

*Impact Assessment Report*

# Social Inclusion of Persons with Disabilities

Project no: 10461

Project title: Social Inclusion of Persons with Disabilities

Project duration: 01-Jun-2022 to 31-Aug-2023

Funder: Bajaj General Insurance Limited

Implementation Agency: Royal Commonwealth Society for the Blind

Impact Assessment Conducted by: Renalysis Consultants Pvt Ltd (CSRBOX)



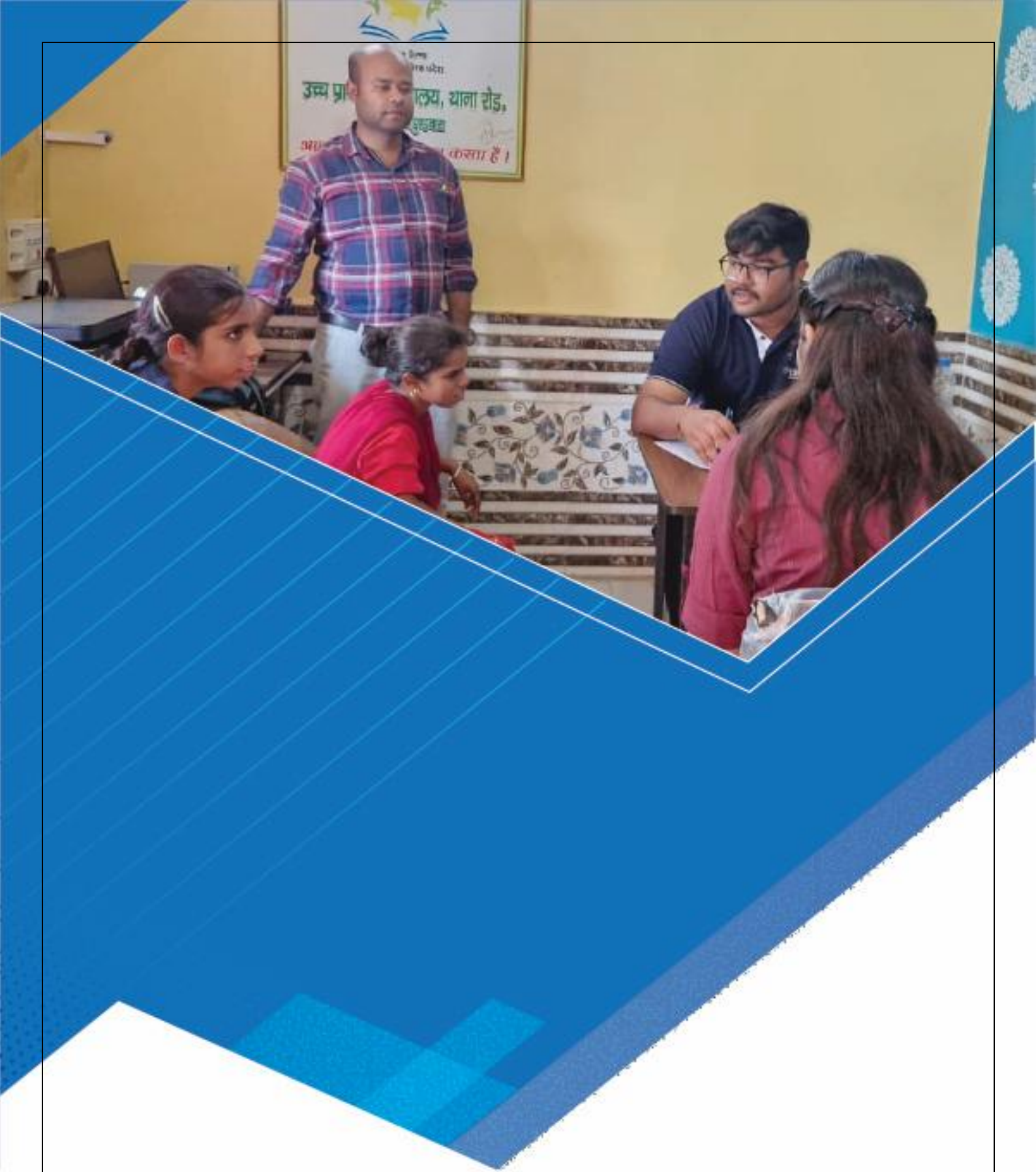
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## Abbreviations

Abbreviation	Full Form
<b>ADIP Scheme</b>	Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances
<b>BGIC</b>	Bajaj General Insurance Co. Ltd
<b>BRSR</b>	Business Responsibility & Sustainability Reporting Format
<b>CDO</b>	Chief Development Officer
<b>CL</b>	Confidence Level
<b>CSR</b>	Corporate Social Responsibility
<b>CSOs</b>	Civil Society Organisations
<b>CVI</b>	Children with Visual Impairment
<b>DDUGKY</b>	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
<b>DPGs</b>	Disabled Peoples' Groups
<b>FGD</b>	Focus Group Discussion
<b>GED</b>	Gender Equality and Disability
<b>ICDS</b>	Integrated Child Development Services
<b>IDIs</b>	In-Depth Interviews
<b>KII</b>	Key Informant Interview
<b>LV</b>	Low Vision
<b>MNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>MoE</b>	Margin of Error
<b>MoU</b>	Memorandum of Understanding
<b>MSMEs</b>	Micro, Small & Medium Enterprises
<b>NABARD</b>	National Bank for Agriculture and Rural Development
<b>NEP</b>	National Education Policy
<b>NGO</b>	Non-Governmental Organisation
<b>NRLM</b>	National Rural Livelihood Mission
<b>OBC</b>	Other Backward Classes
<b>OECD-DAC</b>	Organisation for Economic Co-operation and Development–Development Assistance Committee

<b>OPD</b>	Organisation/Organisation of Persons with Disabilities
<b>PRI</b>	Panchayati Raj Institution
<b>PwDs</b>	Persons with Disabilities
<b>QOL</b>	Quality of Life
<b>RPwD Act</b>	Rights of Persons with Disabilities Act, 2016
<b>RRPs</b>	Rehabilitation Resource Persons
<b>RSETI</b>	Rural Self-Employment Training Institutes
<b>SC</b>	Scheduled Caste
<b>SDG</b>	Sustainable Development Goal
<b>SEBI</b>	Securities & Exchange Board of India
<b>SHG</b>	Self-Help Group
<b>SRLM</b>	State Rural Livelihood Mission
<b>ST</b>	Scheduled Tribe
<b>UDID</b>	Unique Disability ID
<b>UNCRPD</b>	United Nations Convention on the Rights of Persons with Disabilities
<b>UP</b>	Uttar Pradesh
<b>WCD</b>	Women and Child Development



Chapter : 1  
**Introduction**

# 1. Introduction

## 1.1. Background

India, with its vast population, faces a significant challenge in ensuring social and economic inclusion for all its citizens, particularly persons with disabilities (PwDs). The country has a substantial population of PwDs, with various reports providing different figures. The 2011 Census of India reported a PwD population of **26.8 million**, representing about **2.2%** of the total population. However, other sources, such as the World Health Organisation, estimate the figure to be much higher, with some reports suggesting that **5% to 8%** of the population has a disability (World Bank, 2009)<sup>1</sup>. A more recent study from the National Family Health Survey-5 (2019-2021) suggests a prevalence of **4.52%**<sup>2</sup>. This discrepancy in data shows the need for more accurate data collection.

Social exclusion is a major issue in India for PwDs. Negative social attitudes and a lack of awareness often lead to prejudice and discrimination<sup>3</sup> (World Bank, 2022). These social barriers are often more difficult to overcome than physical ones. They stop PwDs from participating in community life, getting an education, and finding work. The problem is particularly serious for women with disabilities, who face additional challenges due to gender biases<sup>4</sup> (Ghai, 2015).

The government has made efforts to address these issues. The **Rights of Persons with Disabilities Act, 2016**, is a key piece of legislation that increases the number of recognised disabilities from 7 to 21. It also provides for reservations in government jobs and higher education. The government also has several social security schemes and financial aid programmes, such as the **Indira Gandhi National Disability Pension Scheme**<sup>5</sup> and the **ADIP Scheme**<sup>6</sup>, which provides aid and appliances.

Despite these laws and programmes, challenges in accessing benefits remain. There are often bureaucratic hurdles, such as complex documentation requirements, which pose a significant challenge for people in rural areas<sup>7</sup>. Many PwDs are also unaware of the schemes that are available to them. This leads to a situation where benefits and services do not reach all the people they are meant for. The project is an attempt to address these gaps by providing direct support to PwDs, helping them navigate the system, and increasing their ability to be self-reliant.

## 1.2. About Bajaj

Bajaj General Insurance Co. Ltd (BGIC) social investments are strategically directed towards areas of Skilling, Child Education, Child Health, Child Protection and Inclusion for Persons with

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<sup>1</sup>World Bank. (2009). *Disability and Poverty in India*. Retrieved from <https://openknowledge.worldbank.org/handle/10986/11996>

<sup>2</sup>ICMR. (2023). *Prevalence, pattern and determinants of disabilities in India: Insights from NFHS-5 (2019–21)*. Retrieved from <https://pmc.ncbi.nlm.nih.gov/articles/PMC10009251/>

<sup>3</sup>World Bank. (2022, June 14). World Bank Approves \$162 Million to Strengthen Social Protection Systems for Persons With Disabilities in Tamil Nadu (Press Release). The World Bank Group.

<sup>4</sup>Ghai, A. (2015). *Rethinking Disability in India*. Routledge India.

<sup>5</sup>UMANG. (n.d.). Indira Gandhi National Disability Pension Scheme (IGNDPS). Government of India. Retrieved from [https://web.umang.gov.in/landing/scheme/detail/indira-gandhi-national-disability-pension-scheme\\_igndps.html](https://web.umang.gov.in/landing/scheme/detail/indira-gandhi-national-disability-pension-scheme_igndps.html)

<sup>6</sup>Department of Empowerment of Persons with Disabilities. (n.d.). *Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) Scheme*. Ministry of Social Justice and Empowerment. Retrieved from <https://depwd.gov.in/en/adip/>

<sup>7</sup>IJKSSH. (2023). *Evaluating Social Security Measures for Persons with Disabilities in India: Challenges and Policy Recommendations*. Retrieved from [https://www.ijhssi.org/papers/vol13\(10\)/1310135139.pdf](https://www.ijhssi.org/papers/vol13(10)/1310135139.pdf)

Disabilities. It collaborates with several not-for-profit organisations, governments, hospitals, institutions, and training partners to implement programmes and drive ground-level interventions. Alongside targeted projects, BGIC focuses on several strategic ones with select partners to maximise the impact.



The **Social Inclusion of Persons with Disabilities Project**, implemented by **Sightsavers India** with support from **BGIC**, is designed as a multi-pronged intervention in **four districts** across four different states: Kasganj (Uttar Pradesh), Pratapgarh (Rajasthan), Raisen and Mandla (Madhya Pradesh). These states together account for a significant share of India’s PwD population, with **Uttar Pradesh alone representing 16%** of the national disabled population<sup>8</sup>.

The project aims to support **over 1,200 PwDs** to access their entitlements, while training over **200 PwDs** in livelihood skills and forming **28 SHGs** to promote self-reliance. It also seeks to **build inclusive ecosystems** by partnering with government departments, SRLM, training institutes, employers, and Panchayati Raj institutions. Over the course of three years, the project will collect and verify baseline data of PwDs, link them to schemes, conduct skill-building programmes, organise job fairs, and enable systemic change through inclusive policies and governance engagement. In doing so, the project contributes to India’s commitments under the **UN Convention on the Rights of Persons with Disabilities (UNCPRD)** and the **Sustainable Development Goals (SDG 1, 8, 10, and 16)**<sup>9</sup> by ensuring that no one is left behind in the journey towards inclusive development.

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<sup>8</sup> Ministry of Statistics and Programme Implementation. (2016). Disabled persons in India: A statistical profile 2016. National Statistical Office.

<sup>9</sup> “THE 17 GOALS | Sustainable Development,” accessed June 18, 2025, <https://sdgs.un.org/goals>.



Chapter : 2

## **Analysis of Key Programme Activities**

## 2. Analysis of Key Programme Activities

The following chapter provides a detailed analysis of the **key programme activities** initiated under Project 10461, titled "Social Inclusion of Persons with Disabilities". Implemented by Sightsavers, this project aims to **integrate Persons with Disabilities (PwDs) into mainstream society and the economy**. Its intrinsic goal is to provide PwDs above 18 years of age with access to social security benefits and economic opportunities through social, emotional, and skill-based support. The analysis draws insights from the progress report covering the period from June 1, 2022, to August 31, 2023.

### 2.1. Initial Preparatory and Data Collection Activities

The initial phase focused on crucial foundational activities, including securing permissions, staff recruitment, and data verification.

- **Project Inception and Government Engagement:** Inception meetings were conducted with Sightsavers' internal teams, followed by meetings with **State officials of the Social Justice Department** and **District Collectors** to secure permissions for ground-level work.
- **Staff Recruitment:** Recruitment was carried out across all locations, with new staff receiving detailed induction. A challenge was noted due to a vacant Livelihood facilitator position in Rajasthan.
- **Data Collection and Verification of PwDs:** Secondary data of eligible PwDs was collected from government departments, followed by block-wise data validation.
  - **Kasganj** completed data collection across all seven blocks.
  - **Pratapgarh** identified **19,540 PwDs** in 978 villages across 8 blocks.
  - **Mandla** conducted a survey of approximately **2,500 PwDs**.
  - **Raisen** initiated verification in three economic empowerment blocks, completing **3,050 verifications**.

### 2.2. Empowering Persons with Disabilities (PwDs)

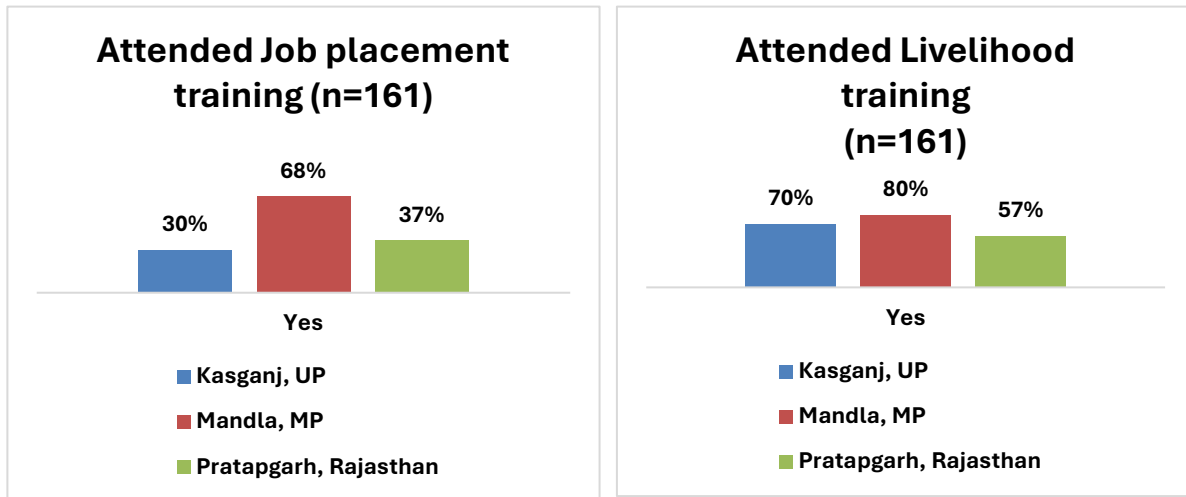
This set of activities directly targeted PwDs to enhance skills, improve economic access, and promote rights awareness.

#### 2.2.1. Job Placement and Livelihood Enhancement

The project prioritised training to boost employability and foster economic empowerment.

- **Soft Skills Training:** Training in communication, CV making, and personality development was given to **50 educated PwDs in Kasganj** and **35 in Mandla**. **Pratapgarh** trained **31 educated PwDs** in interview skills and work ethics.
- **Vocational and Technical Skills Training:** Practical skills were taught, including **Dhoop Agarbatti making** and **tailoring** (Kasganj), **Electrician trade** (Raisen), and **Custom jewellery making** (Mandla). **Two SHGs in Mandla** initiated jewellery businesses after training.

- **Employment Generation:** Job fairs (**Rojgar Melas**) were organised, resulting in **three job offers** in Kasganj. Overall, **22 PwDs were employed** during the period, including 8 in Mandla and 8 in Raisen. A case study highlighted a PwD who secured a computer operator job with a monthly salary of ₹15,000.
  - *Job Placement and Livelihood Component Review:* The programme's training reach was successful, with a **69%** finding. However, outcomes for job placement training revealed a gap, as **only 49%** of PwDs surveyed participated in that specific component. The relatively small number of confirmed job conversions suggests a disconnect between training and actual employment outcomes.



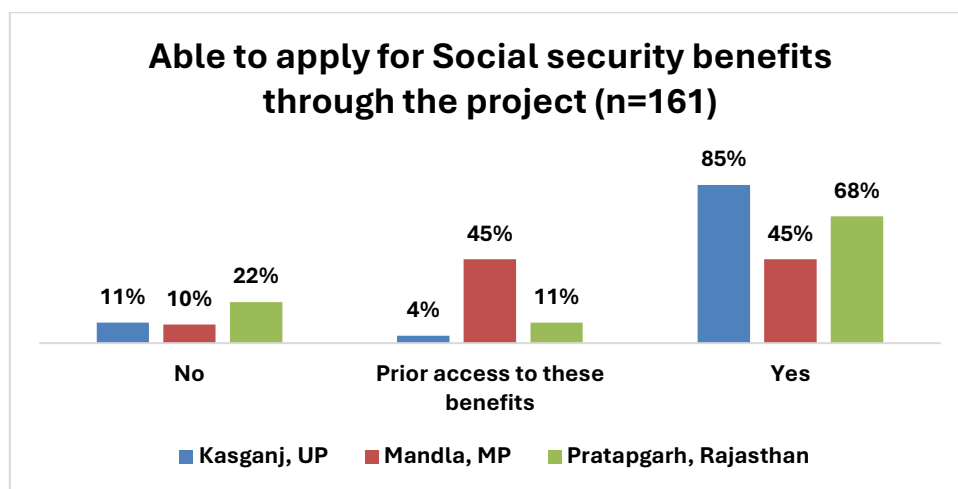
### 2.2.2. Rights and Entitlements Training

The focus was on educating PwDs about their rights and simplifying access to social security schemes.

- **Rights and Entitlements Awareness:** Training sessions were conducted on the **RPwD Act 2016, SDGs, UNCRPD**, and the **21 types of disabilities**. A total of **1,315 PwDs** attended these sessions, **surpassing the target of 840**.
- **Access to Social Security Schemes:** Awareness programmes covered schemes like disability pensions and housing loans, focusing on the certification process. Among 161 PwDs surveyed, **61% were able to apply for social security benefits** through the intervention.
- **Financial Literacy Training:** **34 to 38 PwDs in Raisen** received financial literacy training on managing loans, budgeting, and record-keeping.
- **UDID Card Facilitation:** The team organised UDID camps, supporting approximately **150 PwDs in Mandla** for their cards.
- **Self-Defence Training:** Recognising the vulnerability of girls with visual impairment, self-defence training was organised. Training included teaching combat skills and concepts like "good touch, bad touch". **12 CVI girls participated in Kasganj**, and **24 CVI girls engaged in Mandla**.

This set of activities directly targets PwDs, focusing on **enhancing their skills, improving access to economic opportunities, and promoting their safety and awareness of rights.**

The project established a foundational effort to connect PwDs with social protection schemes. Among 161 PwDs surveyed, 61% were able to apply for social security benefits through the intervention, and 24% already were able to access social security benefits prior to the intervention, while 15% were not able to receive any benefits. The most widely accessed schemes included Disability Certificates (88%), Pensions (87%) and Ration Cards (80%). Gaps were observed in areas such as the MNREGA card (30%) and the rail card (11%). The project worked closely with local government departments to validate data, facilitate certifications, and raise awareness about entitlements, establishing a basis for expanded inclusion.

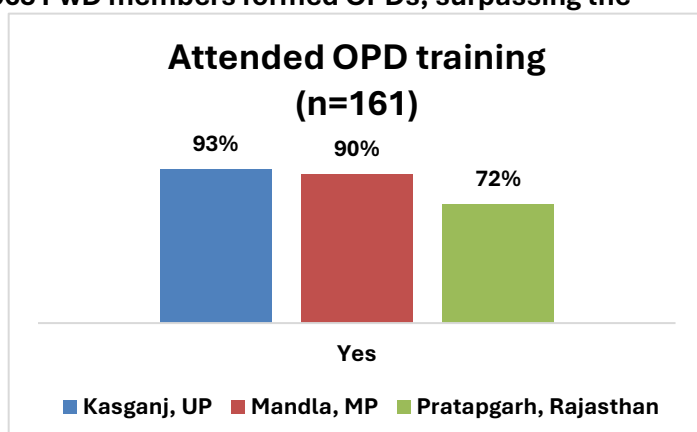


## 2.3. Strengthening PwD Community Structures

A core objective was to build self-sustainable PwD groups to advocate for their rights.

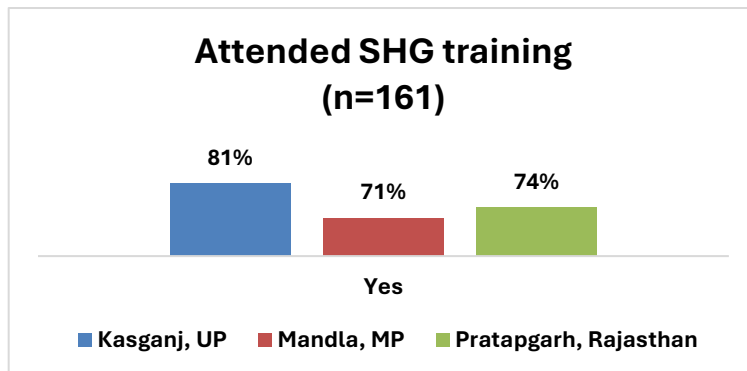
### 2.3.1. Formation and Capacity Building of Organisations of Persons with Disabilities (OPDs)

- Formation of OPDs:** District and block-level meetings led to the formation of OPDs across project areas. A total of **965 PwD members formed OPDs, surpassing the target of 840. Pratapgarh** formed a district-level OPD named "APNO Pratapgarh".
- Capacity Building:** OPD members were trained in **advocacy plans, leadership, resource mobilisation,** and legal instruments. **83%** of PwDs surveyed attended OPD training sessions.



### 2.3.2. Formation and Training of Self-Help Groups (SHGs) / Disabled Peoples' Groups (DPGs)

- **Formation of SHGs/DPGs:** The project created and trained **108 SHGs**, significantly exceeding the target of 28. This included **38 SHGs in Pratapgarh** and **16 in Mandla**.
- **Training and Linkages:** SHG members received training in livelihood options and management. **All 16 SHGs in Mandla** were linked with the SRLM and had bank accounts opened. **74%** of PwDs surveyed participated in SHG training.



### 2.4. Fostering an Inclusive Policy and Social Environment

These activities focused on creating a supportive external environment by engaging government bodies and promoting accessibility.

- **Government and Stakeholder Sensitisation:** Meetings were initiated with departments like Social Justice, Health, and Police to share the strategy and **sensitise 80 government officials in Kasganj**. An **MoU was signed with SRLM in Rajasthan** to support a state operational strategy for PwD inclusion. Advocacy by the **APNO OPD in Pratapgarh** resulted in a relaxation of the age bracket for the Scooty Scheme.
- **Accessibility Audits:** Access audits of the government district hospital and Zila Parishad were conducted in **Pratapgarh** to promote accessible infrastructure. Police officials in Pratapgarh were also sensitised on accessible infrastructure and the RPwD Act.
- **Inclusive Elections Campaign:** A campaign in **Pratapgarh** led to the District Collector calling a meeting for accessible audits to make buildings accessible.

### 2.5. Quantitative Achievements Summary

The project demonstrated significant progress against its objectives during the reporting period, as summarised in the table below:

Indicators	Total Target	Total Achievement	Raisen Achievement	Kasganj Achievement	Pratapgarh Achievement	Mandla Achievement
No. of PwDs attended training on rights & entitlements	840	1315	295	260	525	235
No. of PwDs attended	214	298	89	79	83	47

livelihood or vocational training						
No. of blind/LV or other disabled people members formed OPD	840	965	245	260	203	257
Number of Self-Help Groups created and trained	28	108	17	8	56	27
Number of Self-Help Groups engaged in Livelihood generation activities	12	8	2	1	0	5
No of people employed in this period	40	22	8	5	1	8

Source: Annexure II (Quarterly Summary of Achievements)

This table highlights that the project **surpassed targets** for PwDs trained in rights and entitlements, PwDs in livelihood/vocational training, OPD members formed, and SHGs created and trained. While the number of SHGs engaged in livelihood generation activities and the total number of people employed did not fully meet their targets, the overall progress indicates **broad reach and engagement** across key programme areas.

## 2.6. Key Partnerships formed through the project

### Fostering an Inclusive Policy and Social Environment: Government Partnerships

Strategic alliances with government entities at the State, District, and Block levels were essential to the project's success, ensuring institutional support, accessibility, and social protection for Persons with Disabilities (PwDs). The project aimed to influence employment regulatory frameworks locally and at the state level to promote PwD inclusion in formal employment.

**Foundational and Administrative Collaboration:** The implementation phase began with securing necessary political and administrative backing. Initial activities involved preliminary meetings with State officials of the **Social Justice Department, District Collector, CDO, and District education department officials** to share the programme strategy and secure **Government permissions**. The official project launch was attended by senior officials, including the **District Collector**, for project visibility and assurance of support. Furthermore, local collaboration leveraged **Government departments** for collecting secondary data of PwDs and utilised **panchayat sahayaks** for data verification in Kasganj.

**Integration with Livelihood Missions:** A major achievement was the systemic integration of disability inclusion into government livelihood structures:

- **SRLM Partnership:** A **Memorandum of Understanding (MoU)** was signed with the **State Rural Livelihood Mission (SRLM)** in Rajasthan to help formulate a state operational strategy for PwD inclusion.
- **Capacity Building:** The SRLM incorporated suggestions to build the capacity of its field cadres (Rehabilitation Resource Persons or **RRPs**) for the formation and strengthening of PwD Self-Help Groups (SHGs). Subsequently, **30 RRP**s were trained with SRLM support.
- **Group Integration:** The formation of **DPGs (Disabled Peoples' Groups)** became an **integral part of the SRLM** framework in Pratapgarh. SHGs formed under the project were linked with the SRLM and NRLM.

**Facilitation of Services and Awareness:** Government resources were directly leveraged for service delivery and official training:

- **Official Sensitisation:** Training sessions were organised for **government officials from all line departments** in Kasganj, including the **CMO, DPO, ICDS, Disability Welfare Office, Ashas, Anganwadis, and panchayat sahayaks**, to discuss PwD certification and social security schemes. **45 Govt officials** from departments like Education, Police, and WCD in Raisen were also sensitised on disability issues.
- **UDID Camps:** The team collaborated with the **Janpad office at the block level** and utilised government resources to organise **UDID (Unique Disability ID) Camps**, aiding PwDs in obtaining crucial identification cards.
- **Livelihood Linkages:** Block-level officials in Mandla utilised **Government resources** to establish connections between PwDs and various government-backed training institutions like **DDUGKY, RSETI, SRLM, NABARD, and banks**.

**Accessibility Advocacy and High-Level Support** The administration actively supported initiatives to improve physical inclusion:

- **Access Audits:** **Access audits** were conducted on government buildings, specifically the **government district hospital and Zila Parishad** in Pratapgarh, to sensitise officials to PwD needs.
- **Directive for Training:** The **District Collector of Pratapgarh** called an urgent meeting, directing key departments (including Education, Public Works, and Revenue) to receive training from Sightsavers to create a pool of resources for accessible audits.
- **Job Placement Endorsement:** The **Employment Officer and the Disability Welfare Officer** were present at the **Rojgar Mela** in Kasganj to formalise job placements by handing out offer letters to selected PwDs.



Chapter : 3  
**Impact Findings**

### 3. Impact Findings

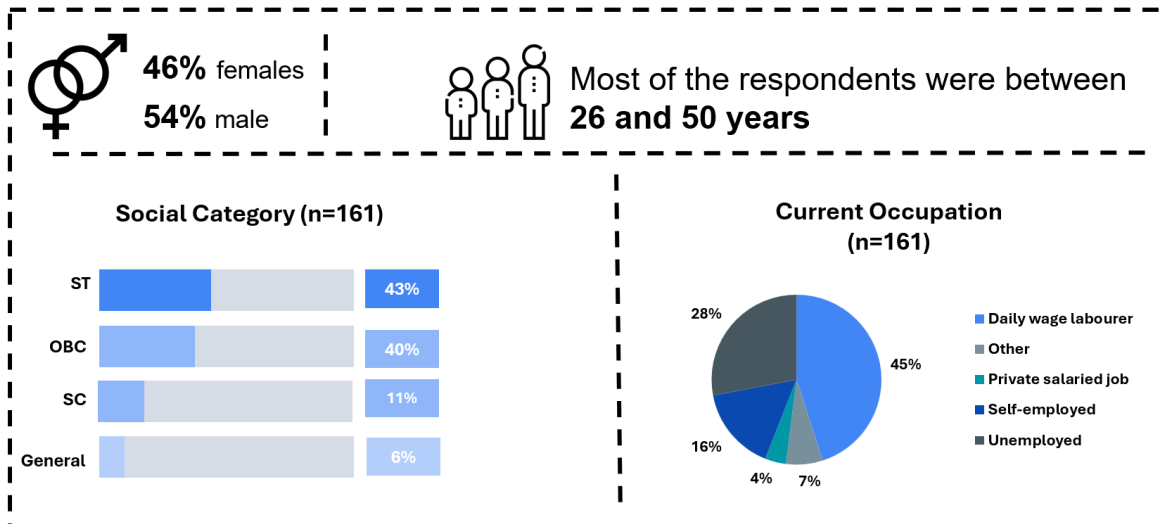
This report section provides in-depth findings on the Social Inclusion of Persons with Disabilities programme, drawing from beneficiary and caregiver questionnaire responses, insights from key stakeholder conversations, field visits, and secondary research data. The programme was implemented in Kasganj, Uttar Pradesh, Mandla and Raisen, Madhya Pradesh and Pratapgarh, Rajasthan, and the assessment/intervention period for this report is from 2022-2023, and the subsequent section outlines the findings during this timeframe.

#### 3.1. Demographic Profile of Participants

The overall participant profile indicates the project reached groups with clear requirements for targeted support. The primary disability reported is **Locomotor Disability**, representing 64% of participants, followed by **Multiple disabilities** at 10% and **Low Vision** at 5%.

Type of Disability	Kasganj, UP	Mandla, MP	Pratapgarh, Rajasthan	Total
Blindness		6%		2%
Cerebral palsy		3%		1%
Chronic neurological conditions			2%	1%
Dwarfism		9%	2%	4%
Hearing Impairment		6%	3%	4%
Intellectual Disability			5%	2%
Learning disabilities		1%		1%
Locomotor Disability	96%	59%	65%	68%
Low Vision		9%	3%	5%
Mental Illness		1%	3%	2%
Grand Total	100%	100%	100%	100%

The social background of beneficiaries shows a high concentration of socially excluded groups. **Scheduled Tribe (ST)** participants comprise the largest social category, at 43%, followed closely by **Other Backward Classes (OBC)** at 40%. Regarding age, a majority of participants fall within key productive years: 36% are aged 36 to 50 years, and 30% are aged 26 to 35 years. The occupational status of the target population demonstrates acute economic need, with **Daily wage labourers** accounting for 45% of respondents and **Unemployed** individuals making up 28%. This demographic profile confirms the project targets a population whose characteristics support the need for social and economic measures.



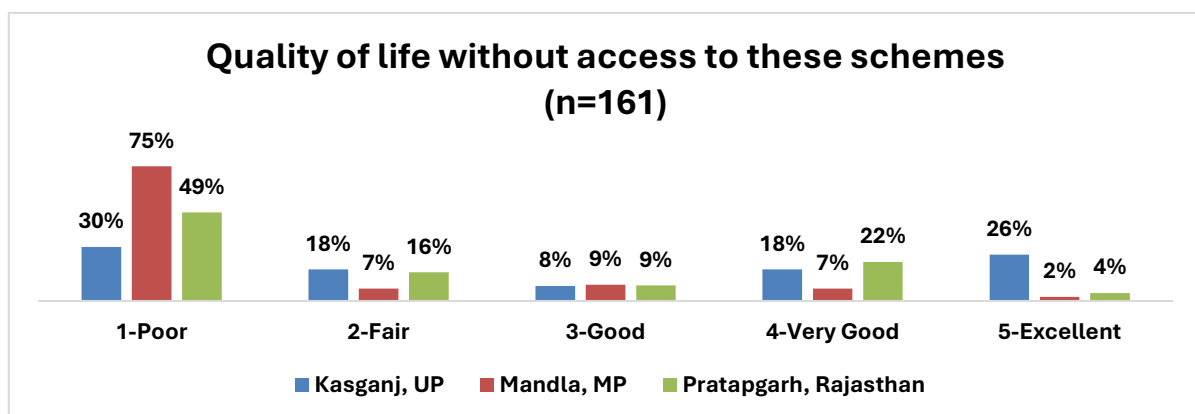
### 3.2. Relevance of the Project Initiatives

The project demonstrates an **exceptional degree of relevance**, confirmed by the critical needs of the target population and the highly valued nature of the interventions across all locations. Relevance is measured by the alignment between the intervention and the fundamental requirements of the participants (Bajaj Alliance General Insurance Co. Ltd Research, 2024).

#### Social Security Benefits

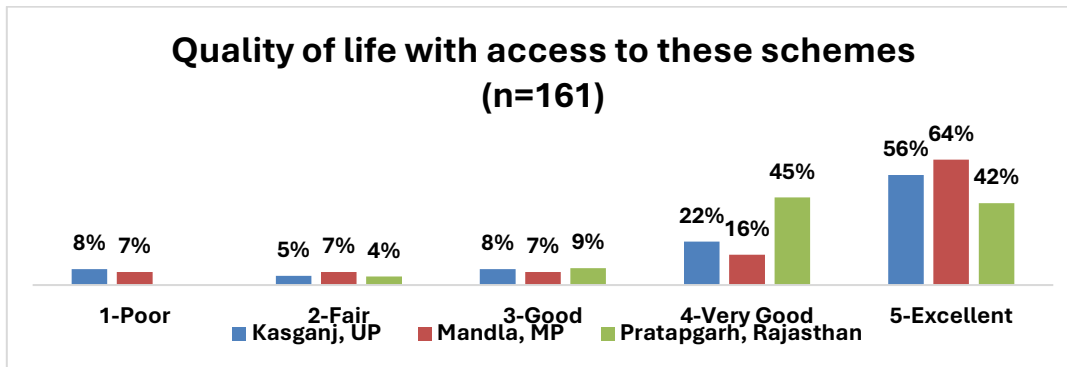
The provision of support for accessing social security schemes is profoundly relevant, confirmed by the severe hardship reported prior to the project. The component's relevance is established by addressing the fundamental economic deficit facing participants.

The project directly addressed a high requirement for improved quality of life (QOL), where **65%** of all participants rated their QOL as **Poor or Fair** before the intervention. This deficit proves the foundational relevance of the component.



- In **Mandla, MP**, the need was critically acute: **75%** reported their QOL as **Poor**, and **82%** (75% Poor + 7% Fair) rated it Poor or Fair. This finding indicates that **basic state welfare access** was critically missing for the vast majority in Mandla, proving the project's intervention was mandatory.
- **Pratapgarh, Rajasthan**, showed a similar widespread necessity, with **65%** (49% Poor + 16% Fair) facing hardship. This necessity proved the project's foundational relevance to improving fundamental living conditions.

- **Kasganj, UP**, also had a significant requirement, with **48%** (30% Poor + 18% Fair) in the Poor or Fair categories.
- The project's relevance is confirmed by the significant shift in QOL: Overall, **83%** of participants now rate their QOL as **Very Good or Excellent**. **Pratapgarh, Rajasthan**, showed the highest final positive rating at **87%** (45% Very Good + 42% Excellent). **Mandla, MP**, reported **80%** (16% Very Good + 64% Excellent), while **Kasganj, UP**, reported **78%** (22% Very Good + 56% Excellent). This universal positive shift indicates that the support directly meets a primary requirement for **economic stability and well-being** across all districts.



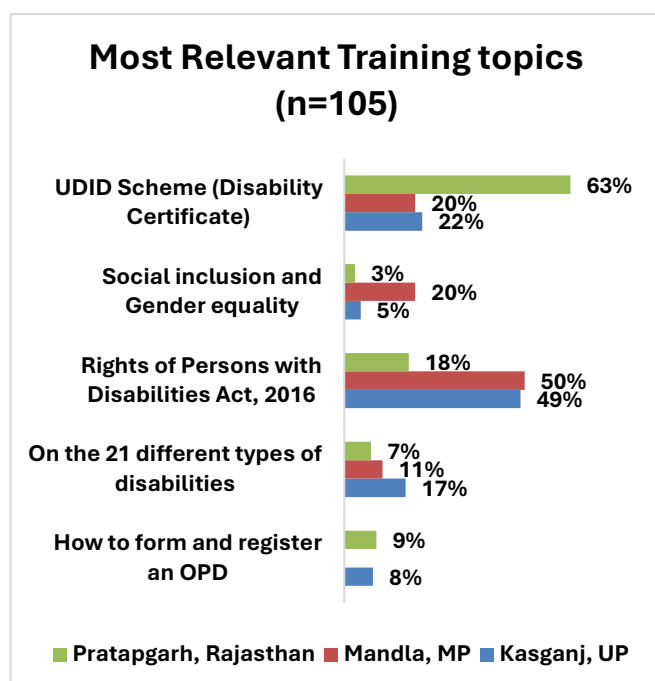
"The disability card registration and the ALIMCO camp... were the most beneficial, along with the free support we received for crèches."

-PwD, Kasganj

## OPD Training

The training topics offered were highly relevant, focusing on core requirements for legal identity, rights, and group action. The project design successfully addressed specific information gaps across districts.

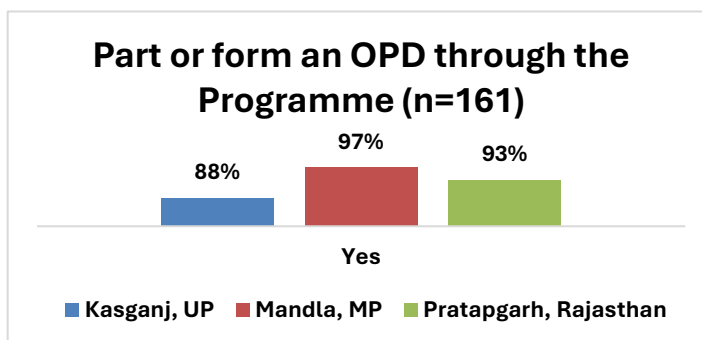
- **Topic Relevance:** Overall, the most relevant subjects were the **UDID Scheme (Disability Certificate) (38%)** and the **Rights of Persons with Disabilities Act, 2016 (34%)**. This highlights the dual relevance of identity access and legal knowledge.
  - In **Pratapgarh, Rajasthan**, the overwhelming priority was the **UDID Scheme at 63%**, implying that **formal identity documentation** was the most critical missing resource and therefore the most



relevant training component.

- In contrast, **Kasganj, UP**, (49%) and **Mandla, MP**, (50%) prioritised the **Rights of Persons with Disabilities Act, 2016**. This suggests a higher local requirement for **legal empowerment and rights awareness** rather than just procedural access.
- **Social inclusion and Gender equality** were most relevant in **Mandla, MP**, at **20%**, suggesting a specific local need for social awareness training.

- **Group Model Relevance:** The model of forming a collective proved highly relevant, with **94%** overall successfully becoming part of an OPD. **Mandla, MP**, showed the strongest uptake (**97%**), validating the relevance of the collective action model.



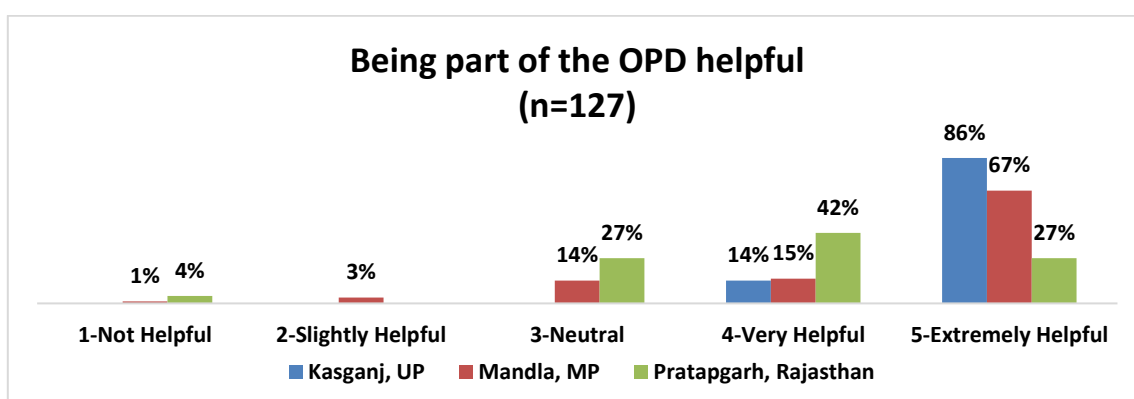
- **Perceived Helpfulness:** Participants universally found the OPD (Organisation of Persons with Disabilities) helpful, confirming that the group serves a relevant purpose and directly meets critical needs for social solidarity and practical information. Overall, **81%** of participants found being part of the OPD **Very or Extremely Helpful**. This high helpfulness rating stems from the fact that OPDs serve as the primary mechanism for empowerment, rights education, and social connection for PwDs.

**Empowerment and Rights:** OPDs provide training on the **Rights of Persons with Disabilities Act, 2016**, directly addressing the participants' needs for **legal empowerment** and advocacy.

**Transactional Benefits:** The OPD acts as a local platform for securing entitlements. The training provides the necessary information for **disability card registration** and accessing government schemes, which directly address the participants' critical economic needs.

**Networking and Social Cohesion:** The groups create crucial **networks and improve social connections**, serving as a safe, judgment-free space for a community often facing exclusion.

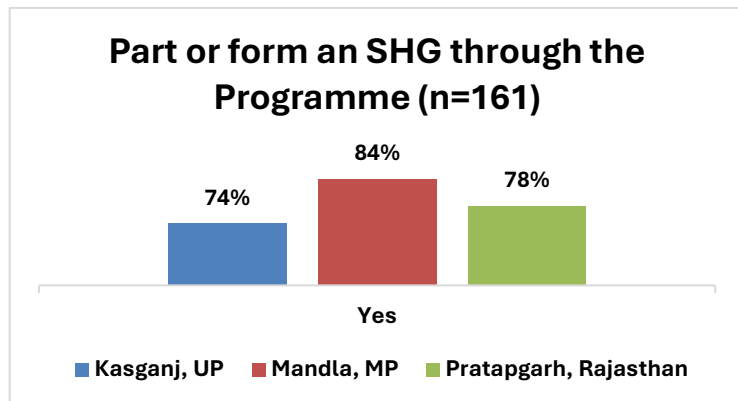
- **Kasganj, UP**, reported **maximum perceived relevance**, with **100%** rating the OPD as **Very or Extremely Helpful (86% Extremely Helpful)**. This perfect alignment suggests the group structure is highly relevant to meeting members' social and information needs.
- **Pratapgarh, Rajasthan**, reported **69%** found the OPD Very or Extremely Helpful, with a large **27%** remaining **Neutral**. This implies that while the outcome is valued, the group's benefit takes longer to fully realise in this district compared to others.



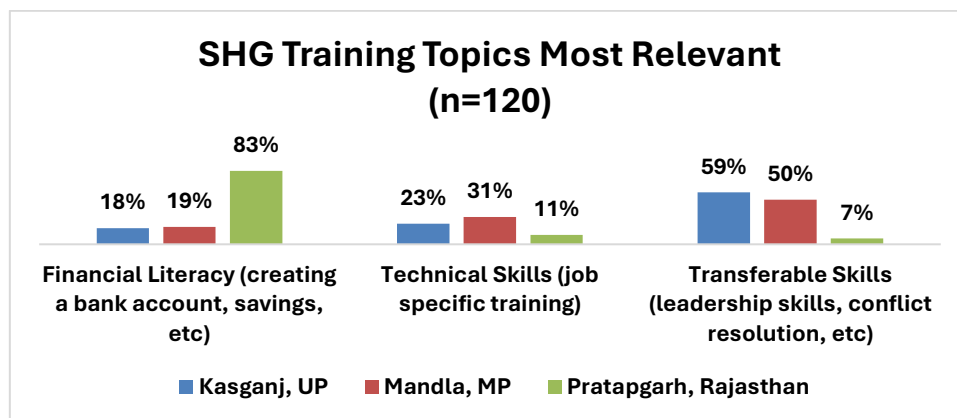
## SHG Training

The SHG component is highly relevant to building local financial and social capital, as evidenced by successful formation, high training application, and banking access.

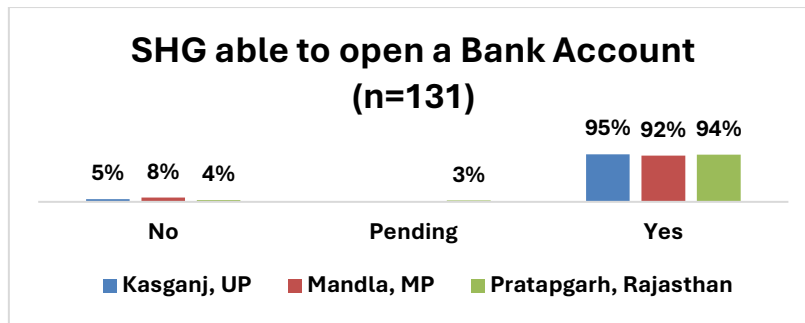
- **Group Model Relevance:** The SHG model is highly relevant, with **80%** of participants overall successfully forming or joining a group. **Mandla, MP**, showed the highest uptake at **84%**, confirming the structure meets a local organisational need.



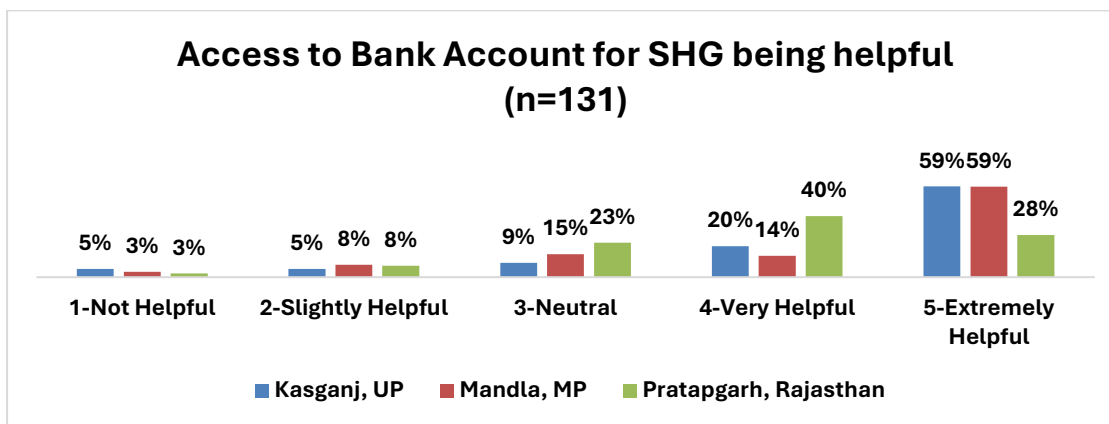
- **Topic Relevance:** The training successfully identified varied local needs for different skill types. Overall, **Financial Literacy** was the most relevant topic (**45%**).
  - In **Pratapgarh, Rajasthan**, the necessity for **Financial Literacy** was overwhelmingly high at **83%**, indicating a primary requirement for basic banking and savings knowledge to progress financially.
  - In contrast, **Kasganj, UP**, (**59%**) and **Mandla, MP**, (**50%**) prioritised **Transferable Skills**. This implies that **social governance and group management skills** were more critically relevant for sustaining the SHG structure in these districts.



- **Financial Relevance:** The component achieved a highly relevant outcome, with **93%** of SHGs successfully opening a bank account. **Kasganj, UP**, (**95%**) and **Pratapgarh, Rajasthan**, (**94%**) both showed extremely high rates.



- Perceived Financial Helpfulness:** Overall, **73%** found access to the bank account **Very or Extremely Helpful**. **Kasganj, UP**, reported the highest perceived value at **79%** (**59% Extremely Helpful**), confirming the bank account is a highly relevant resource for securing financial activities in this district.

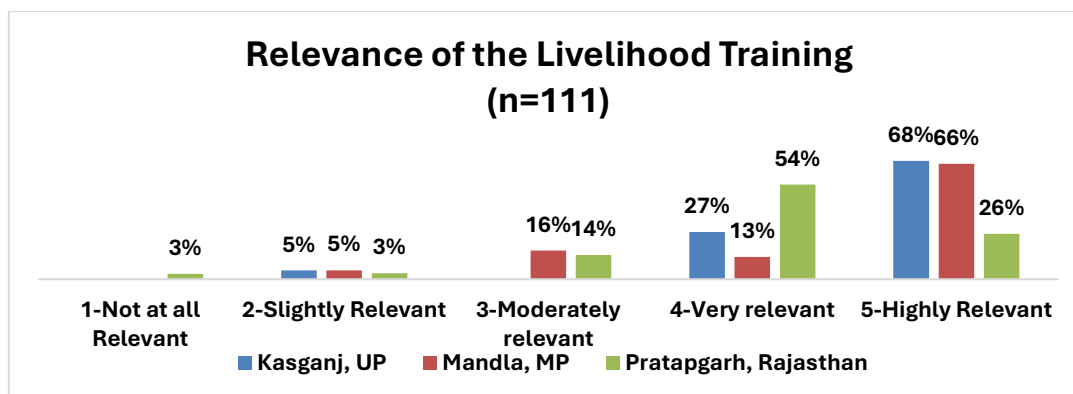


## Livelihood Training

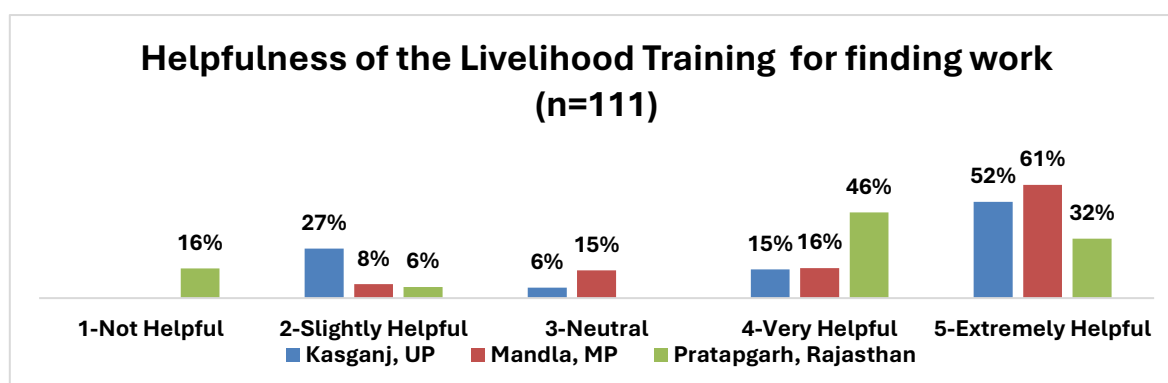
The Livelihood Training is strongly relevant to participants' immediate economic requirements and aspirations for work, providing highly useful skills.

The Livelihood Training content was overwhelmingly relevant. Overall, **82%** rated it **Very or Highly Relevant** (**53% Highly Relevant**), and **75%** rated it **Very or Extremely Helpful** towards finding work.

- Training Relevance:** **Kasganj, UP**, reported the highest perceived relevance at **95%** (**68% Highly Relevant**). This indicates an extremely strong alignment between the offered subjects and the economic requirements of the participants in this district.
  - Mandla, MP**, was also very high at **79%** (**66% Highly Relevant**).
  - Pratapgarh, Rajasthan**, showed a strong relevance of **80%** (**54% Very Relevant**).



- Perceived Helpfulness: Mandla, MP**, reported the highest helpfulness at **77% (61% Extremely Helpful)**, indicating the skills provided were highly practical for job search success in that area.
  - Pratapgarh, Rajasthan**, reported high helpfulness at **78% (46% Very Helpful)**. The consistently high combined ratings confirm that the Livelihood Training is highly relevant to increasing economic opportunity.



"Locally, tailoring is a good income-earning opportunity... but we need the related training."

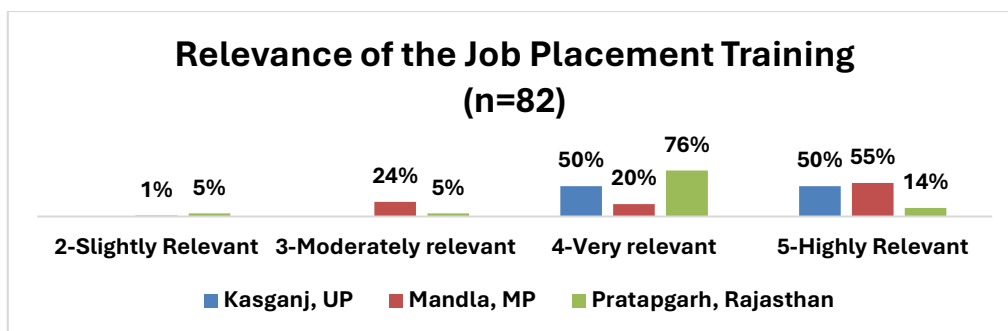
-PwD, Pratapgarh

## Job Placement Training

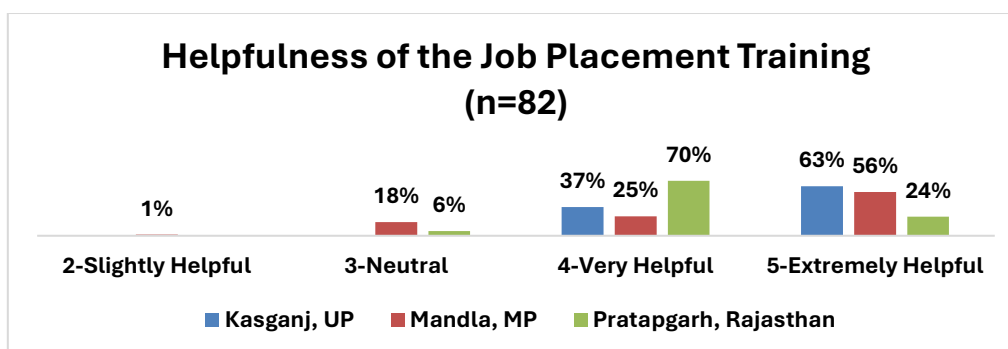
The Job Placement Training is judged as exceptionally relevant to increasing employability and market readiness, confirming that the model addresses the last-mile challenge of securing employment.

The Job Placement Training achieved maximum relevance. Overall, **84%** found the session **Very or Highly Relevant**, and **86%** rated it **Very or Extremely Helpful** towards finding work.

- Training Relevance: Kasganj, UP**, reported maximum relevance at **100% (50% Very Relevant + 50% Highly Relevant)**. This finding shows a perfect fit between the skill development inputs and the employment needs in this district.
  - Pratapgarh, Rajasthan**, also showed an extremely high relevance of **90% (76% Very Relevant)**.
  - Mandla, MP**, reported strong relevance at **75% (55% Highly Relevant)**.



- **Perceived Helpfulness: Kasganj, UP**, reported **100%** combined helpfulness, reinforcing the perfect alignment of this component with participant needs for job market preparation.
  - **Pratapgarh, Rajasthan**, reported **94%** helpfulness, showing the training is highly valued for employment-seeking efforts.
  - **Mandla, MP**, reported **81%** helpfulness, indicating the training provides critical support for securing employment.



### 3.3. Coherence of Project Interventions

#### Alignment with Schedule VII



Schedule VII (Section 135) of the Companies Act, 2013 specifies the list of activities that may be included by the company in its CSR Policy. The table below indicates the activities included by BGIC:

Sub-Section	Activities	Alignment
(i)	Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly, and the differently-abled, and livelihood enhancement projects	Completely

#### Alignment with SDG Goals

A CSR programme aligned with the SDGs contributes to a cohesive, sustainable growth model and helps in tackling sustainable development challenges. To leverage these benefits, the

Social Inclusion of Persons with Disabilities Programme was aligned with selected Targets from SDGs 10 and 17. The alignment has been explained in the table given below.

SDG Goals	Target	Alignment
	<p><b>Target 10.2:</b></p> <p>Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.</p>	<p>By supporting education for children with disabilities, the project fosters social inclusion and empowers them to participate fully in society.</p>
	<p><b>Target 17.17:</b></p> <p>Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.</p>	<p>The initiative involves collaboration with local government, educators, and community stakeholders, embodying strong cross-sector partnerships to achieve sustainable impact.</p>

### Alignment with ESG

According to the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI)<sup>10</sup> BGIC's CSR programme can be covered under the following principles:



**Principle 4:** Business should respect the interests of and be responsive to all its stakeholders.

**Principle 8:** Businesses should promote inclusive growth and equitable development.

### Alignment with National Policies

National Policies	Objectives and Strategies	Alignment
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<sup>10</sup> [https://www.sebi.gov.in/legal/circulars/may-2021/business-responsibility-and-sustainability-reporting-by-listed-entities\\_50096.html](https://www.sebi.gov.in/legal/circulars/may-2021/business-responsibility-and-sustainability-reporting-by-listed-entities_50096.html)

<p><b>Sugamya Bharat Abhiyan (2015)</b></p>  <p>Accessible India - Empowered India</p>	<p>To improve accessibility in physical infrastructure and ICT for persons with disabilities.</p>	<p>Through the provision of assistive technology and curriculum adaptation, the project supports digital accessibility and inclusive infrastructure in educational settings.</p>
<p><b>Rights of Persons with Disabilities Act, 2016</b></p>  <p>RIGHTS OF PERSONS WITH DISABILITIES UNDER RPWD ACT, 2016</p>	<p>To empower persons with disabilities and allow them to lead a life of dignity and independence.</p>	<p>This initiative ensures the provision of inclusive education and empowers children with visual impairments to learn with dignity and independence.</p>

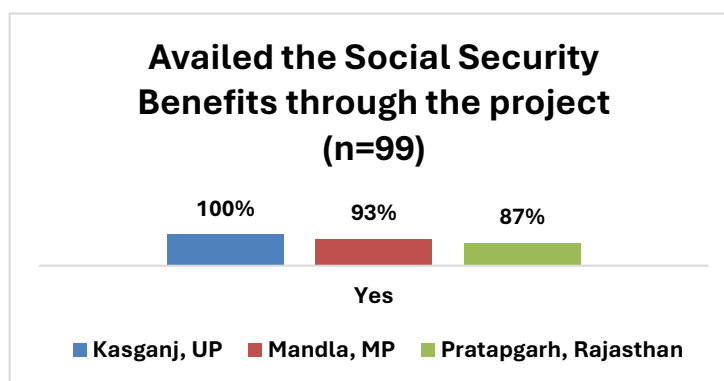
### 3.4. Effectiveness of the Project Initiatives

#### Social Security Benefits

The Social Security Benefits component demonstrated high effectiveness in achieving its core objective of enabling participants to successfully access external welfare schemes. Effectiveness is measured by the proportion of beneficiaries who secured benefits and their rating of the support received.

##### *Effectiveness in Securing Benefits:*

Overall, the project was highly effective, with **92%** of participants reporting they were able to **avail benefits** from a social security scheme. This near-universal success confirms that the programme's intervention successfully overcame significant bureaucratic barriers for the majority of the target population.

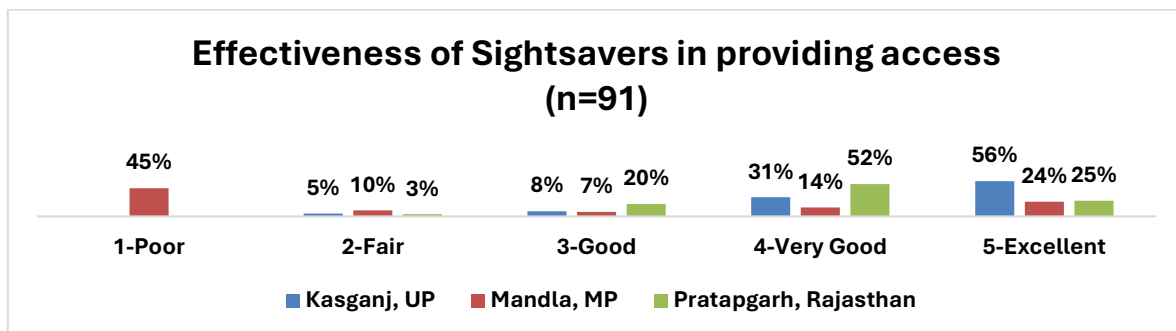


- **Kasganj, UP**, achieved maximum effectiveness, with **100%** of participants reporting success. This outcome suggests the project's efforts to educate and assist with documentation were perfectly tailored to the local environment and administrative requirements.
- **Mandla, MP**, showed a very high success rate of **93%**.
- **Pratapgarh, Rajasthan**, also achieved high effectiveness at **87%**. The fact that 13% of participants still reported being unable to avail benefits suggests that persistent administrative or documentation hurdles require continued, targeted effort in this district.

### Effectiveness in Rating Organisation Support:

The perception of the quality of support reflects how effectively the organisation's resources were deployed to facilitate access. Overall, a combined **68%** of participants rated the organisation's assistance as **Very Good or Excellent**, demonstrating high satisfaction with the quality of facilitation.

- **Kasganj, UP**, reported the highest satisfaction, with **87%** rating the support **Very Good or Excellent (56% Excellent)**. This reinforces the finding that the resources deployed in Kasganj were optimally used, leading to both a high success rate and high confidence in the support mechanism.
- **Pratapgarh, Rajasthan**, also showed strong satisfaction, with **77%** rating the support **Very Good or Excellent (52% Very Good)**. The high concentration in the 'Very Good' category suggests the support was consistently excellent, but may not have reached the 'Excellent' standard as often as in Kasganj.
- **Mandla, MP**, shows a divergence in ratings. While the success rate in availing benefits was high (**93%**), **45%** rated the support as **Poor**, and only **38%** rated it **Very Good or Excellent**. This suggests that while the desired *outcome* was achieved, the *process* of accessing that support was perceived as highly difficult or inadequate by a large portion of the cohort.



The Social Security component achieved high effectiveness overall, with **92%** of participants securing benefits, demonstrating a successful core outcome. **Kasganj** achieved maximum success, showing optimal alignment between support quality and outcome. The high success rate in **Mandla**, despite the low rating for support quality, suggests the project must **review and improve its service delivery mechanism** there. Focus should be placed on resolving the **13%** who still cannot avail benefits in **Pratapgarh** to ensure **universal access** is achieved.

"Stakeholder coordination was very effective; once we are able to connect with the Panchayat level officials, all is sorted.

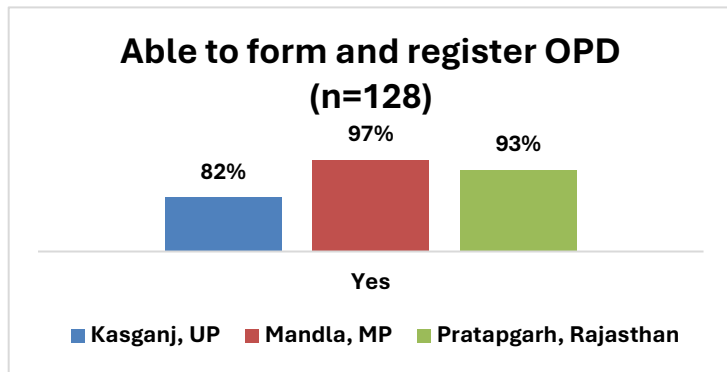
- NGO Representative

### OPD Training

The OPD Training component demonstrated high effectiveness in achieving its core objectives of group formation, knowledge transfer, and improving the participants' perceived quality of life. Effectiveness is measured by the successful outcome generation across these key metrics.

### Effectiveness in Group Formation

The project was highly effective in establishing the OPD groups. Overall, **92%** of participants reported that the formation process was successful, confirming that the resources deployed effectively overcame procedural hurdles.

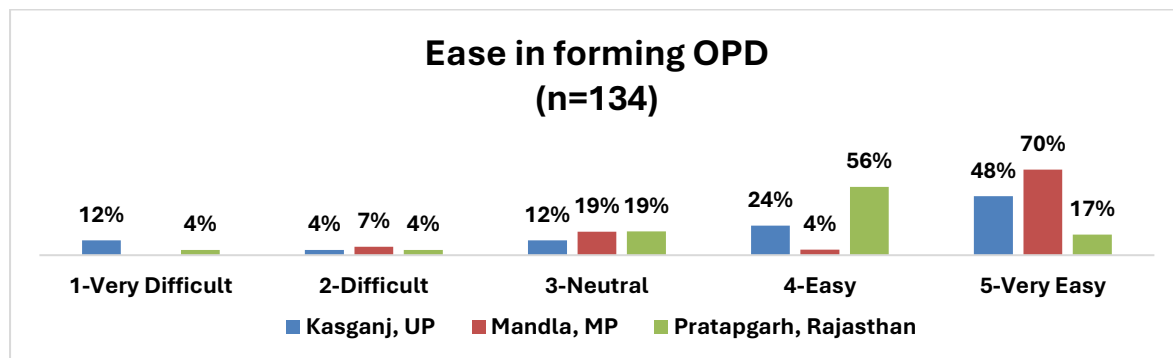


- **Mandla, MP**, achieved near-universal success, with **97%** of participants confirming the OPD was formed and registered. This is the highest rate across the districts, signifying maximum effectiveness in mobilisation and procedural compliance.
- **Pratapgarh, Rajasthan**, also demonstrated high success at **93%**. Despite this high outcome, **16%** of groups reported taking **more than 8 months** to form, suggesting that dedicated staff effort was required to push complex cases through slow administrative processes.
- **Kasganj, UP**, reported a lower success rate of **82%**. This implies the local barriers to formal group establishment were somewhat higher here, requiring specific attention to address the **18%** who were unable to register.

### Effectiveness in Ease of Group Formation

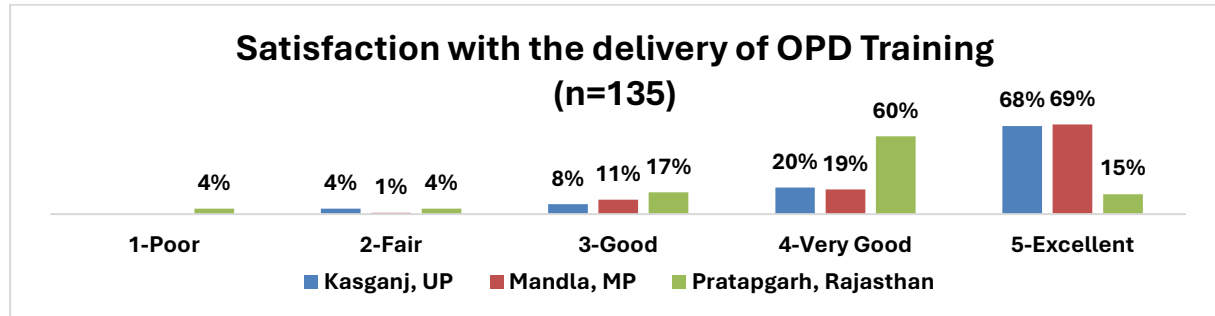
Ease of formation reflects the usability and simplicity of the processes provided. Overall, **74%** of participants found the process of forming and registering their OPD **Easy or Very Easy**.

- **Mandla, MP**, reported the highest perceived ease at **74% (70% Very Easy)**, confirming the streamlined nature of the support provided.
- **Kasganj, UP**, reported a high combined ease of **72% (48% Very Easy)**, but also reported a considerable **16%** finding it **Very Difficult or Difficult**, suggesting the process was inconsistent and relied heavily on external support for success.
- **Pratapgarh, Rajasthan**, showed high success in *outcome* (**93% formed**) but lower perceived *ease* (**73% Easy or Very Easy**). The high percentage of people who agree the venue was easily accessible (**82% Agree or Strongly Agree**) suggests physical logistics were efficient, but the paperwork process itself required considerable effort.

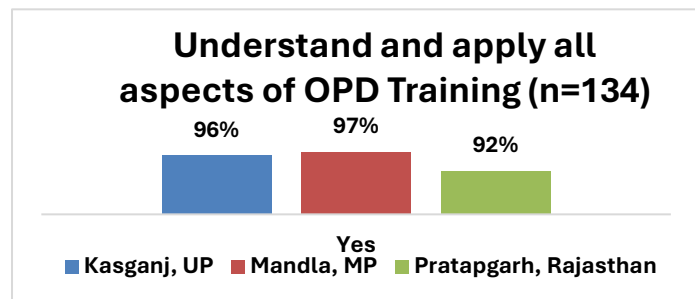


### Effectiveness in Training Quality and Transfer

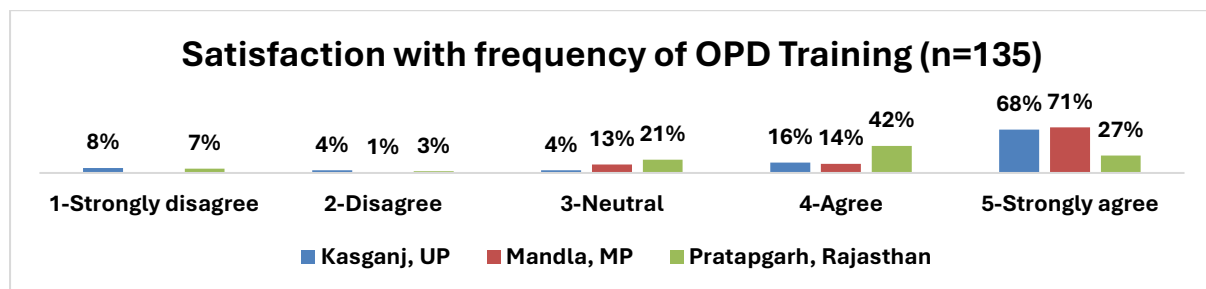
The quality of the training delivered and the resulting transfer of knowledge were excellent. Overall, **95%** of participants were able to **understand all or any aspects** of the training, confirming the clarity and accessibility of the material. Furthermore, **83%** of respondents rated the organisation's delivery as **Very Good or Excellent**, and **80%** were satisfied with the training frequency.



- **Kasganj, UP, and Mandla, MP,** showed the highest participant satisfaction with delivery quality, with **68%** and **69%**, respectively, rating it **Excellent**. This suggests optimal usage of training resources and staff competence in these two districts.



- **Pratapgarh, Rajasthan,** reported lower satisfaction in the **Excellent** category (**15%**) but a high concentration of satisfaction in the **Very Good** category (**60%**). This distribution suggests that while the delivery was sound, it may not have met the superior standards achieved in the other two districts.

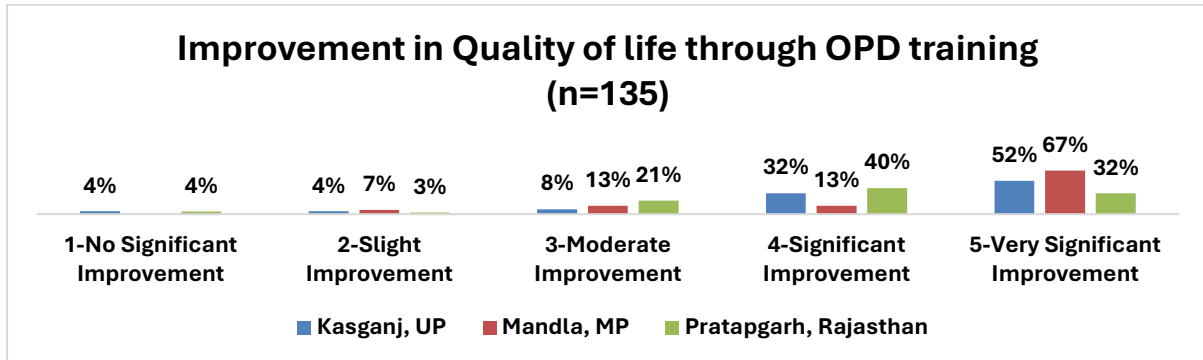


### Effectiveness in Personal Impact

The training was highly effective in achieving its ultimate goal of improving life quality. Overall, **78%** of participants found the training helpful toward improving their quality of life or understanding their disability (**26% Significant Improvement; 52% Very Significant Improvement**).

- **Mandla, MP,** reported the highest personal impact, with **80%** finding the improvement **Significant or Very Significant (67% Very Significant)**. This confirms the training translated quickly and directly into personal outcomes.

- **Kasganj, UP**, reported a similarly high impact, with **84%** finding the improvement **Significant or Very Significant (52% Very Significant)**. This reinforces the finding that despite procedural difficulties, the core training delivered profound personal benefit.
- **Pratapgarh, Rajasthan**, reported **72%** finding the improvement **Significant or Very Significant**, showing a solid positive outcome, but at a slightly lower rate than the other districts.



The OPD training demonstrated high overall effectiveness, successfully forming **92%** of groups and achieving high personal impact. **Mandla** was the strongest performer, with the highest formation rate and greatest perceived ease. While **Kasganj** reported the highest training quality, its lower formation rate implies procedural issues. The consistent high quality and tangible life improvements across all districts confirm the OPD model is highly effective and ready for **sustained local operation**.

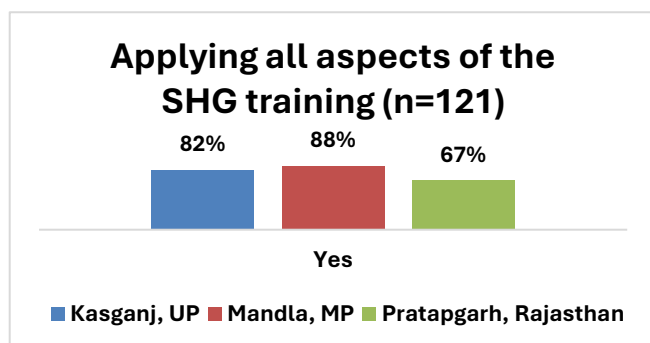
## SHG Training

The SHG Training component showed strong effectiveness in achieving its objectives related to skill application and financial formalisation. Effectiveness is measured by the proportion of participants successfully applying the training and the quality of the delivery process.

### *Effectiveness in Skill Application:*

Overall, the training proved highly effective, with **79%** of participants reporting they were able to **apply any aspect** of the training they received. This result indicates that the curriculum was highly practical and successfully transferred usable knowledge.

- **Mandla, MP**, showed the highest effectiveness in application, with **88%** of participants responding **Yes**. This strong result demonstrates the highest success in translating learned skills into group action, suggesting the content was highly relevant to the local SHG environment.



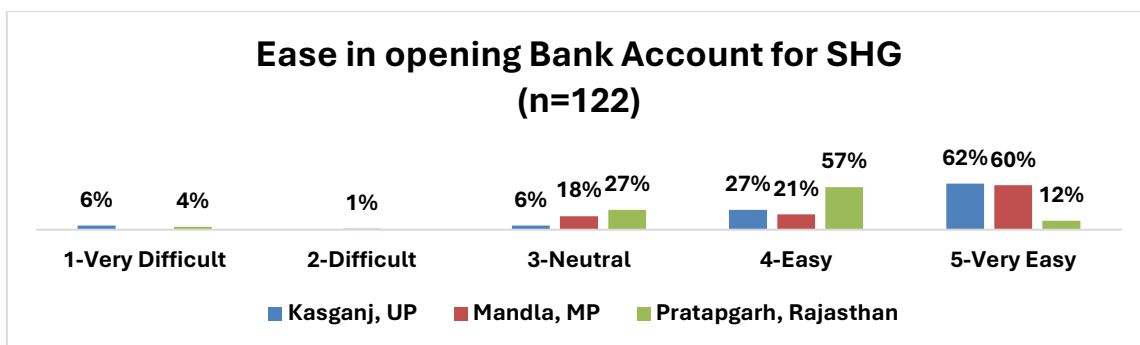
- **Kasganj, UP**, also reported strong success, with **82%** of participants applying the training. This high rate confirms the training's direct usefulness in facilitating group activities in this district.

- **Pratapgarh, Rajasthan**, reported the lowest application rate, at **67%**. While still a clear majority, this lower rate implies that the training's content or practical exercises may need minor refinement to achieve the robust application rates seen in the other districts.

*Effectiveness in Group Formalisation (Bank Account Opening):*

A key measure of effectiveness is the successful execution of foundational group functions. Overall, **77%** of SHGs found the process of opening a bank account **Easy or Very Easy (36% Easy; 41% Very Easy)**. This indicates the project successfully simplified the bureaucratic process necessary for financial activity.

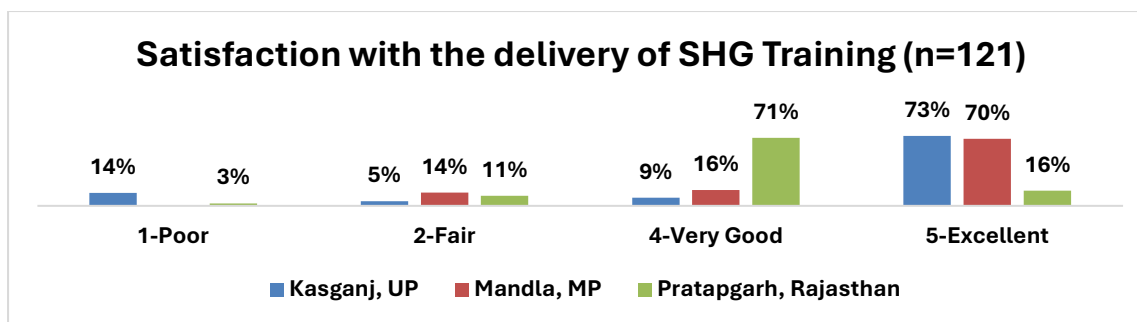
- **Kasganj, UP**, reported the highest ease of bank account opening, with **89%** of groups finding it **Easy or Very Easy (62% Very Easy)**. This suggests the local support mechanisms were most effective in streamlining financial access and paperwork in Kasganj.
- **Mandla, MP**, also showed a very high ease rating, at **81% (60% Very Easy)**. This confirms the financial formalisation support was highly effective and efficient in this district.
- **Pratapgarh, Rajasthan**, showed a lower ease rating, with only **69%** finding the process **Easy or Very Easy**. This implies that while the outcome of opening an account was often achieved, the process itself was more neutral or difficult compared to the support provided elsewhere.



*Effectiveness in Training Quality and Satisfaction:*

The high quality of training delivery contributes directly to its effectiveness. Overall, **86%** of participants rated the organisation's delivery of SHG training as **Very Good or Excellent (49% Excellent)**. Furthermore, **78%** were **Agree or Strongly Agree** with the frequency of the training sessions.

- **Kasganj, UP**, and **Mandla, MP**, showed the highest satisfaction with delivery quality, demonstrating that the training resources were well-used and delivered with high quality and impact in these regions. Conversely, the combined low rating in Mandla implies that a minority cohort had difficulty with the training methodology or content pacing.
- **Pratapgarh, Rajasthan**, shows a concentration of satisfaction in the **Very Good** category rather than **Excellent**. This distribution suggests that while the training was rated highly by a majority, the delivery may not have met the highest standards of quality experienced in the other two districts. The high percentage of **Very Good** ratings still reflects sound implementation.



The SHG Training proved highly effective overall, successfully enabling **skill application** and **group formalisation** across all districts. **Mandla** demonstrated the strongest combined effectiveness, showing the highest rate of applying new skills (**88%**) and a high quality of training delivery. **Kasganj** also performed exceptionally well in easing financial access (**89%** ease of bank account opening), while the comparatively lower application rate in **Pratapgarh** suggests a need to slightly **refine the curriculum** to ensure maximum practical relevance in that region.

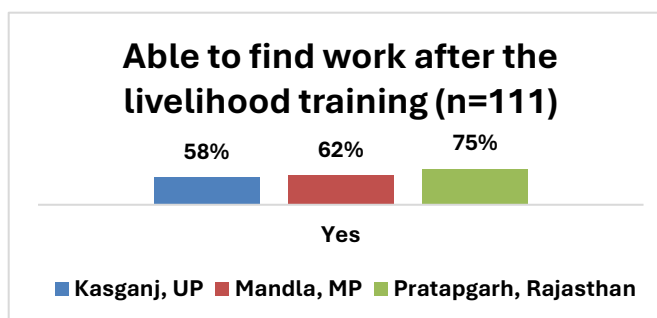
## Livelihood Training

The Livelihood Training component showed strong overall effectiveness in achieving its intended outcome of securing employment for participants. Effectiveness is assessed by the proportion of the cohort that successfully found work and the ease with which they achieved this goal.

### *Effectiveness in Securing Work:*

Overall, the training proved successful, with **65%** of participants reporting they were able to **find work** after the livelihood session. This indicates that the skills taught were applicable and successfully translated into job or self-employment outcomes for the majority of the beneficiaries.

- **Pratapgarh, Rajasthan**, reported the highest success rate, with **75%** of participants finding work. This demonstrates the strongest **skill-to-market linkage**, implying the training content was exceptionally well-aligned with local economic opportunities.



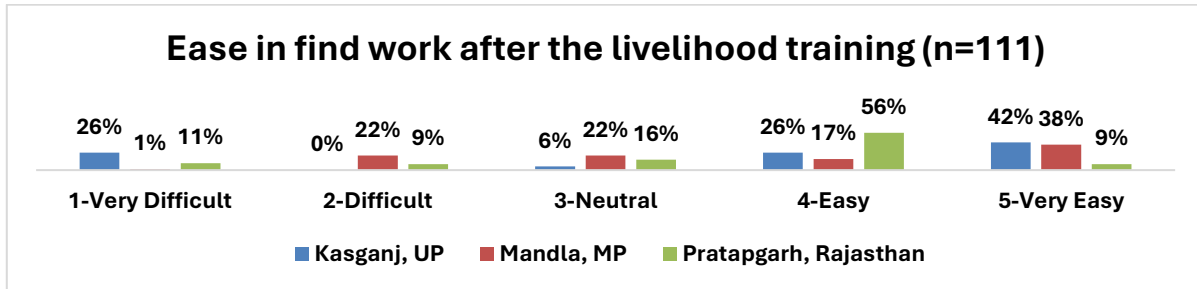
- **Mandla, MP**, also showed strong effectiveness, with **62%** finding work.
- **Kasganj, UP**, reported a lower success rate of **58%**. This suggests that while more than half of the participants found work, the curriculum or post-training support requires adjustment to raise the employment rate to the levels seen in Pratapgarh.

### *Effectiveness in Ease of Finding Work:*

The perceived ease of finding work reflects the true utility of the training and the confidence it instilled in participants. Overall, **61%** of participants rated the process as **Easy or Very Easy (32% Easy; 29% Very Easy)**.

- **Kasganj, UP**, reported the highest perceived ease, with **68%** of participants rating the process as **Easy or Very Easy (42% Very Easy)**. This high perceived ease suggests that for those who succeed, the training provided the right level of skill and self-assurance.

- **Mandla, MP**, also showed a strong perceived ease, with **55%** rating it **Easy or Very Easy (38% Very Easy)**.
- **Pratapgarh, Rajasthan**, showed the highest success in finding work (**75%**) yet reported a lower perceived ease (**65% Easy or Very Easy**). This divergence implies that while the labour market is favourable, the job-seeking process itself may present challenges that the training did not fully smooth out.



The Livelihood Training was effective, with **65%** of participants securing work and **61%** finding the process easy. Effectiveness was highest in **Pratapgarh (75% work found)**, demonstrating excellent market-linkage. The lower employment rate in **Kasganj (58%)**, despite high perceived ease, indicates a need to **strengthen employment linkages** there. Overall, the project successfully translated training into **tangible livelihood outcomes** for the majority.

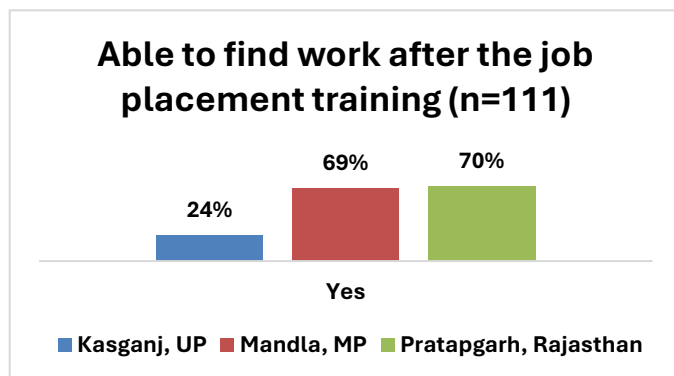
### Job Placement Training

The Job Placement Training component showed strong effectiveness in achieving its core objective of securing employment, although the ease of finding work varied significantly by location. Effectiveness is measured by the degree to which the training led to its intended outcome of work placement.

#### *Effectiveness in Securing Work:*

Overall, the project was highly successful, with **65%** of participants reporting they were able to **find work** after the job placement session. This indicates that for nearly two-thirds of the cohort, the training successfully translated into an employment outcome.

- **Pratapgarh, Rajasthan**, and **Mandla, MP**, showed the highest effectiveness, with **70%** and **69%**, respectively, of participants finding work. This demonstrates that the training content was highly relevant and successful in matching skills to employment opportunities in these regions.

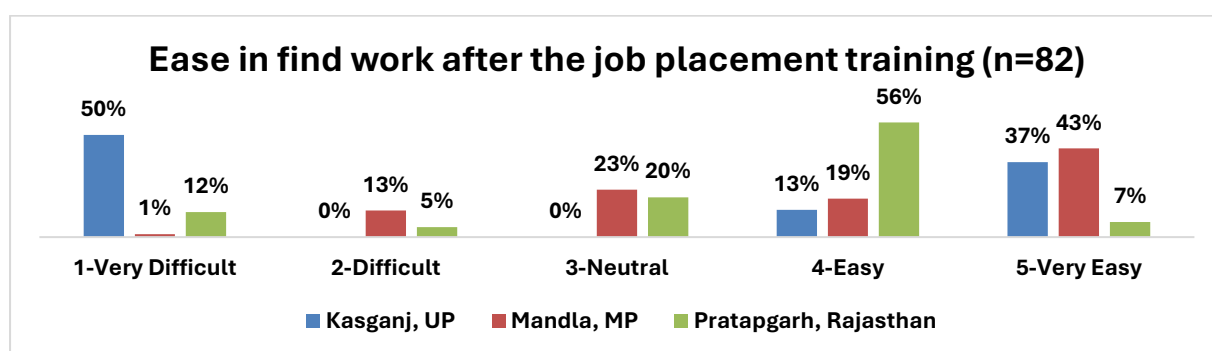


- In contrast, **Kasganj, UP**, reported a significantly lower placement rate of **24%**. This implies the training's curriculum or local market linkages may not have been fully effective in facilitating employment in this district.

### Effectiveness in Ease of Finding Work:

The perceived ease of finding work reflects the true usability and market success of the skills taught. Overall, **62%** of participants rated the process as **Easy or Very Easy**.

- **Mandla, MP**, reported the highest perceived ease, with **62%** of participants rating the process as **Easy or Very Easy (43% Very Easy)**. This confirms that the training provided the necessary tools and confidence for rapid job search success.
- **Pratapgarh, Rajasthan**, also showed strong perceived ease, with **63%** rating it **Easy or Very Easy (56% Easy)**.
- **Kasganj, UP**, showed a major divergence: while **50%** rated the process as **Very Difficult**, **50%** still rated it as **Easy or Very Easy**. This split result suggests that for those who succeed in Kasganj, the process is very simple, but for a large minority, major, unresolved barriers remain.



The Job Placement Training proved effective overall, with **65%** securing work. Effectiveness was highest in **Pratapgarh (70%)** and **Mandla (69%)**, where the training smoothly translated to employment. The low work rate in **Kasganj (24%)** indicates the project must **re-evaluate its training content** or **strengthen local market partnerships** in that district to achieve comparable results. These actions will help ensure the programme consistently delivers **sustained livelihood outcomes** across all project locations.

## 3.5. Efficiency of the Project Initiatives

### Social Security Benefits

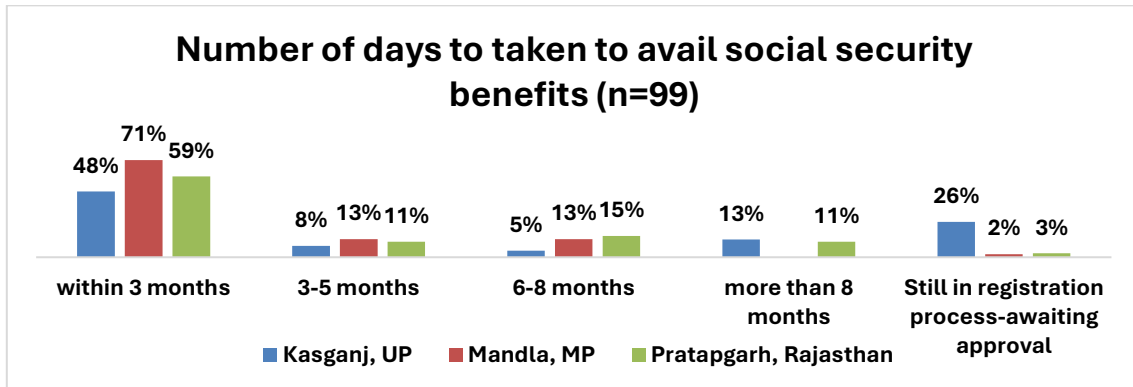
The Social Security Benefits component's efficiency is measured by the speed at which participants' applications were accepted, reflecting the smoothness of the support process.

#### Efficiency in Application Acceptance Speed:

Overall, the process was reasonably quick, with **52%** of applications accepted **within 3 months**, and **62%** accepted within **5 months**. This suggests that for the majority of participants, the project inputs successfully accelerated the typically slow bureaucratic process. A small but concerning **7%** are **still in the registration process, awaiting approval**, indicating persistent bottlenecks.

- **Mandla, MP**, demonstrated the highest efficiency in speed, with **71%** of applications accepted **within 3 months**. This implies that the support mechanisms, likely driven by RRP (Rehabilitation Resource Persons) on documentation, were the most effective and streamlined in this district.

- **Pratapgarh, Rajasthan**, showed strong speed, with **59%** accepted **within 3 months**. However, **11%** of applications took **more than 8 months**, suggesting that while the initial success rate is good, complex cases face slow bureaucratic resolution.
- **Kasganj, UP**, reported the slowest average acceptance speed, with only **48%** accepted **within 3 months**. Furthermore, a substantial **26%** were **still awaiting approval**. This indicates the lowest level of efficiency, suggesting significant procedural delays or difficulties in documentation support for the project's target group in this district.



The component achieved **moderate efficiency** overall, with **62%** of applications accepted within five months. **Mandla** showed high process efficiency (**71% accepted in 3 months**), but the high proportion of cases **still awaiting approval** in **Kasganj (26%)** indicates a major procedural lag. To increase efficiency, resources must be focused on **streamlining the application processes** and resolving the complex, delayed cases in **Kasganj**.

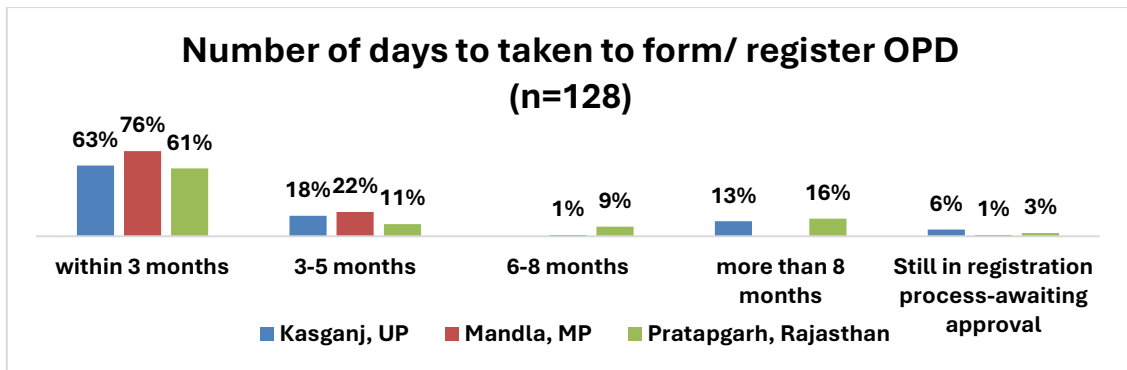
## OPD Training

The OPD Training component demonstrated high operational efficiency in its logistical arrangements, resource deployment, and the speed of group formalisation, suggesting that project inputs were well-structured to meet targets quickly.

### *Efficiency in Group Formation Speed*

The time taken to form and register OPDs is a key measure of the project's operational efficiency. Overall, **69%** of OPDs were formed **within 3 months**, showing the process was rapid and streamlined for the majority of participants. **87%** were formed **within 5 months** or less.

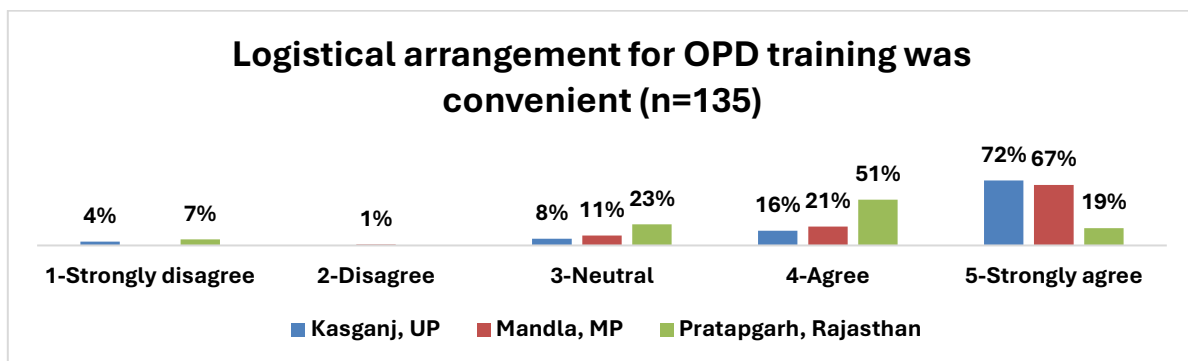
- **Mandla, MP**, showed the highest efficiency, with **76%** of OPDs formed **within 3 months**. This implies that the support staff and resources deployed there were the most effective in quickly facilitating group establishment.
- **Pratapgarh, Rajasthan**, and **Kasganj, UP**, reported strong speeds at **61%** and **63%**, respectively, formed **within 3 months**. However, Kasganj reported a considerable **13%** of groups taking **more than 8 months**, and Pratapgarh reported **16%** taking that long. This suggests that while the average speed is good, specific procedural or administrative bottlenecks caused significant delays for a minority of groups in both districts.



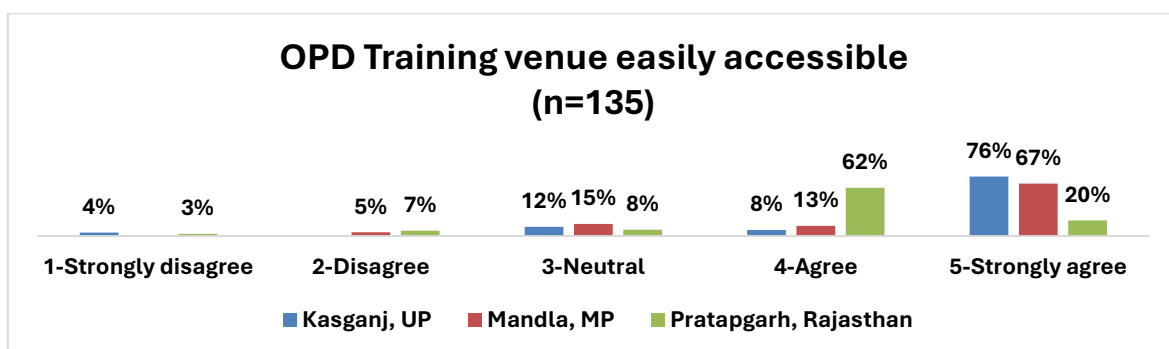
#### *Efficiency in Logistics and Accessibility*

The physical delivery and environment of the training were highly efficient in terms of convenience and accessibility.

- Convenience:** Overall, **82%** of participants found the logistical arrangements (venue, timing) **Agree or Strongly Agree** to be convenient. **Kasganj, UP**, reported the highest convenience rating at **88%** (**72% Strongly Agree**), followed closely by **Mandla, MP**, at **88%** (**67% Strongly Agree**). This suggests high resource effectiveness in scheduling and venue selection in these districts.

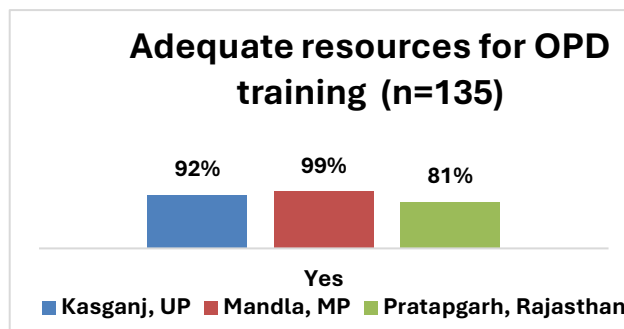


- Accessibility:** Similarly, **81%** of participants overall found the venue **Agree or Strongly Agree** to be easily accessible. **Kasganj, UP**, again reported the highest satisfaction at **84%** (**76% Strongly Agree**), followed by **Mandla, MP**, at **80%** (**67% Strongly Agree**).



### Efficiency in Resource Availability

The perceived availability of resources was consistently high, suggesting sound resource planning. Overall, **92%** of participants felt that **adequate resources** (staff, information, and infrastructure) were available for smooth training implementation. **Mandla, MP**, reported near-universal satisfaction at **99%**, confirming maximum effectiveness in resource deployment in that district.



The OPD training demonstrated high **logistical efficiency** and **resource sufficiency**, with **92%** reporting adequate resources and **69%** of groups forming **within 3 months**. Efficiency challenges exist in procedural bottlenecks, with **16%** of groups in Pratapgarh and **13%** in Kasganj experiencing formation delays beyond eight months. To increase efficiency, resources must be allocated to **streamline bureaucratic processes** and resolve these long-term **procedural lags**.

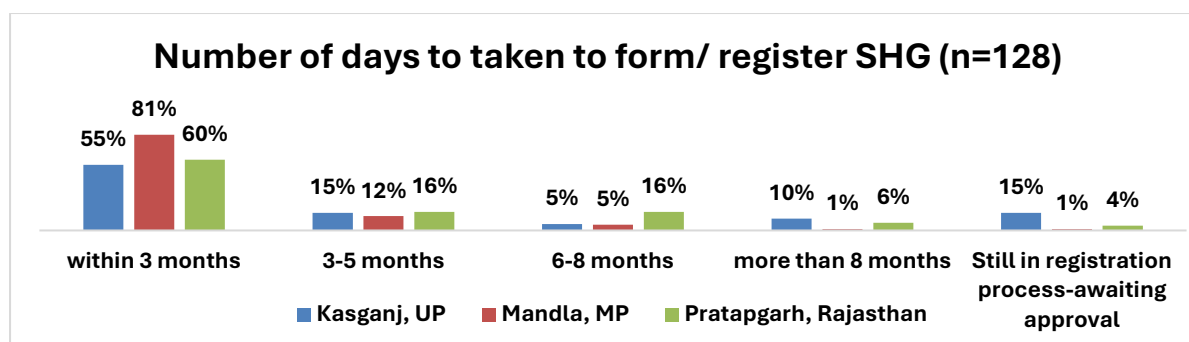
### SHG Training

The SHG Training component demonstrated strong efficiency in its logistical arrangements and the speed of group formation, suggesting that project inputs were well-structured for rapid group establishment and mobilisation.

#### Efficiency in Group Formation Speed:

The time taken to form and register SHGs is a key measure of the project's operational efficiency. Overall, **68%** of SHGs were formed **within 3 months**, showing the process was rapid and streamlined for the majority of participants. **83%** were formed **within 5 months**.

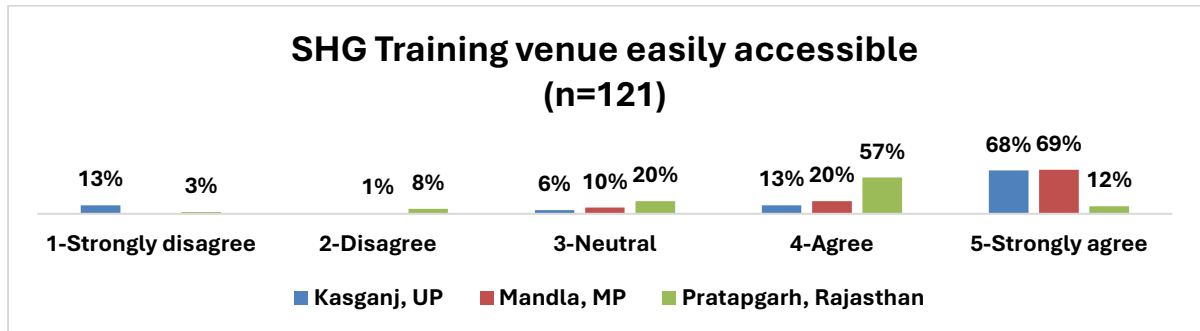
- **Mandla, MP**, showed the highest efficiency, with **81%** of SHGs formed **within 3 months**. This implies that the support staff and resources deployed there were the most effective in quickly facilitating group establishment.
- **Kasganj, UP**, and **Pratapgarh, Rajasthan**, reported strong speeds at **55%** and **60%**, respectively, formed **within 3 months**. The lower percentage in Kasganj, however, included **10%** of groups taking **more than 8 months** and **15%** **still awaiting approval**. This indicates that while average speeds are decent, specific bottlenecks in the group formalisation process need addressing in Kasganj.



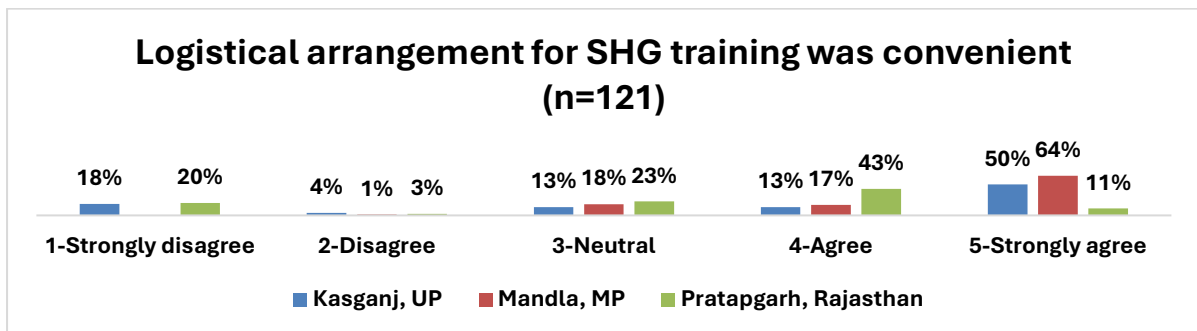
#### Efficiency in Logistics and Accessibility:

The physical delivery of the training was highly efficient in terms of convenience and accessibility.

- Accessibility:** Overall, **80%** of participants found the training venue **Agree or Strongly Agree** to be easily accessible. **Mandla, MP**, showed the highest satisfaction with accessibility at **89%** (**69% Strongly Agree**), followed by **Kasganj, UP**, at **81%** (**68% Strongly Agree**). This suggests project resources were used effectively to select convenient locations.

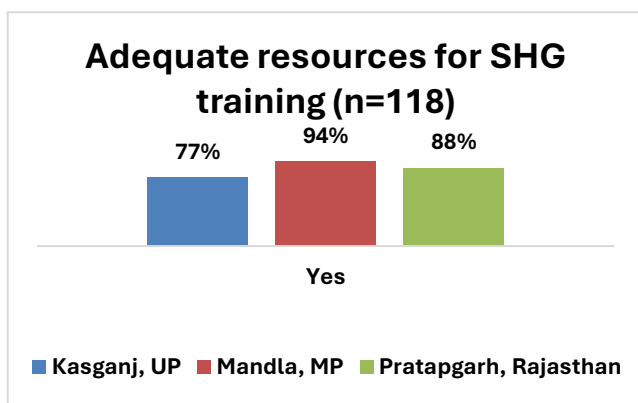


- Convenience:** Overall, **67%** of participants found the logistical arrangements (venue, timing, etc.) **Agree or Strongly Agree** to be convenient. **Mandla, MP**, reported the highest convenience rating at **81%** (**64% Strongly Agree**). **Pratapgarh, Rajasthan**, reported the lowest convenience satisfaction at **54%** (**11% Strongly Agree**), suggesting that scheduling or venue timing needs review in that district.



*Efficiency in Resource Availability:*

The perceived availability of resources was consistently high, suggesting good resource planning. Overall, **88%** of participants felt that adequate resources (staff, information, and infrastructure) were available for smooth training implementation. **Mandla, MP**, reported the highest satisfaction at **94%**.



The SHG training achieved strong **operational efficiency**, with **68%** of groups formed **within 3 months** and high satisfaction with **venue accessibility (80%)**. The project demonstrated success in deploying adequate resources (**88%** perceived as adequate). To further increase efficiency, resources must target the procedural bottlenecks in **Kasganj** to resolve the **15%** of groups still awaiting approval and to match **Mandla's** high group formation speed.

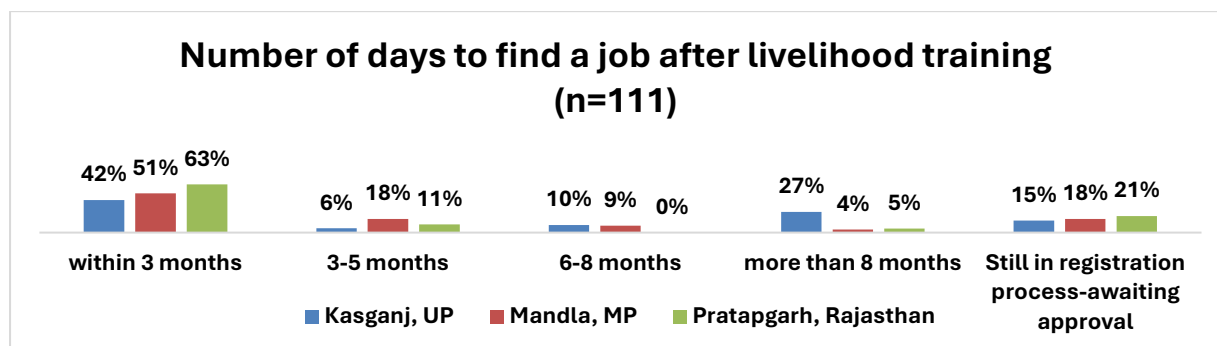
## Livelihood Training

The Livelihood Training component exhibited varying levels of efficiency in converting training into timely employment and providing a convenient learning environment.

### *Efficiency in Employment Speed:*

The time taken for participants to find work is a measure of the training's operational efficiency. Overall, **52%** of participants secured work **within 5 months (42% within 3 months + 10% within 3-5 months)**, showing that for half the cohort, the training was a timely input.

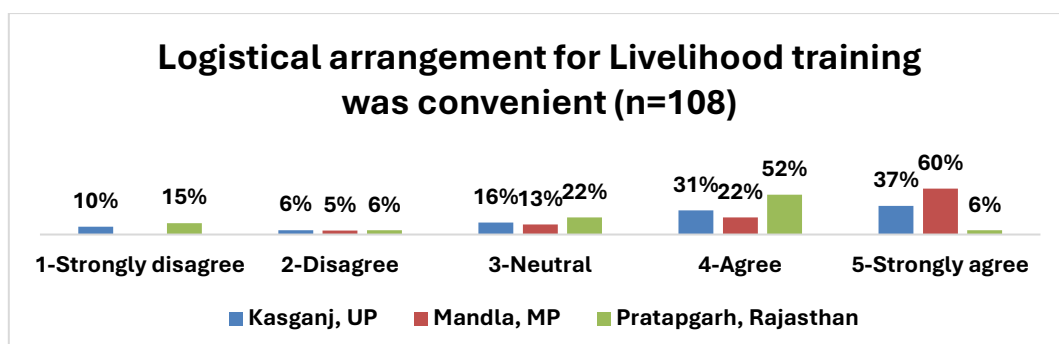
- **Pratapgarh, Rajasthan**, demonstrated the highest speed, with **74%** of participants finding work **within 5 months (63% within 3 months)**. This implies the training content and post-training support were highly efficient in leading to immediate economic results in this region.
- **Mandla, MP**, showed moderate efficiency, with **69%** finding work **within 5 months (51% within 3 months)**. However, **18%** were still awaiting approval, suggesting administrative bottlenecks in resource conversion.
- **Kasganj, UP**, showed the slowest rate of timely conversion, with only **48%** finding work **within 5 months (42% within 3 months)**. A substantial **27%** took **more than 8 months**, suggesting a lower conversion efficiency or a greater gap between training input and market opportunities in this district.



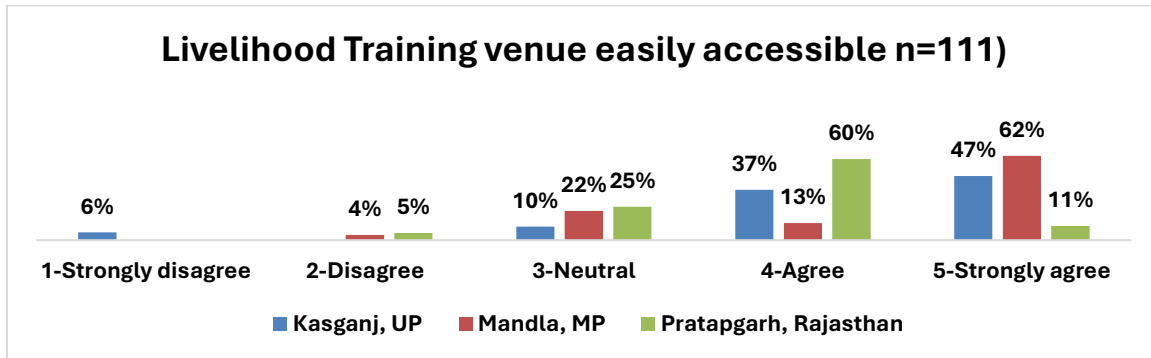
### *Efficiency in Logistics and Accessibility:*

The physical delivery and scheduling of the training were generally judged convenient by participants, indicating good logistical planning.

- **Convenience:** Overall, the training was well-received, with **53%** of participants finding the arrangements (venue, timing) **Agree or Strongly Agree** to be convenient. **Mandla, MP**, showed the highest convenience rating at **82%** (**60% Strongly Agree**), suggesting highly effective scheduling and venue selection there.



- Accessibility:** Similarly, **84%** of participants overall found the venue **Agree or Strongly Agree** to be easily accessible. **Mandla, MP**, again reported the highest satisfaction at **75%** (**62% Strongly Agree**), implying efficient selection of training locations.



The Livelihood Training achieved strong **logistical efficiency** in venue accessibility and convenience, particularly in **Mandla**. While **Pratapgarh** showed the best speed in securing work (**74% within 5 months**), the large cohort **still awaiting work** in **Kasganj (15%)** and **Mandla (18%)** suggests the project needs to **refocus resources** on immediate post-training support and market linkages to **increase timely employment conversion** and reduce bottlenecks.

### Job Placement Training

The Job Placement Training component showed moderate efficiency in converting training into quick employment but demonstrated high logistical performance across certain districts. Overall, the speed of finding work suggests inputs could be better calibrated to market demand, but the training environment was largely judged convenient.

#### *Efficiency in Employment Speed:*

The speed at which participants find work indicates the operational efficiency of the training. Overall, only **55%** of participants found work **within 3 months**. A considerable proportion (**18%**) is still awaiting work.

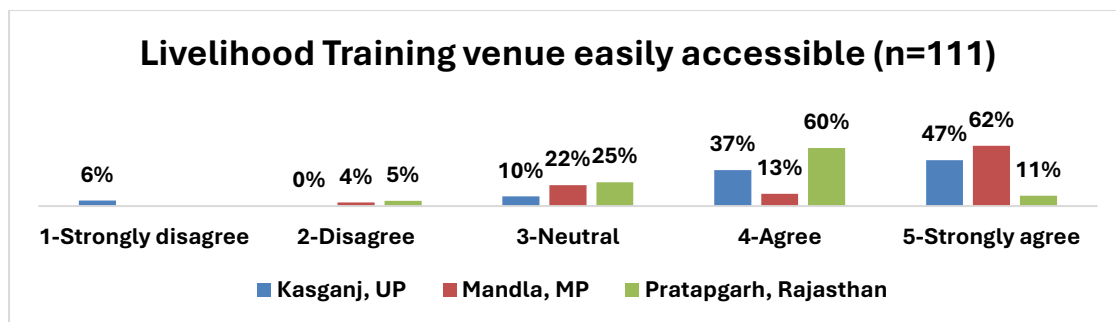
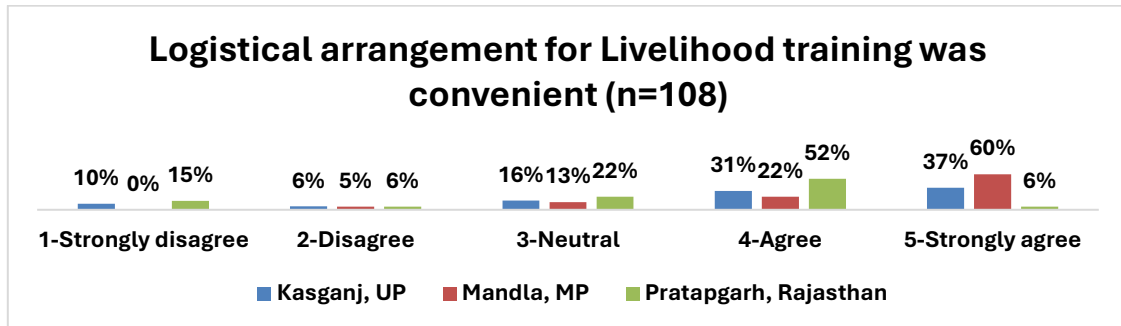
- Pratapgarh, Rajasthan**, demonstrated the highest conversion speed, with **71%** of participants securing work **within 3 months**. This implies the training content and post-training support provided the most direct and fastest route to employment in this district.
- Kasganj, UP**, and **Mandla, MP**, showed slower initial conversion, with **50%** and **46%**, respectively, finding work **within 3 months**. Furthermore, a large proportion in **Kasganj, UP (37%)** and **Mandla, MP (20%)** are **still awaiting work**, suggesting the project inputs need adjustment to improve immediate placement results.



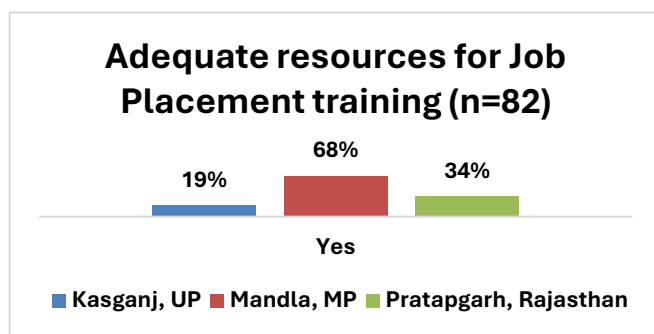
### Efficiency in Logistics and Resources:

The delivery of the training was generally efficient in terms of convenience and resource availability, suggesting good logistical planning.

- **Convenience and Accessibility:** Overall, **69%** of participants found the logistical arrangements (timing, venue), and **77%** found the venue to be easily accessible. **Mandla, MP**, showed the highest participant satisfaction with logistics, with **60%** finding the arrangements convenient and **62%** finding the venue easily accessible.



- **Resource Availability:** Overall, **40%** of participants reported that adequate resources (staff, information, infrastructure) were available. **Mandla, MP**, showed the highest satisfaction with resources, at **68%**. **Kasganj, UP**, reported the lowest satisfaction, with only **19%** feeling resources



were adequate, despite a high percentage of participants finding the venue accessible, suggesting a shortfall in staffing or information rather than physical space.

The Job Placement Training demonstrated strong logistical efficiency, especially in **Mandla**, where venue accessibility and convenience were rated highly. However, the overall **employment conversion speed is moderate**, with **55%** securing work within three months. To increase efficiency, the project should focus resources on **Kasganj** to improve **staff and informational resources** and refine training content for all districts to reduce the cohort **still awaiting to find work**.

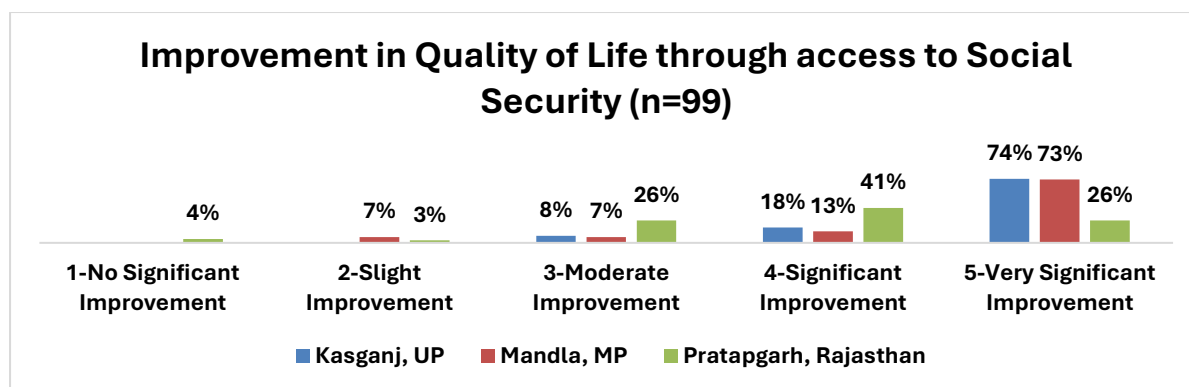
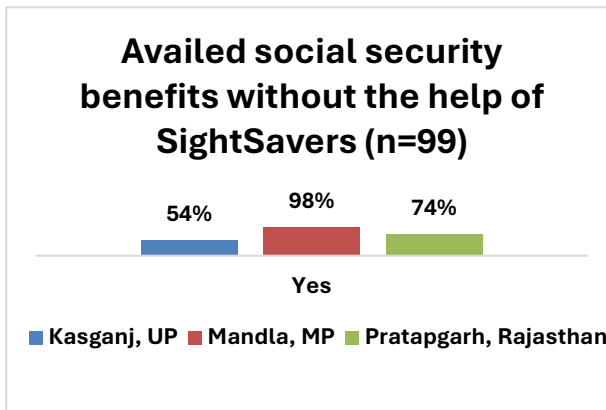
### 3.6. Impact of the Project Initiatives

#### Social Security Benefits

The Social Security Benefits component generated a strong and positive long-term impact, evidenced by a marked improvement in the participants' perceived quality of life and the development of self-reliance for community support.

Overall, the project successfully delivered tangible benefits. An aggregate of **48%** of participants reported a **Significant or Very Significant Improvement** in their quality of life (**16% Significant; 32% Very Significant**).

A major secondary impact is the creation of self-reliant community supporters, with **46%** of all respondents confirming they were able to independently apply for and secure benefits for someone else without external team assistance. This shows a high level of **knowledge transfer** and **social multiplication**.



The impact on quality of life and the development of self-reliance varied across the districts:

- Mandla, MP:** This district reports the highest impact, with a combined **86%** finding the improvement in quality of life **Significant or Very Significant (73% Very Significant)**. Crucially, Mandla exhibits near-universal self-reliance, with **98%** of participants having successfully helped someone else access benefits independently. This implies the deepest **social change**, where participants have become **active community resource persons**.
- Kasganj, UP:** Kasganj also shows a very high **personal impact**, with **92%** reporting a **Significant or Very Significant Improvement** in quality of life (**74% Very Significant**). However, the rate of independent external support is lower, with **54%** helping someone else. This suggests the primary impact is strong **personal welfare**, with potential for greater **community resource building**.
- Pratapgarh, Rajasthan:** This district shows a strong overall positive impact, with **67%** reporting **Significant or Very Significant Improvement** in quality of life (**41% Significant**). The rate of external support is strong at **74%**, which confirms that the

training successfully imparted the necessary confidence and knowledge for **sustained community action** and **knowledge dissemination** post-project.

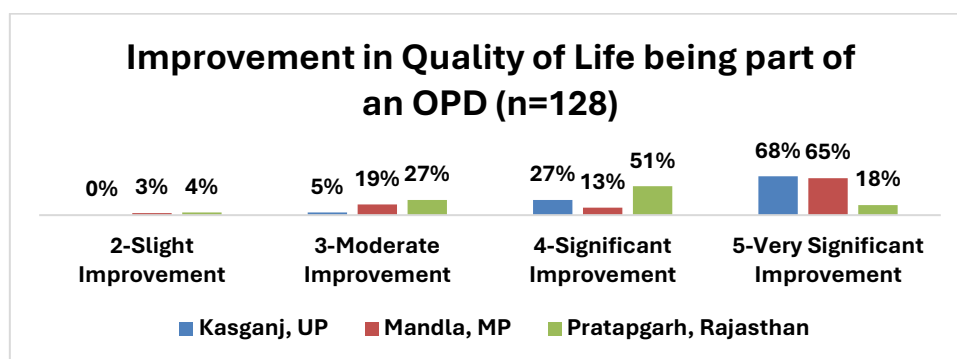
The consistent and high ratings across all three districts confirm that the Social Security component achieved a deep and lasting **personal impact** on well-being. Furthermore, the high rates of participants independently helping others secure benefits are strong evidence of successful **social multiplication** and **sustained community resource building** post-project.

"The most beneficial aspect of the UDID card and pension scheme is that it is available monthly at INR 1250."

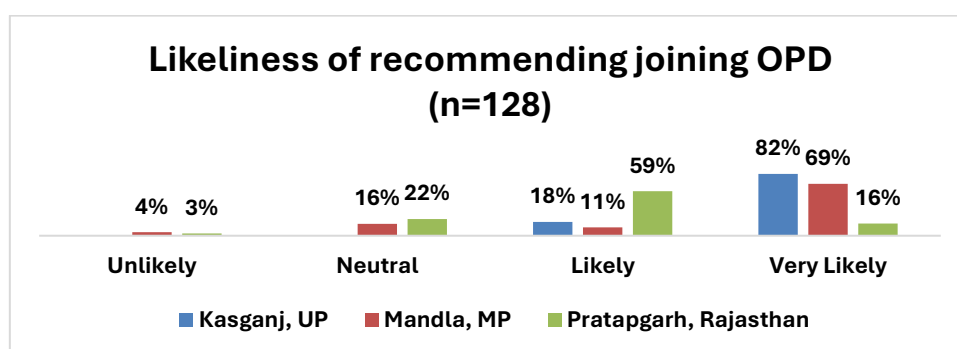
-PwD, Kasganj

## OPD Training

The Organisational People with Disabilities (OPD) training component generated substantial long-term impact by improving personal well-being and establishing a framework for community advocacy and replication. Overall, the training successfully translated into a perceived upgrade in participants' quality of life and fostered high internal motivation for sustaining the groups.



The training led to high levels of **personal impact** across all districts. Overall, **61%** of respondents reported a **Significant or Very Significant Improvement** in their quality of life after joining an OPD (**22% Significant; 39% Very Significant**). This strong outcome is mirrored by high internal support: **65%** of members stated they were **Likely or Very Likely** to recommend joining an OPD, ensuring the programme's long-term continuity through community endorsement.



A key impact is the creation of local leadership. Qualitative evidence shows that Rehabilitation Resource Persons (RRPs) gained knowledge and "now he helps everyone with documentation work," confirming the establishment of sustained social leadership capable of supporting continued OPD activity.

The perception of improved quality of life and the willingness to endorse the groups vary across the districts:

- **Kasganj, UP:** This district reported the highest combined personal impact, with **95%** of members finding the improvement in quality of life **Significant or Very Significant (27% Significant; 68% Very Significant)**. This exceptional outcome confirms the profound benefit OPD membership provides here. This impact is reinforced by **all respondents (100%)** reporting they were **Likely or Very Likely** to recommend the group, showing maximum community faith in the OPD model.
- **Mandla, MP:** This district shows strong personal impact, with **78%** of members reporting a **Significant or Very Significant Improvement** in quality of life. The willingness to recommend is similarly strong, with **80%** of members stating they were **Likely or Very Likely** to endorse the OPD. This implies the social and psychological benefits of group membership are well-established, supporting **sustained local relevance** for the groups.
- **Pratapgarh, Rajasthan:** This district also reports strong outcomes, with **69%** finding the improvement in quality of life **Significant or Very Significant (51% Significant; 18% Very Significant)**. The overall recommendation rate is lower (**75% Likely or Very Likely**) but still substantial. The high rating for **Significant Improvement (51%)** suggests the OPD provides tangible, important benefits, which is a strong foundation for the group's **long-term endurance**.

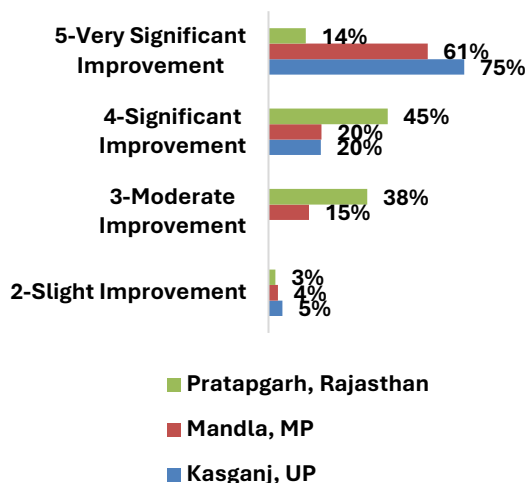
The consistent and strong findings across the districts confirm that the OPD training successfully fostered **social capital** and **community ownership**. High personal life improvement and recommendation rates show the groups have established **enduring relevance** and a validated model, strongly predicting the **sustained continuity** and **local replication** of the groups.

## SHG Training

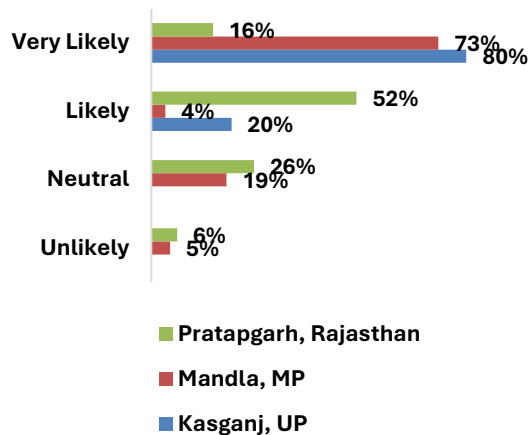
The SHG training component delivered a significant long-term impact by enhancing both personal well-being and financial autonomy among participants. Overall, the project successfully built social and financial capital, ensuring the groups can sustain their activities and continue to serve members.

The training led to a high degree of **personal improvement** across all districts. Overall, **59%** of participants reported a **Significant or Very Significant Improvement** in their quality of life after joining an SHG. This strong outcome is confirmed by high local support: **61%** of members stated they were **Likely or Very Likely** to recommend joining an SHG, ensuring the programme's long-term continuity through community endorsement.

### Improvement in Quality of Life being part of an SHG (n=128)

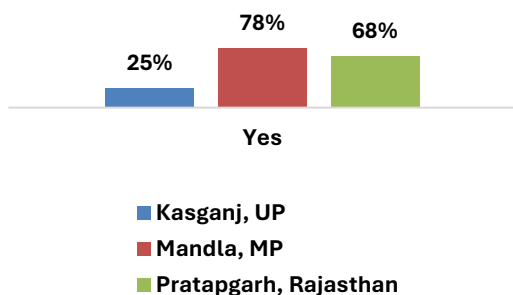


### Likelihood of recommending joining SHG (n=128)

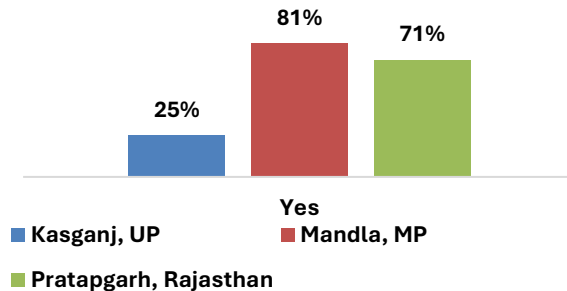


The most marked impact is seen in the development of **financial autonomy**. Overall, **56%** of SHG members reported being able to **access financial support by themselves** without reliance on external support. This finding is reinforced by qualitative evidence that members "learnt about SHG & SHG loan system," showing the transfer of usable knowledge.

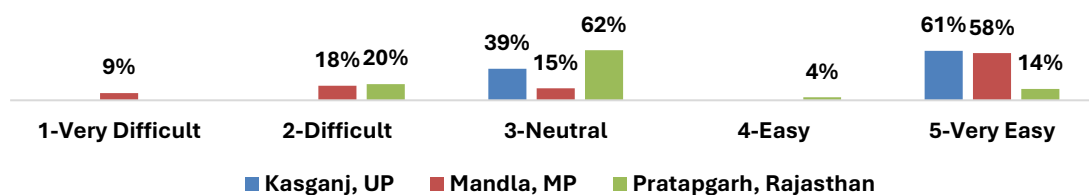
### SHG Able to access financial support without support (n=131)



### Successfully accessed Financial assistance through the SHG (n=131)



### Ease is accessing the Financial Support (n=86)



The degree of financial autonomy varies across the districts, suggesting different levels of sustained impact:

- **Mandla, MP:** This district reports the highest level of **financial independence**, with **81%** of members accessing financial support by themselves. This success implies that the group structures and financial literacy skills have strongly secured **fiscal autonomy**, leading to a self-sufficient SHG model. **75%** of members reported a **Significant or Very Significant Improvement** in quality of life, confirming the financial skills translate to direct personal benefits.
- **Pratapgarh, Rajasthan:** This district also shows a high degree of financial autonomy, with **71%** accessing financial support independently. This confirms that the training successfully delivered the necessary skills and confidence for **sustained financial action**. The high recommendation rate of **68% (Likely or Very Likely)** implies the local value proposition is sound, supporting the group's long-term existence.
- **Kasganj, UP:** This district shows a divergence in outcomes. While a high number of members (**95%**) reported a **Significant or Very Significant Improvement** in quality of life, **69%** still reported being **unable to access financial support** independently. This indicates that while the SHG created **social capital** and improved personal well-being, the core objective of **financial self-reliance** is yet to be achieved, requiring focused follow-up support on loan application and financial access procedures.

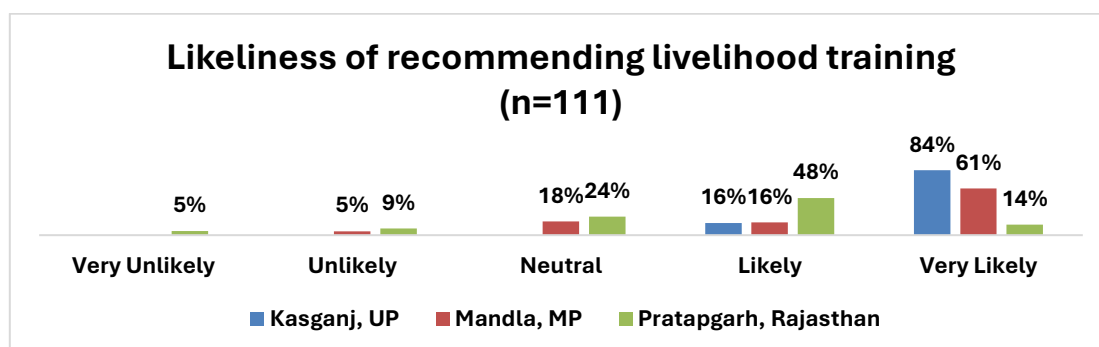
The SHG training achieved a high degree of **sustained project value** in Mandla. The strong consensus on personal life improvement (**77%**) validates that the project's **outcomes** are tangible and valued by participants. This success fosters **community endorsement (85%)**, which is a key predictor of **long-term continuity** and **local demand** for the project's benefits, ensuring they persist after external support concludes.

## Livelihood Training

Livelihood Training has created new economic pathways, but its long-term impact on employment requires further sustained follow-up. Overall, **53%** of participants stated they were **Likely or Very Likely** to recommend the training to others, showing a moderate belief in the programme's long-term worth.

- Endorsement for the training was highest in **Kasganj**, where **84%** of members were **Very Likely** to recommend it. This high endorsement (**84%**) in Kasganj indicates that the Livelihood Training content was extremely **relevant** to local economic opportunities and personal goals. This strong enthusiasm suggests a high probability of **sustained participation** and **skill application** post-project, securing the long-term effectiveness of the training component in this district.
- **Mandla** reported a **Likely or Very Likely** endorsement rate of **77%**. This strong endorsement rate in Mandla indicates that the Livelihood Training programme provided **relevant and applicable skills** for the local labour market. The high recommendation suggests participants perceived the training as a valuable use of their time. This positive sentiment is a predictor of **continued community engagement** and the sustained effectiveness of the training component, even after the project's formal conclusion.
- **Pratapgarh** reported a much lower **Likely or Very Likely** endorsement rate of **62%**. The relatively lower endorsement rate suggests the Livelihood Training's content, while valued, may not be as precisely matched to Pratapgarh's **local labour market** or participant aspirations as in other districts. This indicates a potential need to refine the

training resources to ensure **sustained relevance** and drive higher **community adoption**.



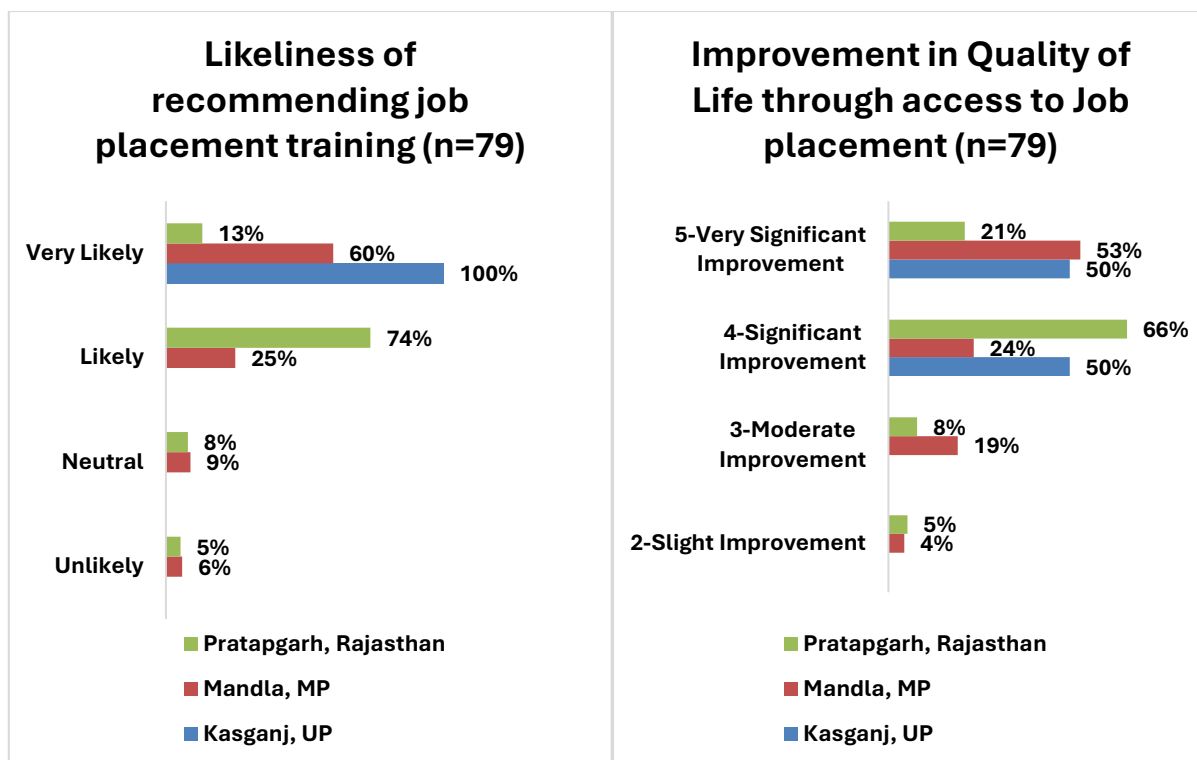
The strong endorsement confirms the training's initial success and relevance, particularly in Kasganj. Sustained economic impact, however, requires further support. Qualitative evidence suggests a critical need to provide participants with **financial capital** and **market linkage resources** to ensure skills translate into viable, long-term livelihoods post-project.

### Job Placement Training

Job Placement Training contributed to participants' self-perceived quality of life. Overall, **40%** of participants reported a **Significant** or **Very Significant Improvement** in their quality of life after the training. **43%** were **Likely** or **Very Likely** to recommend the training to others.

- **Kasganj** reported the highest rate of perceived life improvement with **all respondents** (Significant/Very Significant), and **all respondents were very likely** to recommend the job placement training. This indicates **exceptional project success** in matching training to local aspirations. This suggests the specific job skills taught were **highly relevant and valuable**, translating directly into **personal optimism** and a high probability of **community endorsement** and **future uptake** of the programme.
- **Pratapgarh** reported a strong **87% Likely** recommendation rate and **87%** indicated **Significant Improvement in Quality of life**. This strong data from Pratapgarh indicates the achievement of **long-term project value**. It demonstrates that the perceived benefits are substantial and widely endorsed by participants. This success translates directly into **community replication potential** and **sustained local relevance** for the OPD groups.
- This finding indicates a high degree of **sustained project value** in Mandla. The strong consensus on personal life improvement (**77%**) validates that the project's **outcomes** are tangible and valued by participants. This success fosters **community endorsement (85%)**, which is a key predictor of **long-term continuity** and **local demand** for the project's benefits, ensuring they persist after external support concludes.

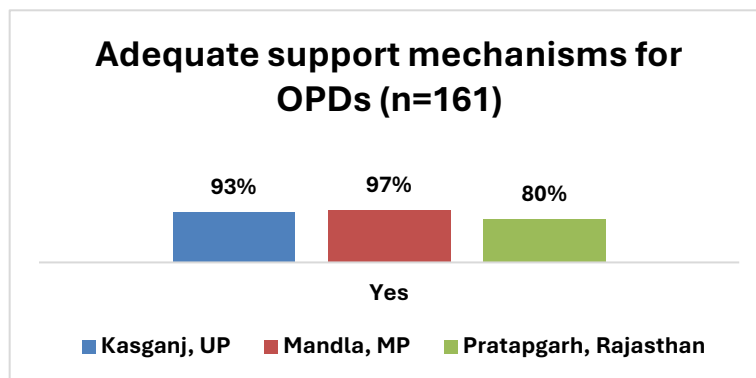
The strong correlation across the districts indicates that the Job Placement Training successfully delivered **tangible value**, leading to immediate **personal optimism**. The unanimous results in Kasganj, and the high scores in Pratapgarh and Mandla confirm the training's **quality and relevance**. This positive outcome is a key predictor of **sustained local demand** and **community endorsement**, ensuring the programme's long-term success.



### 3.7. Sustainability of the Project Initiatives

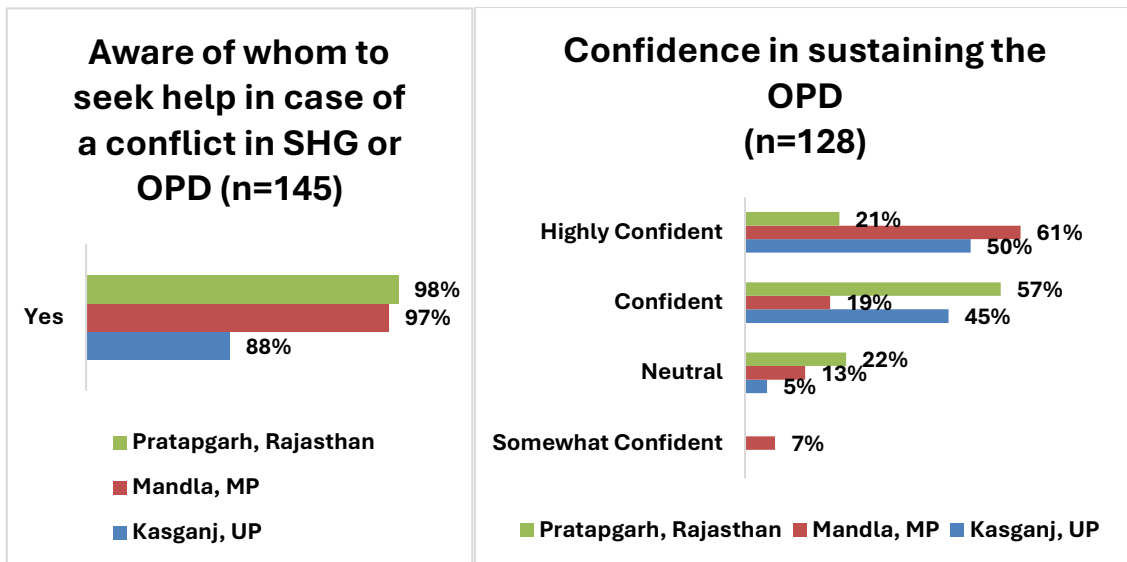
#### OPD Training

The Organisational People with Disabilities (OPD) component demonstrates high potential for continued existence through strong internal mechanisms and local confidence. Overall, **90%** of participants reported that adequate support mechanisms exist for the groups. A substantial **84%** of members expressed

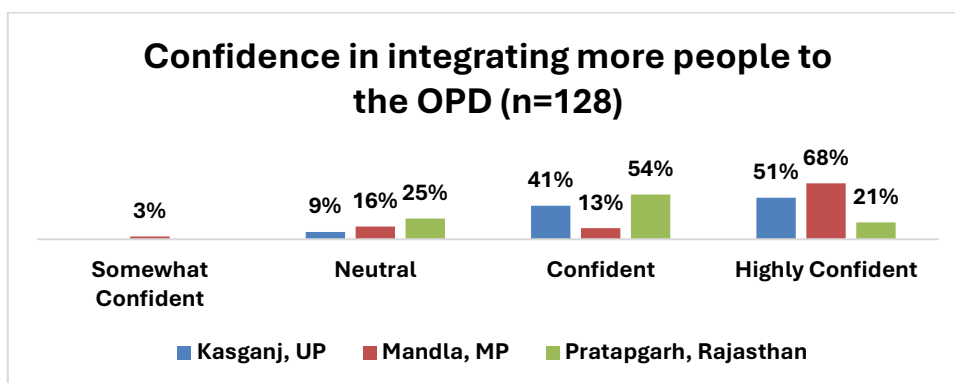


being **Confident** or **Highly Confident** about the organisation's capacity to continue functioning after the project ceases. The internal capacity to resolve disputes is sound, with **99%** of members aware of where to seek help in case of conflict.

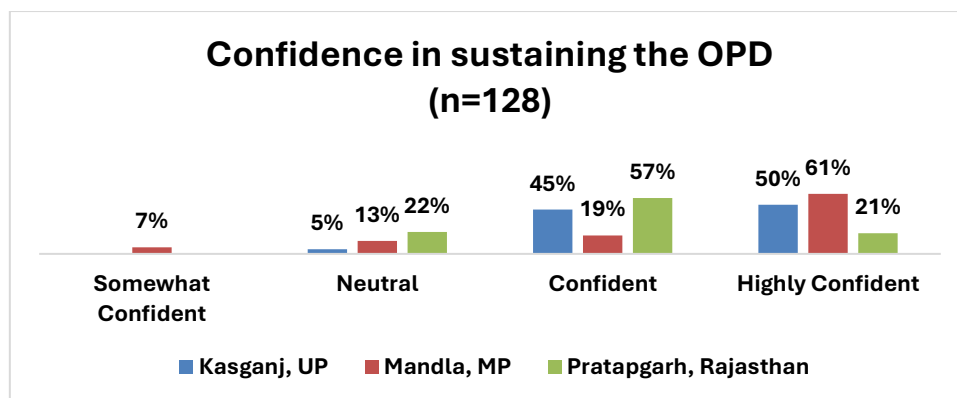
- Mandla** and **Pratapgarh** showed the strongest organisational awareness, with **97%** and **98%** respectively, aware of conflict resolution channels. This finding indicates a strong sense of **organisational stability** and **procedural clarity** in both Mandla and Pratapgarh. The near-universal awareness of conflict resolution channels suggests the project successfully embedded necessary governance mechanisms, ensuring the groups can manage internal issues and maintain **long-term continuity** without external intervention.



- **Kasganj** reported the highest confidence in group continuation, with **95%** being **Confident** or **Highly Confident** in sustaining the OPD post-project. This suggests local leadership and systems are particularly solid in Kasganj. This indicates that while the project successfully instilled a strong **social foundation** and **organisational belief** in Kasganj, it suggests effective leadership development and team spirit.

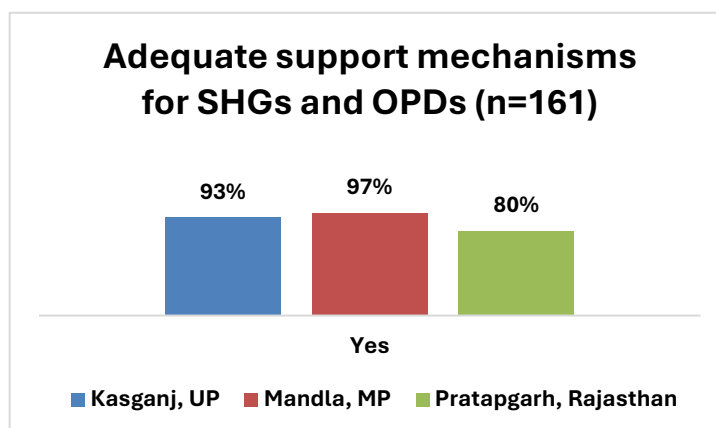


- In Mandla, **81%** of members expressed **Confident** or **Highly Confident** belief in their ability to integrate more members, implying the organisation can grow and remain relevant through local expansion efforts. This confidence rating indicates a successful development of **social sustainability** and **local ownership** within the OPDs in Mandla. The high belief in the ability to recruit new members suggests that the groups have established an attractive and relevant value proposition for the community. This **self-driven expansion** implies the organisation can maintain its relevance and **grow independently** after the project's completion, ensuring **long-term continuity**.



## SHG Training

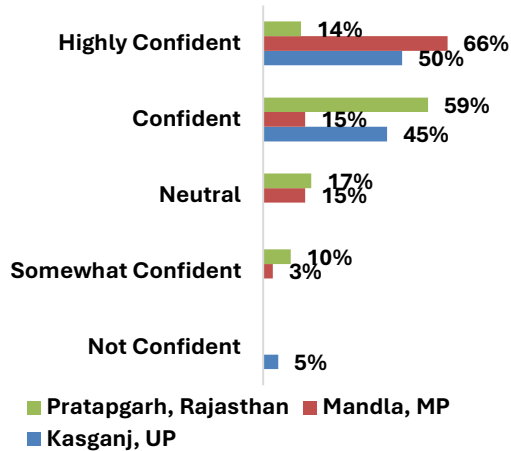
The Self-Help Group (SHG) component shows strong financial and organisational durability. Overall, **90%** of participants reported that adequate support mechanisms exist for the groups. **83%** of members expressed being **Confident** or **Highly Confident** about the long-term continuation of their SHG. Crucially, **64%** of members are **Confident** or **Highly Confident** in managing the group's



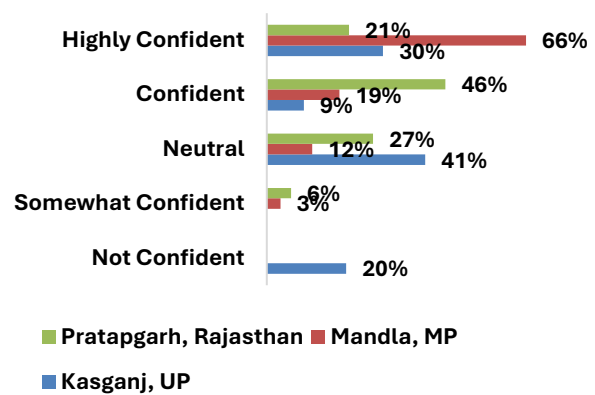
finances by themselves, indicating that fiscal self-reliance is taking root. Further, **35%** are **Highly Confident** in accessing financial support without external team assistance.

- **Mandla** reported the highest financial confidence, with **85%** being **Confident** or **Highly Confident** in managing finances independently. Additionally, **81%** are **Confident** about the group's long-term existence. This indicates that the project successfully established strong **social capital** and **group cohesion** in Mandla, securing its long-term existence. Crucially, the high financial confidence suggests that **financial literacy training** and independent access mechanisms have become entrenched, leading to true **economic sustainability** for the SHGs.
- In **Pratapgarh**, **73%** are **Confident** or **Highly Confident** about the group's long-term existence. This implies the financial and social capital built is expected to endure. This suggests the project successfully built **social capital** and **group cohesion** within the OPDs in Pratapgarh. A substantial majority believe the group can sustain its existence, implying that the foundational **governance structures** and **sense of community** are likely to endure, ensuring the project's benefits continue for members post-intervention.
- On the other hand, **Kasganj** indicated the highest confidence of **95%** in the group's long-term endurance; however, only **39%** were **Confident** in managing finances independently. The strong group cohesion indicates that project support successfully built lasting social structures. This suggests the next requirement for sustained operation is to strengthen **financial literacy** and group management skills. The high organisational confidence provides a solid basis for future interventions targeting **fiscal independence**.

### Confidence in sustaining the SHG (n=131)



### Confidence in accessing finance without support (n=131)

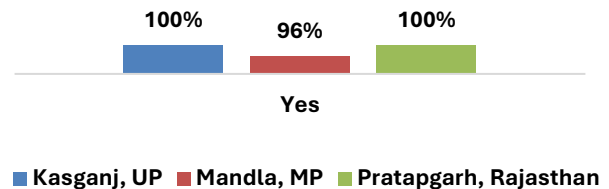


The sustained functionality is also supported by the RRP (Rehabilitation Resource Person) role, where local individuals have "learned a lot and grown as a person with knowledge," enabling them to assist others with documentation. This development of local resource persons ensures that the knowledge and support necessary for group stability remain within the community.

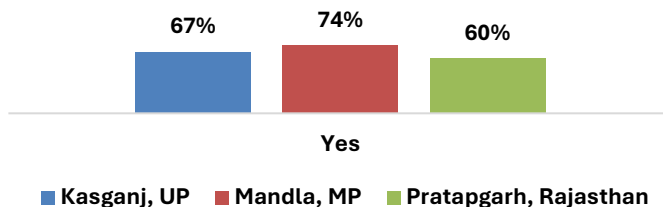
### Livelihood Training and Job Placement Training

The sustainability of livelihood skills and Job Placement is dependent upon access to continued support and capital. Overall, **67%** of participants reported adequate support mechanisms in place for their job or vocation. Furthermore, nearly every participant (**99%**) reported awareness of where to seek help for work-related conflicts or concerns, showing that communication channels for job-related support are established.

### Aware of whom to seek help in case of a conflict at work (n=110)



### Adequate support mechanisms in their job (n=128)



• **Mandla** and **Kasganj** reported the highest rate of perceived job support mechanisms at **74%** and **67%** respectively. This indicates the project successfully embedded **durable follow-up mechanisms**. This suggests that beyond initial job placement, participants are aware of and connected to support systems for managing workplace

issues. This awareness is a strong predictor of **employment retention** and the long-term **sustainability of livelihood outcomes**.

- The qualitative findings indicated that a member, trained in paper making, remains "financially unable to execute" and lacks "knowledge to market the product." This implies that the sustainability of training benefits requires resources beyond the programme's immediate conclusion, specifically micro-finance and market linkage support.

## Overall Sustainability of the Project

Project sustainability is achieved by **embedding core functions within government frameworks**, ensuring continuous access and policy support. This includes making **DPGs an integral part of the SRLM** to leverage funds, train **Rehabilitation Resource Persons (RRPs)**, and secure official directives for **accessible audits**. This strategy guarantees long-term self-reliance and policy adherence.

**Institutional Integration and Financial Viability:** A key mechanism for long-term endurance is the integration of project activities into state livelihood missions. A **Memorandum of Understanding (MoU) was signed with the State Rural Livelihood Mission (SRLM)** in Rajasthan to inform its state operational strategy for PwD inclusion. Consequently, the **formation of DPGs (Disabled Peoples' Groups)**—PwD SHGs—is now an **integral part of the SRLM** in Pratapgarh. This formal institutionalisation ensures that DPGs are recognised and able to **leverage funds** and secure financial capital for livelihood activities after their formation, guaranteeing their economic continuity. This is supplemented by linking SHGs with the **SRLM** and banks in districts like Mandla, where 16 Special SHGs were linked to secure their accounts.

**Embedding Capacity and Self-Reliance:** The project builds capacity directly within government systems, ensuring local expertise remains available. With SRLM support, **30 Rehabilitation Resource Persons (RRPs)** (who are the Field Cadre of SRLM) were trained to form and strengthen PwD SHGs, embedding inclusion knowledge within the state's structure. Furthermore, PwDs gained self-reliance through official partnerships, by collaborating with the **Janpad office at the block level** and leveraging **government resources**, the team facilitated **UDID card camps**, ensuring PwDs acquired the crucial identification needed for benefits. This knowledge transfer was highly effective, resulting in **46% of participants** reporting they could **independently apply for and secure benefits for someone else** without external assistance, confirming sustainable social multiplication.

**Lasting Policy and Infrastructure Change:** Government partnerships also yield sustained policy and physical accessibility improvements. Advocacy led to a **relaxation in the age bracket for the Scooty Scheme** in Pratapgarh, a policy change that secures mobility access independent of the project. Crucially, the **District Collector of Pratapgarh** directed departmental heads to receive training to **create a pool of resources for accessible audits**. This administrative directive ensures that the mandate for accessible government buildings and services continues through departmental action long after the project's formal conclusion.

### 3.8. Findings from the CVI Programme on Self-Defence

The Self-Defence programme for Children with Visual Impairments (CVI) has emerged as a significant initiative within the broader Social Inclusion framework, equipping young girls with practical skills to protect themselves and instilling a sense of empowerment and confidence. The programme not only addresses their physical safety but also contributes to their psychological well-being, independence, and participation in community life.

The training sessions were designed to be accessible, engaging, and respectful of the unique needs of visually impaired participants. Instructors ensured that the teaching methods combined patience, dignity, and encouragement, gradually moving from simple to moderately advanced techniques. Core techniques included punching, slapping, kicking, shouting for help, and defending against physical harassment. These were taught through role plays and real-life examples to ensure participants could relate to situations they might encounter in their daily lives. Girls reported enjoying the sessions and valued the supportive approach of the trainers, who fostered a safe learning environment where students felt comfortable practising.

## Objectives and Rationale

Before attending the sessions, most participants reported being unaware of any self-defence strategies. This lack of awareness left them vulnerable to teasing, harassment, or physical aggression. The programme was designed to:

- Equip CVIs with practical skills for personal safety.
- Build their self-confidence and independence.
- Create a sense of empowerment and agency in situations where they might otherwise feel helpless.

## Training Content and Methods

The training combined basic and progressively advanced techniques. Participants were taught:

- Physical defence skills such as **punching, slapping, kicking, and pulling hair**.
- **Awareness skills** like sensing surroundings, identifying risks, and seeking help.
- Strategies for defending against attacks from the front or back.
- Use of role play and real-life examples to demonstrate responses to teasing or physical aggression.

The trainers were reported to be **supportive, respectful, and attentive to the specific needs** of visually impaired learners. Sessions were designed to balance ease of learning with practical application, moving from simple to moderately advanced levels.

"We were taught how to defend from the front and the back, but what if two people attack us from both sides. Training should be given for that."

- CVI, Pratapgarh

## Impact on Participants

The impact of the programme has been notable:

- **Increased confidence:** Girls expressed that they now feel more empowered and capable of defending themselves. For example, one participant mentioned successfully stopping her brother's aggression by using the techniques she learned.
- **Greater independence:** Learners like Priyanka (Class 11) shared that they now feel more comfortable going out alone within their villages.

- **Sense of preparedness:** The sessions instilled the belief that while community and family support exist, one must also be prepared to act independently in unsafe situations.
- **Enjoyable and engaging:** Many participants described the training as fun and motivating, which encouraged consistent participation.

"One person said her elder brother was pulling her hair in anger, and she was able to defend and punch him back."

- CVI, Pratapgarh

"We feel more empowered because we got training on how we can protect ourselves in case anyone tries to hurt us or take advantage of us."

- CVI Pratapgarh



Chapter : 4

## **Recommendations**

## 4. Recommendations

### 4.1. Gaps in Livelihood and Job Placement Support Systems

- **Challenge:** Participants who have found work sometimes lack adequate support mechanisms in their jobs. They may not know where to seek help for conflicts or how to handle difficult situations in their employment. This can affect job retention and overall well-being.
- **Proposed Recommendations:**
  - **Structured Post-Placement Support:** The programme should set up a structured post-placement support system. This could include regular contact with participants who have found work, mentoring, and support sessions to help them with any challenges they might face.
  - **Conflict Resolution Training:** Include a specific module on conflict resolution and workplace rights in the livelihood training. Participants need to be given the tools to address issues on their own. This will help them become more independent.
  - **Employer Engagement:** The project team should work with employers to encourage them to create more inclusive and supportive work environments. The project can provide information on disability inclusion and the benefits of a diverse workforce.

### 4.2. Strengthening Financial and Organisational Self-Reliance

- **Challenge:** Financial data indicates that groups in some areas (e.g., Kasganj SHGs) and individuals across the board still rely heavily on external support for securing loans, handling documentation, and managing finances. This reliance hinders long-term financial independence and group sustainability.
- **Proposed Recommendations:**
  - **Intensify Financial Literacy and Management:** Implement advanced, practical training that goes beyond basic financial literacy to focus specifically on **SHG bookkeeping, loan management, and internal capital generation**. Training should be concentrated in districts showing lower financial confidence, such as Kasganj.
  - **Establish Direct Financial Access Pathways:** Address the **disincentives of collective liability** for SHG loans by advocating for or facilitating **direct individual loan linkages** (e.g., using Aadhaar, where feasible). This strategy reduces reliance on the project team and empowers individual PwDs to pursue business opportunities.
  - **Formalise Peer-Led Support Cadres:** Establish and formalise peer-mentoring groups where experienced PwDs, who are already successful in accessing schemes and managing group finances, can guide and train new members. This creates a decentralised, self-sustaining support network.

### 4.3. Fostering Local Ownership and Market Integration

- **Challenge:** While community groups (OPDs/SHGs) are formed successfully, the findings indicate that in some areas, the perceived long-term value is slow to materialise.

Furthermore, livelihood skills lack market integration, resulting in participants being financially unable to execute their trade or market their products.

- **Proposed Recommendations:**
  - **Adopt a Community-Led Model with Resource Devolution:** Shift greater responsibility and resources to local OPD/SHG leaders for designing and managing local activities and advocacy plans. This develops a strong sense of ownership, ensuring local efforts are sustained post-project.
  - **Bridge the Livelihood Value Chain Gap:** Integrate vocational training with immediate financial support and market access resources. Skills training (e.g., paper making, soap powder production) must be paired with **seed capital access** and specific guidance on the entire value chain, including **production, marketing, and selling products**.
  - **Strengthen Local Alliances for Durability:** Establish formal and enduring partnerships with local non-governmental organisations (NGOs), community-based groups, and SRLM/NABARD representatives. These alliances are crucial for providing a long-term, sustained support network for financial services and continued training after the project concludes.

#### 4.4. CVI programme

- **Challenges and Limitations:** Some participants admitted to forgetting techniques over time, highlighting the need for **refresher sessions**.
  - The training duration (around six days) was considered too short for sustained skill retention.
  - Learners pointed out gaps such as the lack of training against **multiple attackers** or **weapons** (sticks, knives, etc.), which they felt were relevant to real-life risks.
  - Accessibility remains a challenge: not all CVI girls have the opportunity to attend such sessions, limiting the programme's reach.
- **Suggestions for Strengthening the Programme**
  - **Refresher and advanced training:** Regular follow-ups to reinforce learning and introduce more advanced techniques.
  - **Extended duration:** Increasing the length of sessions to allow for more practice and confidence-building.
  - **Broader curriculum:** Including strategies for group attacks and defence against weapons.
  - **Scaling access:** Ensuring more girls with visual impairments can participate, through repeated camps and localised training.
  - **Sustainability:** Embedding these sessions within schools or community centres to ensure continuity even after project completion.

"I feel confident and can go out alone in my village; however, I need support when travelling to other cities."

- CVI, Kasganj

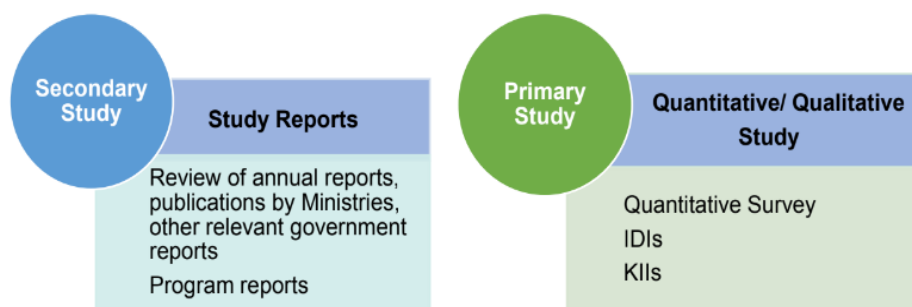


## **Annexures**

# Annexures

## Evaluation Framework and Indicators

A **mixed-method approach** incorporating both qualitative and quantitative data collection methods was employed, utilising both primary and secondary data. This helped in gathering valuable impact-related insights from a 360-degree perspective involving all the stakeholders relevant to this study.



The **secondary study** involved a review of annual reports, project documents and monitoring reports, other studies, and research by renowned organisations available in the public domain to draw insights into the situation of the area. The consultants also studied the project implementation-related documents, specifying details of activities carried out, processes undertaken, no. of beneficiaries reached, etc.

The **primary study** comprised qualitative and quantitative approaches to data collection and analysis. The qualitative aspects involved the inclusion of participatory rural appraisal (PRA) tools, such as in-depth interviews (IDIs) with key stakeholders.

## Assessment Framework

In line with the study's goals aimed at assessing the project's effectiveness, efficiency, impact, and sustainability, the evaluation employed the OECD-DAC Framework. The OECD DAC Network on Development Evaluation has outlined six evaluation criteria: relevance, coherence, effectiveness, efficiency, impact, and sustainability. These criteria establish a normative framework for evaluating the value and significance of an intervention, be it a policy, strategy, programme, project, or activity. They form the foundation upon which evaluative judgments are based. By utilising the OECD DAC framework's criteria, the evaluation comprehensively



gauged the client's contributions to the outcomes, considering the diverse array of factors that may influence the overall results.

## Theory of Change

Activities	Outputs	Outcomes	Impact
Creating/ populating the database with progress certification and the disbursement of disability pension	927 PWDs have access to social security schemes and other benefits	Enhanced access to social security schemes and other benefits for Persons with Disabilities (PWDs).	<ul style="list-style-type: none"> <li>• Improved quality of life for PwDs through access to social protection, livelihood opportunities, and community participation.</li> <li>• Strengthened institutional frameworks like SHGs and OPDs.</li> <li>• Increased social and economic empowerment of PwDs.</li> <li>• Development of an equitable and accessible society where all PwDs can participate fully and with dignity.</li> </ul>
Training and orientation on OPD establishment & Institutionalisation	965 PWDs attended training on the Organisation of PWD (OPD)	Increased knowledge and awareness among PwDs regarding the Organisation of PwD (OPD).	
Organising job-specific training which can be broadly divided into 3 categories - skills, financial literacy and transferable skills	298 PWDs received job-specific training	Acquisition of job-specific skills, financial literacy, and transferable skills by PwDs	
Identifying interested PWDs in the neighbouring area and collectivising them on the SHG platform, introducing group processing and savings	864 PWDs identified and to be trained (8 per SHG Group)	Improved financial management and group dynamics among PwDs through training on bookkeeping, conflict resolution, leadership, and bank relationship management.	
Training in bookkeeping. Conflict resolution, group dynamics, leadership, and bank relationship management are conducted as per NABARD guidelines	864 PWDs trained on bookkeeping, conflict resolution, and formed and created 108 SHGs	Facilitation of bank account opening for SHGs. Formation and training of PwDs on Self-Help Group (SHG) platforms, promoting group processing and savings	
Organising workshop for state-level govt staff (MPSRLM, RUDSETI, WCD, PRIs) on SDGs, RPWD Act	One workshop per district organised with the Government officials on SDGs, RPWD Act and 21	Increased awareness among state-level government staff on SDGs, RPWD Act, and 21 disabilities for PwD	

and 21 disabilities for PWD inclusion & disability disaggregated data	disabilities, for PWD inclusion and disability disaggregated data.	inclusion and disaggregated data
Consultation and Interface meetings of state-level disability networks, CSOs & OPDs advocating for disability-inclusive programmes	One consultation and interface meeting was conducted per district with disability networks, CSOs and OPDs advocating for the rights of the disabled	Strengthened advocacy for disability-inclusive programmes through consultation and interface meetings with state-level disability networks, CSOs, and OPDs.
Training of CVI girls on self-defence techniques	61 CVI girls trained on self-defence techniques	Improved self-defence capabilities for girls with visual impairments

## Sampling Approach

CSRBOX assessed project implementation timelines, communication and documentation materials, and other pertinent reports or literature associated with the projects. Additionally, project implementation-related documents were scrutinised to extract details on activities, processes, the number of beneficiaries served, and budget allocation and expenditure across different budgetary categories.

## Quantitative Sampling

The study uses a simple random stratified sampling approach to ensure the sample is representative of all strata and divisions. The sample was calculated to achieve statistical significance, meaning any impact reflected by the sample can be safely assumed to represent the entire population. The total samples covered in the survey was **161 beneficiaries** across the three project locations (Kasganj, Mandla and Pratapgarh). The sample size was determined with a 95% confidence level (CL) and a 7.3% margin of error (MoE), ensuring reliable and accurate results.

Primary Stakeholder	Universe	Survey Sample	Rationale
Project Beneficiaries	927	152	95% Confidence Level and a 7.3% Margin of Error

## Geographic Sampling

Geography	Universe	Survey Sample	Samples Achieved	Rationale
<b>4 Locations</b>	Raisen, MP	39	-	75% locations covered
	Kasganj, UP	27	27	
	Pratapgarh, Rajasthan	63	65	
	Mandla, MP	23	69	
		<b>152</b>	<b>161</b>	

## Qualitative Sampling

The table below lists the stakeholders involved in the qualitative interviews. The data collection was conducted in the field and was conducted through the preferred communication channel of each stakeholder:

Stakeholders	Mode of Data Collection	No. of Interviews	of Samples Achieved
Project Beneficiaries	FGD	8 (2 each location)	14
Government Officials (Social Welfare Dept, Rural Development, Panchayat Representatives)	KII	8 (2 each location)	1
NGO Representatives & Field Workers	KII	8 (2 each location)	4
Families of People with Disabilities	FGD	4 (1 each location)	8
Beneficiaries of Self-Defence training	FGD	8 (2 each location)	5 IDIs and 2 FGDs
<b>Total</b>		<b>36</b>	<b>34</b>

- The CSRBOX team considered the representation of both genders in the data collection with persons with disabilities
- The CSRBOX team considered the representation of both genders in the data collection with the families.
- The target population considered by the CSRBOX team were Adults aged 18 years and above.

### Challenges in data collection:

- **Absence of Consolidated Baseline Data:** Progress data was not recorded in the Baseline tool during the funding period, resulting in a lack of baseline data. This limits the ability to triangulate and compare with current impact findings.
- **All the project locations not covered:** Data collection for the Impact Assessment was limited to three of the four program locations.
- **Recall Bias:** As the programme concluded two years ago, there is a potential risk of recall bias, particularly given the young age of the respondents. PwD may have difficulty accurately remembering and articulating details about the pre- and post-intervention scenarios.

### Ethical Considerations

- Team members ensured ethical conduct during virtual/physical data collection by obtaining participant consent, providing information about the study's purpose, and outlining data collection outcomes.
- All team members ensured a safe environment and privacy for respondents.
- Respondents were assured of the confidentiality of their personal information, with a commitment that the collected data would be used exclusively for research purposes.

## Acknowledgement

CSRBOX conducted the Impact Assessment of the project “Social Inclusion for Persons with Disabilities” implemented by Sightsavers, an NGO for children with blindness or impairment, and effectively included them in mainstream education with the funding support from Bajaj Alliance General Insurance Co. Ltd (BGIC) during the FY 2022- 2023. We extend our heartfelt gratitude to BGIC for their unwavering support and guidance throughout the assessment process. We also deeply appreciate Sightsavers' cooperation in ensuring a smooth process of data collection. Lastly, we thank all the children with disabilities, government education officers, school management committee members, parents and teachers who took out time to interact with us. Their valuable insights have been instrumental in understanding the ground-level realities and a holistic understanding of the programme.

## Disclaimer for the Impact Assessment Report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Reanalysis Consultants Pvt. Ltd. (CSRBOX) and Bajaj Alliance General Insurance Company (BGIC) to undertake the Impact Assessment of their CSR programme.
- This impact assessment is under the Companies (Corporate Social Responsibility Policy) Amendment Rules 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimers.
- CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of BGIC, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- Specific to the Impact Assessment of the “Supporting Inclusive Education of Children with Disabilities”, whose funding came from BGIC, CSRBOX has used and relied on data shared by BGIC’s CSR team, implementing agencies, secondary research through the internet, research reports, and project target beneficiaries.
- CSRBOX has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by the BGIC team.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation of the benefits/improvements accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realisation of the projected benefits.



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