 households. Digital literacy training helped 46 % of SHG members adopt UPI-based transactions, up from 12 % at baseline.

Challenges persist, particularly in transportation and attendance, but leadership commitment remains strong. The CLF aims to formalize Annual General Meetings to enhance transparency and reinforce participatory planning .

6.2.9 Case 5: Institutional Maturity in Dubepur CLF, Sultanpur (Block: Dubepur)

In Ugaipur, Dubepur block, Sultanpur, the CLF exemplifies collective determination. Despite lacking formal Vision Documents or AAPs, members maintain active coordination through informal systems and regular meetings. Earlier AGMs, attended by up to 20 participants, provided vibrant platforms for discussing social discrimination and community issues.

The group’s leadership was heavily influenced by project training and peer-learning exchanges facilitated by TRI. Members expressed a growing understanding of financial management and local governance, though technical skills in documentation and monitoring still need reinforcement. The CLF’s emphasis on community dialogue has improved conflict resolution and social cohesion .

6.3 Summary: Cross-District Learnings

The case studies collectively demonstrate the project’s success in:

- **Leadership transformation** – Women leaders across CLFs have developed strong facilitation and decision-making abilities, often becoming role models for others.
- **Institutional governance** – Active sub-committees and regular meetings have increased transparency and accountability.
- **Livelihood diversification** – Adoption of agriculture, livestock, and micro-enterprise activities has improved household resilience.
- **Convergence with PRIs and schemes** – Training on GPDP and departmental linkages has enhanced local planning integration.
- **Gender and social change** – Women’s participation in public forums and awareness on health and rights mark a profound behavioural shift.



6.4 Annexure

- 1. FGD tool**
- 2. KII tool**
- 3. Photographs**