

# Women's Integrated and Synergistic Empowerment (WISE)

Maharashtra



Impact Assessment Report  
Implemented by: Chaitanya  
Project Year FY-22

Supported by

**mahindra**<sup>Rise</sup>

Submitted by

 **chrysalis**  
services

# Project Highlights:

## Need:



Lack of exposure or skills of entrepreneurship.



Limited diversification of product range.



High raw material cost.



Lack of credit facilities.



Limited outreach.



Lack of knowledge on finance and technology.



## Objective

Project aimed to provide entrepreneurship empowerment covering 12500 women. The project focused on enterprise promotion, digital financial literacy, and gender training to enhance women' livelihoods.



## Implementing partner

Chaitanya.



## Geography

The project was conducted in 5 districts of Maharashtra.

- Ahmednagar,
- Kolhapur,
- Palghar,
- Pune,
- Satara.



# Activities

12,500 Self-Help Group members were trained in three modules at an empowerment hub to enhance their entrepreneurship skills.



## Enterprise awareness program (20 hours)

- Starting an enterprise.
- Financial & Business planning.
- Communication skills.



## Digital and financial literacy (20 Hours)

- Awareness and access to existing financial products.
- Enhancing financial capability, with use of digital technology.
- Generating managing and using money.



## Gender Training (20 hours)

- Understanding gender.
- Family structures and gender roles.
- Gender law and policy.



## Empowerment Hub

- Support in branding and packaging.
- Digital marketing of the products.

# Approach and Methodology

## Approach



## Methodology

Stakeholders	Tools
Federation members/leaders	Focus Group Discussion (FGDs)
Self-Help Group Women	
Women	Face-to-face and Telephonic Surveys
Trainers	Key Informant Interviews
Implementing Partner Team	

## Findings and Analysis

Efficiency training process - The 60-hour training activity spanned three months and covered the **Enterprise Awareness, Digital financial literacy and Gender training module**. Enterprise Assistants (EAs) were appointed to ensure effective implementation.

# 99%

of respondents received training in enterprise awareness, digital literacy, and gender training, leading to improved financial skills.

# 77%

The study observed that post the project, 77% respondents were **running their own enterprises independently**, with **83%** becoming **first-time entrepreneurs in their families**.



98% of respondents reported increase in savings after the training highlighting the financial impact of the project. Out of these, 41% reported **monthly savings** in a range of Rs 10,000 - Rs 20,000 and remaining respondents reported monthly savings upto Rs 10,000.

# 95%

95% of respondents expressed **rise in confidence** concerning business activities and decision-making abilities.



# 76%

of respondents expressed feeling more **confident in internet banking and social media marketing** after the training.

**98%** of respondents informed that they **operate bank accounts** and **80%** have availed **loans from banking channels**. Additionally, **72%** shared that they started using Google Pay and mobile wallets after the training.



In the survey, **21%** of respondents reported increased confidence in making family decisions due to **increased awareness**. Additionally, **22%** felt **more empowered in business activities** and understanding their rights, including **payment and workplace harassment**. Another **16%** gained **confidence** in setting personal goals and pursuing dreams, while **22%** experienced improved self-expression following **gender training**.



**99%** felt **empowered, leading to increased respect and support** from their families, ultimately uplifting women in their locality.

**77%** of respondents mentioned that the branding, packaging, and digital marketing training helped them with their own enterprise as well as in helping other Self Help Group women.



# REECIS



## Relevance

The project targeted an underserved demographic, with 83% of women being first-time entrepreneurs in their families. This initiative aimed to empower women, enabling them to enter the workforce, contribute to household incomes, and drive community economic development.



## Effectiveness

The project's effectiveness is clearly demonstrated by the high satisfaction rates among participants, with 95% reporting increased confidence in their business activities and decision-making skills. This reflects the training's successful role in empowering women.



## Efficiency

The project efficiently improved participants' awareness of industry and product market, and their use of banking channels and digital wallets for business. Overall, the project was effectively tailored to participants' needs.



## Coherence

The training project aligns with the Udyogini Scheme implemented by the Women Development Corporation, STEP (Support to Training and Employment Project for Women), and Pradhan Mantri Mudra Yojana.



## Impact

The training had a significant impact, with 98% respondents reported increase in savings after the training highlighting the financial impact of the project. It also gender-sensitised and empowered women, reflecting significant social and economic advancements for them.



## Sustainability

To ensure project sustainability, Chaitanya collaborates with the Anandi Organisation for gender sensitisation and uses Microlekha software to support training in women-led enterprises, providing ongoing support and resources crucial for maintaining empowerment and development.

# Alignment with Sustainable Development Goals

Goal	Activities of the Project	Target
 <p>1 NO POVERTY</p>	<ul style="list-style-type: none"> <li>• Training on business development and management.</li> </ul>	 <p>TARGET 1-5</p> <p>BUILD RESILIENCE TO ENVIRONMENTAL, ECONOMIC AND SOCIAL DISASTERS</p>
 <p>5 GENDER EQUALITY</p>	<ul style="list-style-type: none"> <li>• Develop skills in women on entrepreneurship and self-sufficiency.</li> <li>• Women were encouraged to start their enterprises and became financially independent.</li> <li>• Promoting the use of digital technology for business development.</li> </ul>	 <p>TARGET 5-5</p> <p>ENSURE FULL PARTICIPATION IN LEADERSHIP AND DECISION-MAKING</p>  <p>TARGET 5-B</p> <p>PROMOTE EMPOWERMENT OF WOMEN THROUGH TECHNOLOGY</p>
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<ul style="list-style-type: none"> <li>• Women are trained and supported to become successful entrepreneurs—training is provided for online banking.</li> </ul>	 <p>TARGET 8-3</p> <p>PROMOTE POLICIES TO SUPPORT JOB CREATION AND GROWING ENTERPRISES</p>  <p>TARGET 8-10</p> <p>UNIVERSAL ACCESS TO BANKING, INSURANCE AND FINANCIAL SERVICES</p>



### ***Housewives Turn Entrepreneurs after Training***

Yogita Manoj Lokhande & Shital Mohan Lokhande, once housewives and Self-Help Group members, transformed their lives after receiving training from Chaitanya in 2021. Inspired by the training, they started a Srikant Masala, Chakhan franchise in 2023. With a loan from the federation, they invested capital and now earn a monthly profit of Rs. 7,000 from their grocery shop, using half of it to repay their loan and the rest for their children's education and personal savings.



### ***First-Time Entrepreneur***

Purnima Nandas Mutke, a graduate from Medankarwadi village, became the first in her family to start a business after training with Chaitanya in 2021. Initially selling clothing and jewellery, she expanded to online platforms and ventured into market trading by 2023, now earning over Rs. 40,000 monthly. Purnima credits Chaitanya's training and support team for her successful business journey.



### ***Leap into a Lucrative Insurance Career***

Shilpa Borker aged 36, ventured into insurance work, supported by her husband. With his encouragement, she became an insurance agent with STAR HEALTH Insurance, significantly increasing her monthly income from Rs. 1500. The gender sensitisation sessions also raised awareness among women and their family members, fostering safety and equity within families and society.



### **Local Vendor to Prominent Businesswoman**

Sandhya revamped her small-scale business (selling instant mix products). With crucial insights and guidance from the Chaitanya team, she obtained a food license, invested in equipment, and expanded her market reach to Pune city. Sandhya's monthly earnings increased from Rs. 500 to Rs. 10,000, and she now manufactures and sells a variety of instant mixes with notable success.

A group of approximately 15 women are seated on the floor in a room, some wearing headscarves. The image is overlaid with a semi-transparent red gradient. The text "Thank You" is centered in a large, white, bold font.

**Thank You**