

# CSR IMPACT ASSESSMENT REPORT

## SUGAM Programme

### Strengthening Micro-Enterprises of SHG Women in Karnataka



Date: March 2026

Government Partner:



Implementing Organisation:



Submitted By:



## Important Information for Readers

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## Executive Summary

### 1. Project Overview & Strategic Context

SUGAM is a grassroots entrepreneurship accelerator implemented by SGBS Unnati Foundation, designed to bridge the rural-urban economic divide by helping non-urban women develop scalable, replicable, and locally impactful businesses. The programme operates under a Memorandum of Understanding (MoU) with the Karnataka State Rural Livelihood Promotion Society (KSRLPS), the Nodal Agency implementing the National Rural Livelihoods Mission (NRLM) in Karnataka, with SGBS Unnati Foundation designated as the Training Partner.

SUGAM works with women who have already built and are actively managing their own enterprises. The programme's entry point is not enterprise creation but enterprise acceleration identifying women with existing businesses who have the potential to grow, and equipping them with the strategy, skills, and confidence to do so.

SUGAM operates through four interconnected stages: identification of women entrepreneurs with existing businesses and growth potential; a 7-day immersive residential training programme delivered at the Unnati Centre covering business acumen, financial management, market access, and digital tools; hands-on mentorship to refine business models, scale operations, and navigate access to financing; and a sustained post-training handholding period of one year to support participants as they apply their learnings.

The programme focuses on strengthening women entrepreneurship through structured residential training and capacity-building interventions across multiple districts in Karnataka. The initiative aims to equip women with practical business skills, enhance entrepreneurial capabilities, and support the growth of women-led enterprises.

## 2. Project Scope & Scale

Indicator	Value (FY 2025–26, as of February 2026)
Total Women Trained	204
Total Batches Completed	8
Districts Covered	25 districts across Karnataka
Training Duration (per Participant)	7 days (residential)
Programme Period (MoU)	October 2025 – September 2026
Annual Target (as per MoU)	300 women entrepreneurs per year
Progress Against Target	68.0% of annual training target achieved as of February 2026
Average Batch Size	26 participants
Average Age of Participants	40 years

## 3. Assessment Methodology

The impact assessment was conducted using a **mixed-method approach**, combining quantitative survey data with qualitative insights to evaluate programme outcomes and participant experiences.

### Key methodological elements included:

**Mixed-method data collection approach** integrating quantitative and qualitative research tools.

### Quantitative assessment:

- 41 participants surveyed from the programme cohort

- Survey sample represented **20.1% of the total participants**

#### **Qualitative engagement:**

- **Call-based interviews with programme participants** to capture detailed feedback and experiences

#### **Assessment timeline:**

- The assessment was conducted in **March 2026**
- The study covered participants who underwent training between **November 2025 to February 2026**

#### **Data triangulation:**

Quantitative survey findings were triangulated with qualitative insights to develop a comprehensive understanding of programme outcomes and participant perspectives.

### **4. Key Findings (Outcome-Based)**

Given the **recency of programme implementation**, the assessment focuses primarily on the **training quality and participant satisfaction** and **early-stage behavioural and capability outcomes**, including:

- Improvements in **entrepreneurial confidence and personal agency**
- Changes in **market awareness and customer engagement**
- Development of **business skills and financial literacy**
- Early signals of **enterprise revenue and income changes**

It is important to note that **business income and revenue outcomes typically require longer timeframes to materialise**. Therefore, financial impact indicators should be interpreted within the context of the programme's **short implementation window**.

The Training Quality and Participant Satisfaction were assessed across four key parameters: clarity of content, overall quality of delivery, willingness to

recommend the programme, and challenges faced during participation. These dimensions provide a comprehensive view of participant experience and programme effectiveness.

### 4.1 Training Quality and Participant Satisfaction

Participants reported very high satisfaction with the quality, clarity, and relevance of the training programme.

Key indicators include:

- **98%** of participants found the content to be clear or very clear
- **73.2%** rated the training quality as “Excellent”, while **26.8%** rated it as “Good”
- **90.2%** of respondents stated they would recommend the training to other women entrepreneurs
- **71%** of participants reported experiencing no significant challenges during the training

These results indicate strong participant satisfaction, effective content delivery, and high perceived value of the training programme.

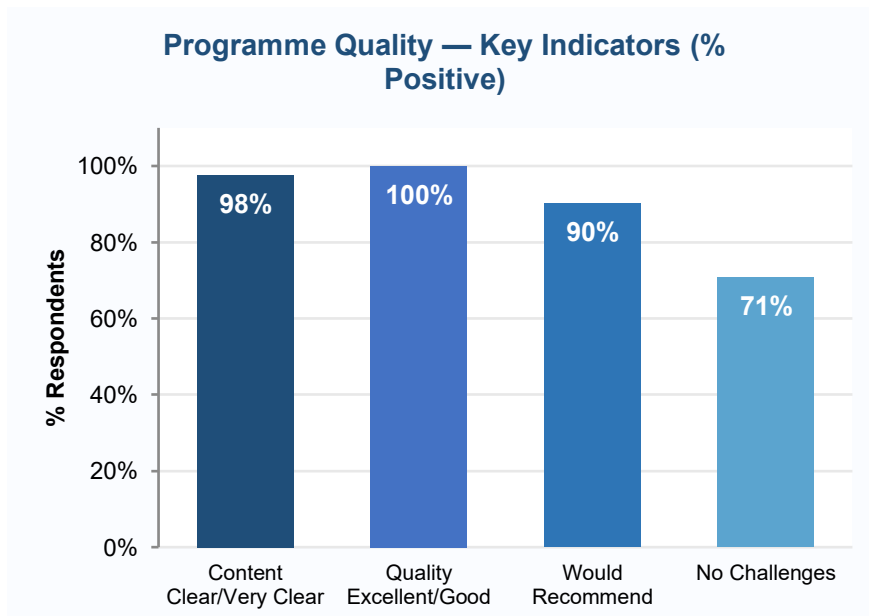


Figure 1: Programme Quality – Key Indicators

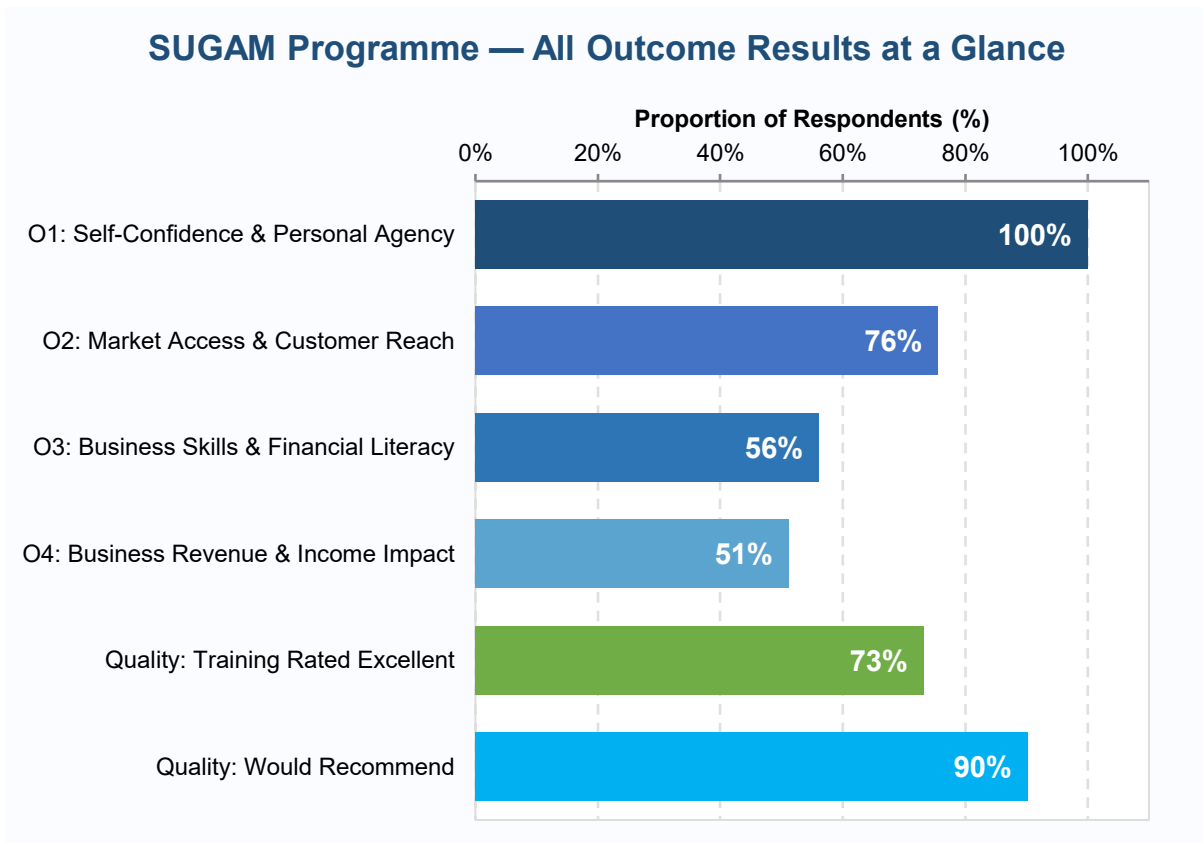


Figure 2: SUGAM Programme - All Outcome Results at a Glance

#### a. Self-Confidence & Personal Agency

<b>O1</b>	<b>Self-Confidence &amp; Personal Agency</b>	<b>100%</b>	<p><i>All 41 respondents reported improved self-confidence; 85.4% reported significant improvement</i></p>
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The training programme contributed to **improvements in self-confidence and personal agency** among participating women entrepreneurs.

Key findings include:

- **100% of respondents** reported improvement in self-confidence after the training.
- **85.4% reported improvement** in their confidence levels.
- Participants indicated increased confidence in **interacting with customers, presenting business ideas, and making independent decisions related to their enterprises.**

These findings suggest that the training played an important role in strengthening **personal agency and entrepreneurial motivation.**

### b. Market Access & Customer Reach



A substantial proportion of participants reported improvements in **market engagement and customer access** following the training.

Key indicators include:

- **75.6% of respondents (31 out of 41)** reported gaining access to **new customers or markets**, either fully or partially.
- Qualitative analysis found Participants reported applying **marketing strategies, networking techniques, and customer engagement approaches** learned during the programme.

These results indicate **early improvements in market linkages and customer outreach** among women entrepreneurs.

### c. Business Skills & Financial Literacy

<b>O3</b>	<b>Business Skills &amp; Financial Literacy</b>	<b>56.1%</b>	<i>Improved awareness of bank/loan facilities – the most widely reported skills improvement</i>
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The programme contributed to improved understanding of **basic business management and financial processes**.

Key findings include:

- **56.1% of respondents** reported improvement in **business skills and financial literacy**.
- The most widely reported skill improvement was **awareness of bank and loan facilities** available to support business growth.
- Participants also indicated improved understanding of **business planning, cost management, and financial decision-making**.

These findings suggest that the programme strengthened **foundational enterprise management capabilities** among participants.

#### d. Business Revenue & Income Impact

<b>O4</b>	<b>Business Revenue &amp; Income Impact</b>	<b>51.2%</b>	<i>21 of 41 reported some income increase; 48.8% reported no income change yet</i>
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Early economic outcomes show **moderate but emerging improvements in business income**.

Key indicators include:

- **51.2% of respondents (21 out of 41)** reported **some increase in business income** after the training.
- **48.8% reported no income change yet**, indicating that financial outcomes may require **longer time horizons for enterprise growth and market expansion**.

These findings reflect **initial economic benefits**, with potential for stronger income effects as businesses mature.

## 6. Key Insights & Strategic Implications

### a) Confidence and Personal Agency Outcomes Are Universal

The programme produced **consistent improvements in confidence and personal agency** among participants. All surveyed participants reported increased self-confidence following the training, indicating that the **motivational and soft-skills components of the training design are highly effective** in strengthening entrepreneurial mindset and self-belief.

### b) Market Access Outcomes Are Emerging

While a majority of participants reported gaining **access to new customers or markets**, these improvements are **partial and still developing**. This suggests that market expansion and customer acquisition require **longer timeframes and continued business support beyond initial training**.

### c) Income Effects Are Early-Stage

Income outcomes remain **mixed and at an early stage of development**. Nearly half of the respondents reported **no income change yet**, which is expected given that all participants completed training **within the last six months**. This indicates the importance of **longitudinal tracking to capture longer-term enterprise growth and income impacts**.

### d) Financial Literacy and Access to Finance Remain Key Gaps

Participants frequently highlighted **banking processes, loan access, and financial literacy** as areas where they require additional support. While the training improved awareness of financial services, **access to finance and practical banking guidance remain key areas for follow-up intervention.**

#### **e) Demand for Digital and Online Marketing Skills**

Participants consistently expressed the need for **practical digital skills**, particularly in **online marketing, digital payments, and use of social media platforms for business promotion.** Strengthening digital entrepreneurship capabilities could significantly enhance **market reach and business competitiveness.**

### **7. Conclusion & Overall Assessment**

The **SUGAM programme** demonstrates encouraging early progress toward its core objective of strengthening **business awareness, entrepreneurial confidence, and enterprise management skills among SHG women entrepreneurs in Karnataka.**

Within the first four months of implementation, the programme has **trained 204 women entrepreneurs across 25 districts**, indicating effective programme rollout and strong geographic outreach across the state.

Evidence from the participant survey and evaluator observations suggests **improvements in confidence, motivation, and awareness of market opportunities** among participants. These behavioural and capability outcomes are important early indicators of entrepreneurial development.

At the same time, **business revenue growth and income improvements remain at an early stage**, which is expected given that most participants completed training within the past six months. Enterprise-level economic outcomes typically require **longer time horizons to materialise as businesses apply newly acquired skills and expand market engagement.**

Overall, the findings indicate that the SUGAM initiative is **effectively building foundational entrepreneurial capabilities among SHG women**, with strong potential for longer-term economic impact as post-training support mechanisms continue to operate.

## **Chapter 1: Introduction**

### **1.1 Background**

The National Rural Livelihoods Mission (NRLM), launched by the Government of India, is one of the world's largest poverty alleviation programmes, aimed at organising rural poor households, particularly women, into Self-Help Groups (SHGs) and building their livelihoods through sustained financial and institutional support. In Karnataka, NRLM is implemented through the Karnataka State Rural Livelihood Promotion Society (KSRLPS), under the Department of Skill Development, Entrepreneurship and Livelihood, Government of Karnataka.

SGBS Unnati Foundation is a not-for-profit organisation registered under Section 8 of the Companies Act, with a decade-long track record of supporting micro-enterprise development among women in Karnataka. The Foundation operates the SUGAM programme – a structured enterprise development intervention designed to strengthen the business capabilities of SHG women entrepreneurs through a combination of residential training, mentorship, and market linkage support.

On 9th October 2025, KSRLPS and SGBS Unnati Foundation entered into a Memorandum of Understanding (MoU) to collaborate under NRLM's Non-Farm Livelihood initiative, with SGBS Unnati Foundation designated as the Training Partner responsible for delivering the SUGAM programme to 300 SHG women entrepreneurs per year across Karnataka.

### **1.2 Relevance of the Project**

Women's participation in rural micro-enterprise is a well-documented pathway to household income improvement, financial independence, and broader socio-economic empowerment. Yet women micro-entrepreneurs – particularly those operating in rural areas – face persistent structural challenges: limited access to formal credit, poor awareness of government schemes, weak market linkages, and insufficient business management skills.

The NRLM enterprise development framework recognises that SHG women who have been financially organised still require sustained capacity-building to grow their enterprises beyond subsistence level. The SUGAM programme addresses precisely this gap – going beyond SHG formation to provide business-specific training in areas such as financial management, costing and pricing, SWOT analysis, market access, and digital tools.

India's female labour force participation, while improving, remains significantly below the global average. Women-owned micro-enterprises, particularly in rural areas, face higher barriers to growth than their male counterparts. Targeted, contextualised training programmes like SUGAM are therefore not only relevant but necessary to bridge the gap between enterprise potential and enterprise performance.

### 1.3 Project Scale and Reach

During the period November 2025 to February 2026 – covering the first four months of the MoU period – SGBS Unnati Foundation completed 8 training batches under the SUGAM programme, training a total of 204 women entrepreneurs across 25 districts of Karnataka.

#### Key Reach Indicators

Indicator	Value
Total Women Trained (FY 2025–26, as of Feb 2026)	204
Total Batches Completed	8
Districts Covered	25 districts across Karnataka
Training Duration per Batch	7 days (residential)
Average Batch Size	26 participants
Average Age of Participants	40 years
Married Participants	189 (92.6%)

## Women Trained by Month

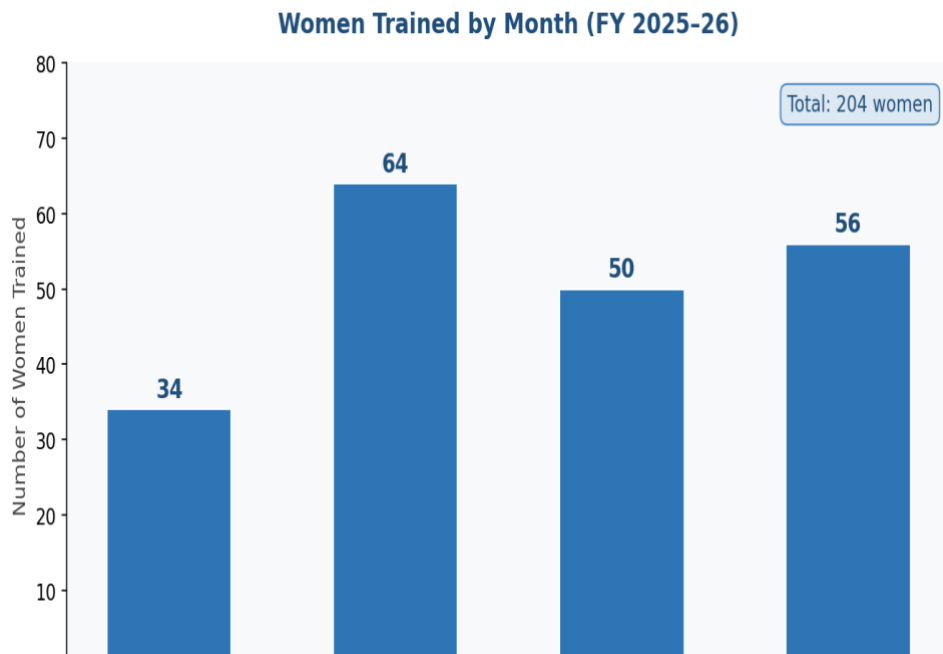


Figure 3: Monthly Distribution of Women Trained under the SUGAM Programme

## Distribution by Social Category

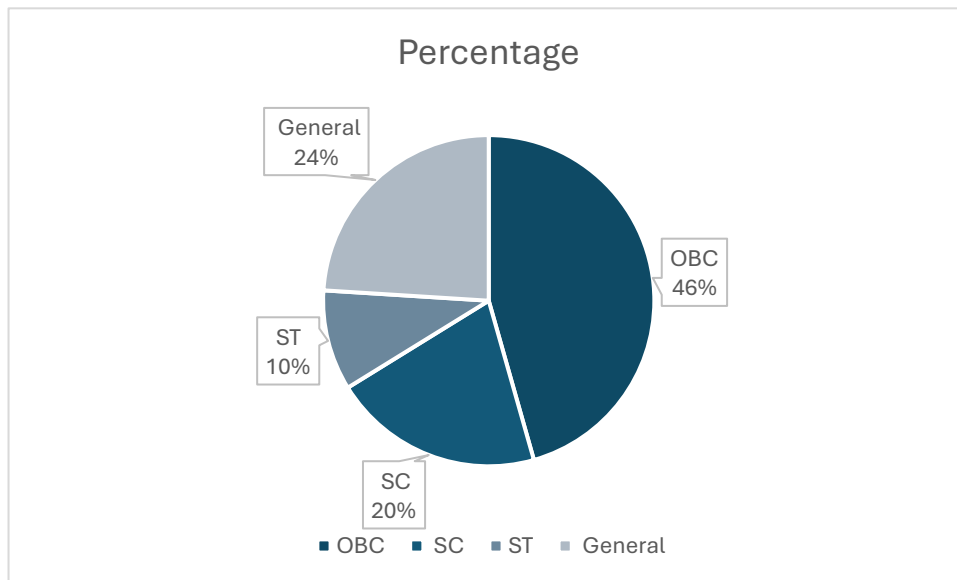


Figure 4: Social Category Distribution of SUGAM Programme Participants

## Distribution by Education Level

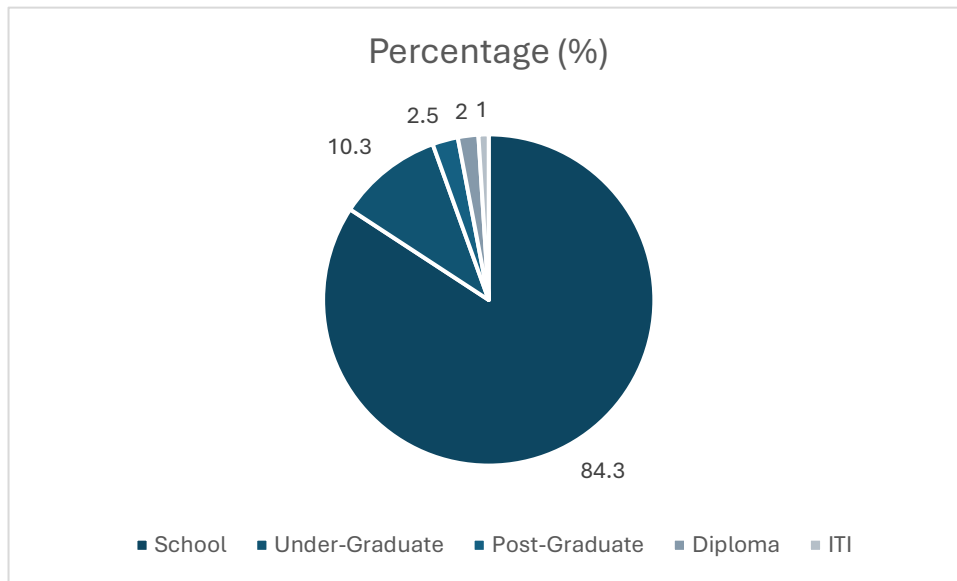


Figure 5: Educational Profile of SUGAM Programme Participants

The majority of participants (84.3%) have studied only up to school level, with a significant number having completed below Class 10.

## Distribution by Family Annual Income

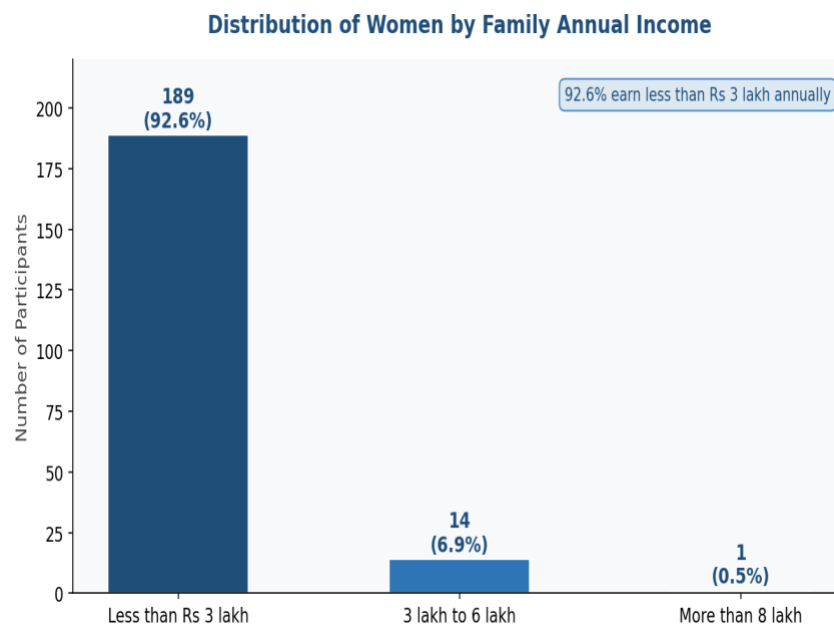


Figure 6: Distribution of Participants by Family Annual Income

92.6% of participants for whom income data was available reported a family annual income of less than Rs 3 Lakh, confirming that the programme is reaching economically marginalised women in line with the NRLM mandate.

This demographic profile is consistent with the programme's target group of women from lower-income rural households and underlines the importance of contextualised, accessible training delivery.

#### 1.4 Project Alignment to National and Global Standards

Standard/Regulatory Framework	Alignment with the projects
The Companies Act 2013 Schd VII Sec 135	(i) Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects (ii) Promoting gender equality, empowering women, and measures for reducing inequalities faced by socially and economically backward groups; for reducing inequalities faced by socially and economically backward groups
ISO 26000: Guidance on Social Responsibility	Community Involvement and Development Issue 2: Education and Culture Issue 5: Wealth and income creation
Social Audit Standards	SAS 300: Promoting education, employability and livelihoods
UN SDGs	Goal 1: No Poverty Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth Goal 10: Reduced Inequalities



### 1.5 Impact Map

Item	Description
Overall Programme Goal	To train 300 SHG women entrepreneurs per year across Karnataka and facilitate a 15% increase in revenue by the end of the programme, in line with the MoU with KSRLPS / NRLM.
Project Objectives	<ol style="list-style-type: none"> <li>1. Provide technical, capacity-building, and advisory support</li> <li>2. Conduct training on: <ul style="list-style-type: none"> <li>○ Business management</li> <li>○ Entrepreneurial skills</li> <li>○ SWOT analysis</li> <li>○ Bookkeeping basics</li> <li>○ Financial planning</li> <li>○ Costing &amp; pricing</li> <li>○ PAN &amp; GST registration</li> <li>○ Govt. schemes (UDYOGINI, ONDC, etc.)</li> <li>○ Social media &amp; digital marketing</li> </ul> </li> <li>3. Provide 1-year mentorship</li> <li>4. Offer expert technical assistance</li> <li>5. Facilitate market, branding, and funding linkages</li> <li>6. Support forward/backward linkages</li> <li>7. Explore commercial financing</li> <li>8. Document best practices</li> </ol>

Item	Description
	9. Achieve <b>15% revenue growth by end of programme</b> 10. Share list of scalable entrepreneurs
Project Period	October 2025 – September 2026 (as per MoU)
Project Location	25 districts across Karnataka (covering both North and South Karnataka regions)
Project Inputs	Trained facilitators and domain experts; residential training infrastructure; participant workbooks (Vyapar Booklet); computer training resources; government scheme resource persons; SGBS Unnati programme management team
Project Activities	7-day residential training covering: Business Awareness (Vyapar Booklet), SWOT Analysis, SMART Goals, Financial Health Check, Costing & Pricing, ONDC registration, Digital Literacy, Computer Basics, Business Pitching, Social Media & Marketing, Government Schemes (MSME, DIC, KSWDC, Banks), Successful Entrepreneur Interactions
Project Outputs	300 women trained per year; business proposals presented by all participants; certificates issued; list of high-potential enterprises shared with KSRLPS
Expected Outcomes	By end of programme - 15% increase in enterprise revenue; 15% increase in monthly take-home income; improved financial record-keeping; expanded customer base; access to formal credit; increased confidence and business agency.

## 1.6 Scope of the Impact Assessment

This impact assessment covers the **first four months of the SUGAM programme implementation period under the NRLM MoU (November 2025 – February 2026)**. The assessment examines early programme outcomes related to **entrepreneurial confidence, business capability development, market access, and initial enterprise performance among SHG women entrepreneurs**.

The analysis draws upon multiple data sources, as summarised below.

Data Source	Description
<b>Beneficiary Survey</b>	Survey of <b>41 programme participants (20.1% of the 204 trained)</b> conducted in <b>March 2026</b> through structured telephone interviews.
<b>Qualitative Insights</b>	<b>Evaluator notes and qualitative observations</b> documented during survey calls with participants.
<b>Programme Documentation Review</b>	Review of programme materials including the <b>NRLM MoU, training timetable, participant enrolment records, participant videos and the Vyapar Booklet (participant workbook)</b> .
<b>Participant Business Presentations</b>	Review of <b>business pitch presentations delivered by participants on Day 7 of the training programme</b> .

### Assessment Focus

Given the **recency of programme implementation**, the assessment focuses primarily on the training quality and participant satisfaction and **early-stage behavioural and capability outcomes**, including:

- Improvements in **entrepreneurial confidence and personal agency**
- Changes in **market awareness and customer engagement**
- Development of **business skills and financial literacy**

- Early signals of **enterprise revenue and income changes**

It is important to note that **business income and revenue outcomes typically require longer timeframes to materialise**. Therefore, financial impact indicators should be interpreted within the context of the programme's **short implementation window**.

A **longitudinal follow-up assessment at the end of the MoU period (September 2026)** is recommended to capture **longer-term enterprise growth, income generation, and sustainability of business outcomes**.

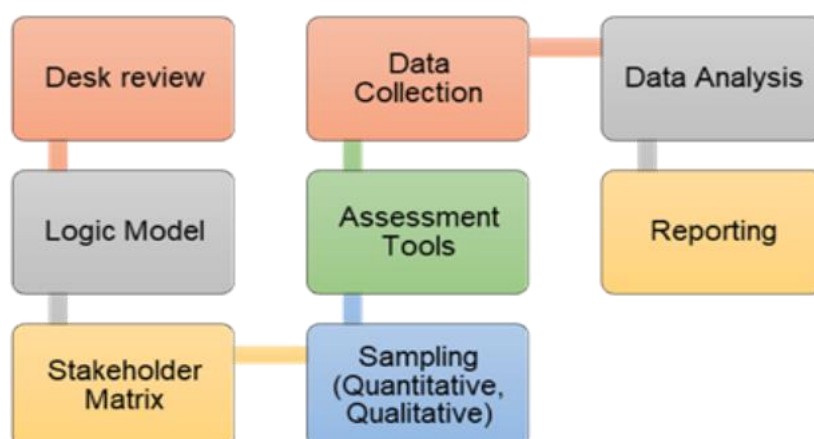
## Chapter 2: CSR Impact Assessment Methodology

The impact assessment methodology adheres to the **Social Auditing Standards (SAS)** regulated under **SEBI**, and aligns with **ISO IS 26000:2018 – Guidance on Social Responsibility**. This structured approach ensures a **transparent, systematic, and evidence-based evaluation** of programme outcomes and implementation processes.

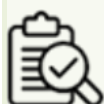
The assessment combines **quantitative beneficiary data, qualitative insights, and programme documentation review** to evaluate the effectiveness, outcomes, and implementation quality of the SUGAM programme.

### 2.1 Approach & Methodology







The assessment employed a mixed-method approach combining quantitative and qualitative data collection tools:



#### Desk Review



In-depth review of client documents including project progress reports, MOUs with implementing partners, project design, Monitoring & Evaluation systems. This step ensures assessing the process involved in program implementation to understand program efficiency

 <p><b>Logic Model</b></p>	<p>Developed based on the desk review to map the relationship between <b>inputs, activities, outputs, outcomes, and impacts</b>, ensuring a structured evaluation approach.</p>
 <p><b>Stakeholder Matrix</b></p>	<p>Identifies and categorizes key stakeholders based on their <b>influence, accountability, and interest</b>, ensuring effective engagement in the assessment process.</p>
 <p><b>Sampling</b></p>	<p>- <b>Quantitative Sample:</b> Purposive sampling was used to select participants from the most recently completed batches.</p> <p><b>Qualitative Sample:</b> Purposive sampling was applied for Key Informant Interviews (KIIs) to gather in-depth insights.</p>
 <p><b>Assessment Tools</b></p>	<p>Structured Questionnaires for Quantitative Surveys (QS), Key Informant Interviews (KIIs) to collect both quantitative and qualitative data.</p>
 <p><b>Data Collection</b></p>	<p>A <b>mixed-method approach</b> to Data collection combines <b>quantitative data</b> (measurable outcomes, statistics) with <b>qualitative insights</b> (beneficiary experiences, challenges), ensuring a <b>comprehensive impact evaluation</b>.</p>
 <p><b>Data Analysis &amp; Reporting</b></p>	<p>Findings were analysed using statistical methods for quantitative data and thematic coding for qualitative insights. The information so gathered is then triangulated to assess the impact of the initiative.</p>

## Reporting



Structured reporting with key impact metrics and recommendations on –

What changed

How many people experienced the change

How long did they experience the change for

## 2.2 Stakeholder Matrix

Stakeholder	Role	Engagement Method	Sample Size
SHG Women Participants	Primary beneficiaries – the women trained under SUGAM	Structured telephone survey	41 participants
SGBS Unnati Foundation	Implementing organisation – provided programme data, timetable, participant records	Desk review / documentation	All available records
KSRLPS / NRLM	Government partner – MoU signatory	Desk review (MoU)	MoU documentation
Trainers / Resource Persons	Programme delivery	Timetable and programme records	Curriculum review

## 2.3 Sampling Methodology and Sample Size

### Survey Sample Coverage

Sample Characteristic	Details
Total Programme Participants	204 women entrepreneurs
Survey Sample Size	41 participants
Sample Share of Cohort	20.1%

The survey sample of 41 participants was drawn, it represents a purposive sample of participants from the most recently completed batches at the time of assessment.

### Quantitative Component

- A structured survey questionnaire was administered to 41 programme participants via telephone in March 2026.
- The survey covered nine key dimensions: training content clarity, income change, self-confidence, market access, business expansion, specific improvements experienced, challenges faced, support needs, training quality, and likelihood to recommend.
- Quantitative data was analysed using frequency counts and percentage distributions.

### Qualitative Component

- Evaluator notes were captured during all 41 survey calls by the assessment team, recording observations about participants' circumstances, implementation challenges, and contextual factors not captured in the structured questionnaire.
- These notes were reviewed, cleaned, and thematically coded to identify patterns in post-training experience, support needs, and business change.
- Participant business pitch presentations (Day 7 of training) were reviewed as evidence of training output.

### Desk Review

- The NRLM MoU (October 2025) was reviewed for programme objectives, roles, and success criteria.

- The training timetable and participant workbook (Vyapar Booklet, Kannada) were reviewed for curriculum coverage.
- Participant enrolment data for FY 2025–26 was analysed for demographic profiling.

### Sample Size

Parameter	Value
Total Cohort (FY 2025–26, as of Feb 2026)	204 women
Survey Sample	41 participants
Sample as % of Total Cohort	20.1%
Survey Period	March 2026
Survey Method	Structured telephone interviews
Response Rate	41 completed surveys from the batch contacted

All 41 survey respondents confirmed they had received training within the last 6 months, consistent with the November 2025 – February 2026 training window.

## Chapter 3: Key Findings

Given the **recency of programme implementation**, the assessment focuses primarily on the **training quality and participant satisfaction** and **early-stage behavioural and capability outcomes**, including:

- Improvements in **entrepreneurial confidence and personal agency**
- Changes in **market awareness and customer engagement**
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It is important to note that **business income and revenue outcomes typically require longer timeframes to materialise**. Therefore, financial impact indicators should be interpreted within the context of the programme's **short implementation window**.

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Participants reported very high satisfaction with the quality, clarity, and relevance of the training programme.

Key indicators include:

- **98%** of participants found the content to be clear or very clear
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- **90.2%** of respondents stated they would recommend the training to other women entrepreneurs

- **71%** of participants reported experiencing no significant challenges during the training

These results indicate strong participant satisfaction, effective content delivery, and high perceived value of the training programme.

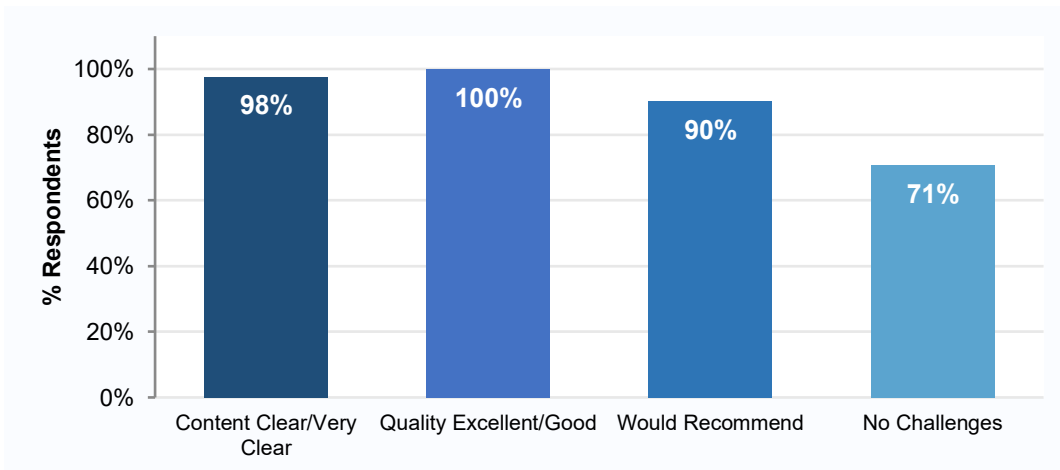


Figure 7: Programme Quality – Key Indicators

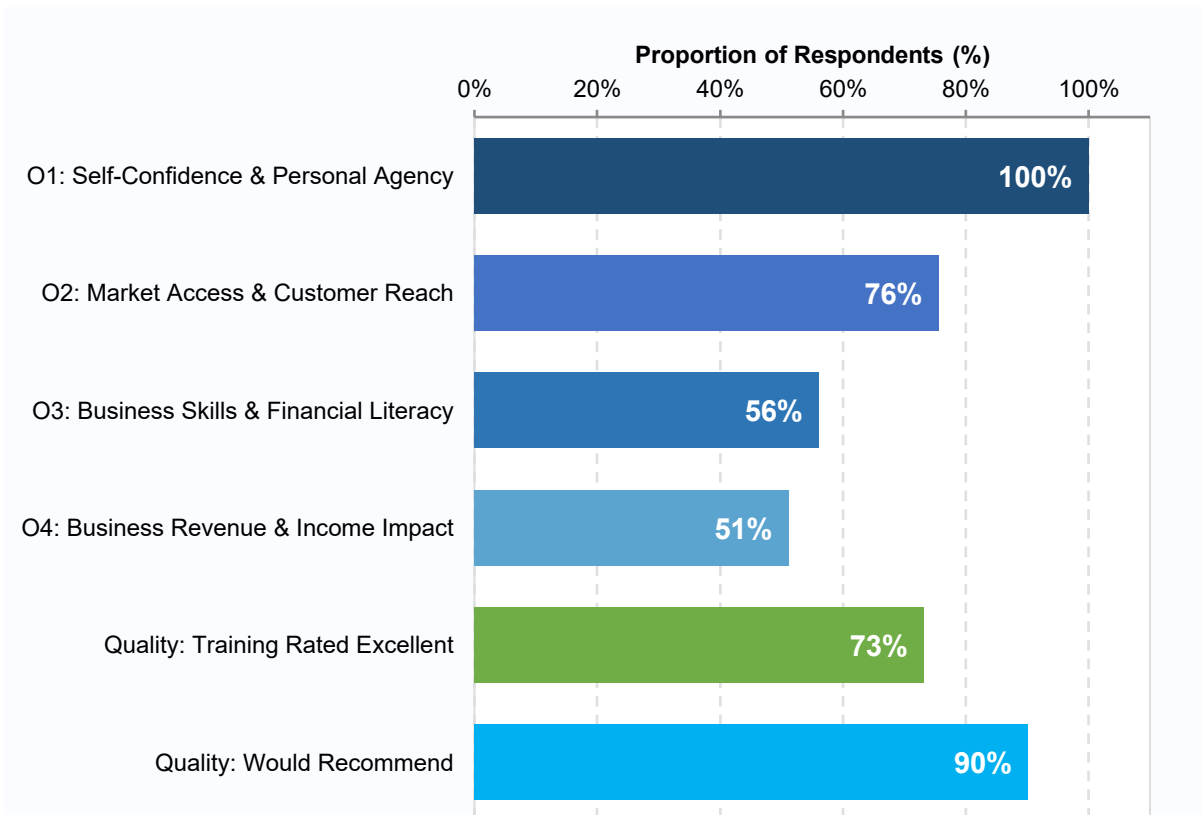
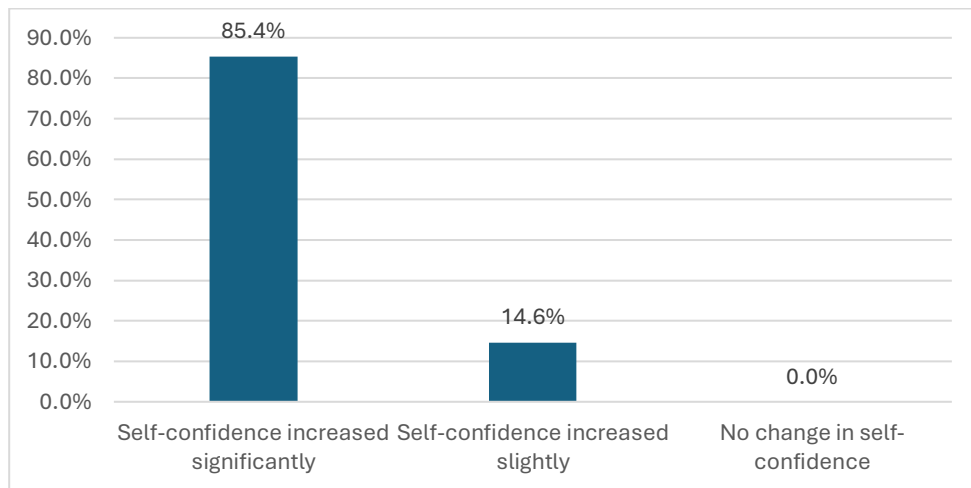


Figure 8: SUGAM Programme – All Outcome Results at a Glance

## Outcome 1: Self-Confidence and Personal Agency

<b>01</b>	<b>Self-Confidence &amp; Personal Agency</b>	<b>100%</b>	<p><i>41 of 41 respondents reported improved self-confidence post-training</i></p>
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Self-confidence emerged as the most consistently positive outcome of the SUGAM training. All 41 survey respondents (100%) reported an improvement in self-confidence following the programme, making this the indicator with universal agreement across the sample.



*Figure 9: Change in self-confidence after the training*

Evaluator observations provide context for this finding. Several participants described initial apprehension about attending a residential training, concerns about managing their businesses and households in their absence, that gave way to a sense of accomplishment and motivation by the end of the programme. The training environment, peer interactions, and exposure to successful women entrepreneurs appear to have played a meaningful role in building confidence beyond the formal curriculum.

It is important to note that confidence, while a necessary precondition for business growth, does not automatically translate into business outcomes. The extent to which improved self-confidence leads to concrete changes in

how participants manage their businesses needs to be better understood through longitudinal follow-up.

### Supporting Evidence – Evaluator Observations

#### Laxmibai Hinchageri

*Bijapur, Karnataka | SHG Member – Farmer Household*

*"Able to prioritise and manage time better, hence getting more work done."*

#### Mitra Shivanand Naik

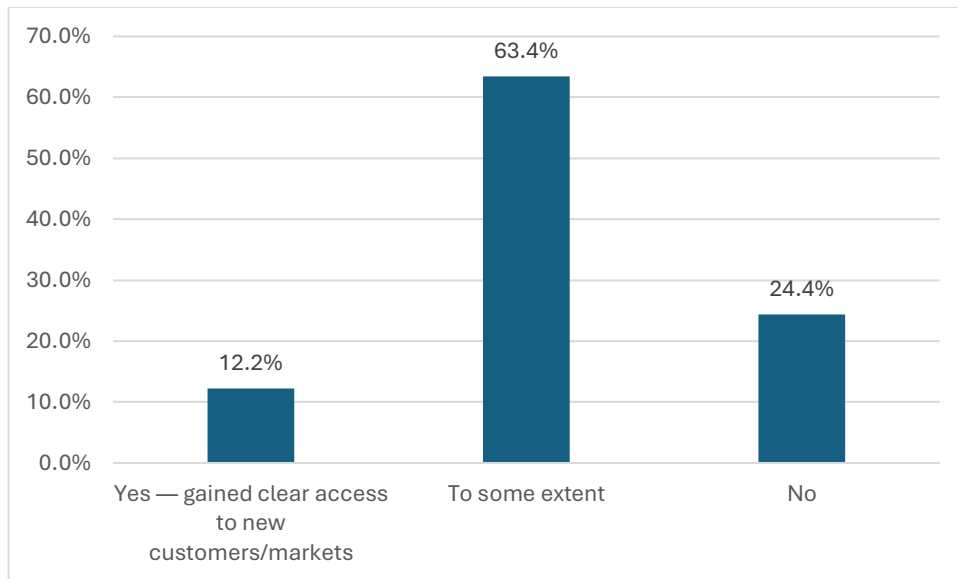
*Uttara Kannada, Karnataka | SHG Member*

*"Helped in creating a to-do list and prioritising tasks."*

### Outcome 2: Market Access and Customer Reach

<b>O2</b>	<b>Market Access &amp; Customer Reach</b>	<b>75.6%</b>	31 of 41 respondents gained access to new customers or markets (Yes + To some extent)
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Market access was the second strongest outcome area, with three-quarters of respondents reporting some improvement in their ability to reach new customers or markets. However, it is important to note that most of this improvement is partial, given the early stage observation of outcomes, only 5 respondents (12.2%) reported unambiguous access to new customers, while 26 (63.4%) indicated improvement to some extent.



*Figure 10: Change in Market Access after the training*

On the topic of business expansion, more than half the respondents reported business expansion. The proportion (46.3%) who reported no business expansion is notable and should be read in the context of the training's recency. Expanding a business requires not just knowledge but capital, time, and market conditions, none of which are immediately transformed by a 7-day training. Evaluator notes suggest that several participants are aware of what they need to do next (such as attending events, expanding product lines, or going online) but have not yet had the means or opportunity to act.

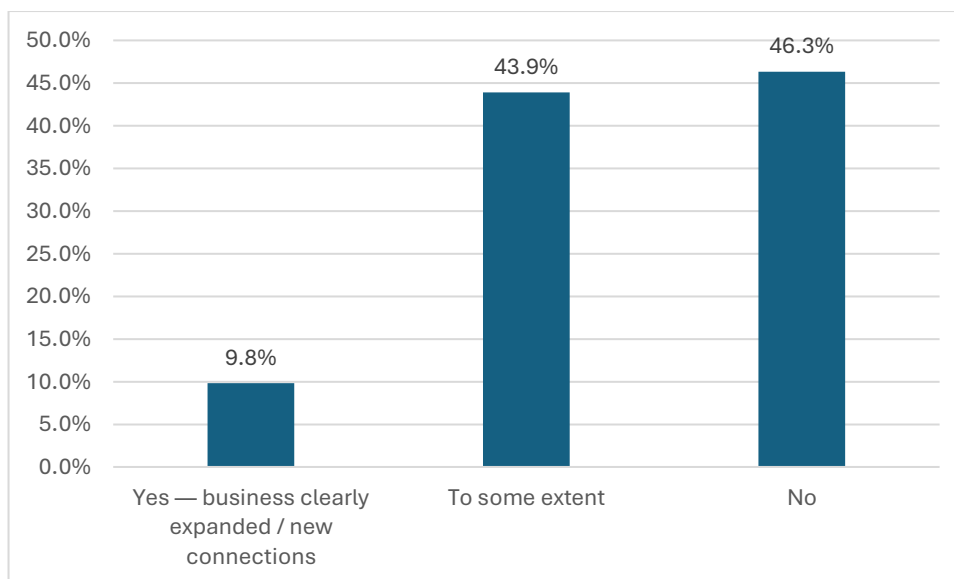


Figure 11: Business expansion after the training

### Supporting Evidence – Evaluator Observations

#### Rohini Sunagar

Belgaum, Karnataka | SHG Member

"People from nearby villages are also coming in as new customers. Has started focusing on cleanliness and managing accounts better."

#### Shobha Marihal

Belgaum, Karnataka | SHG Member

"Packaging and packaging quality has improved. As they go for events and other towns, their customer base is increasing."

#### Nayana Manjunath Hegde

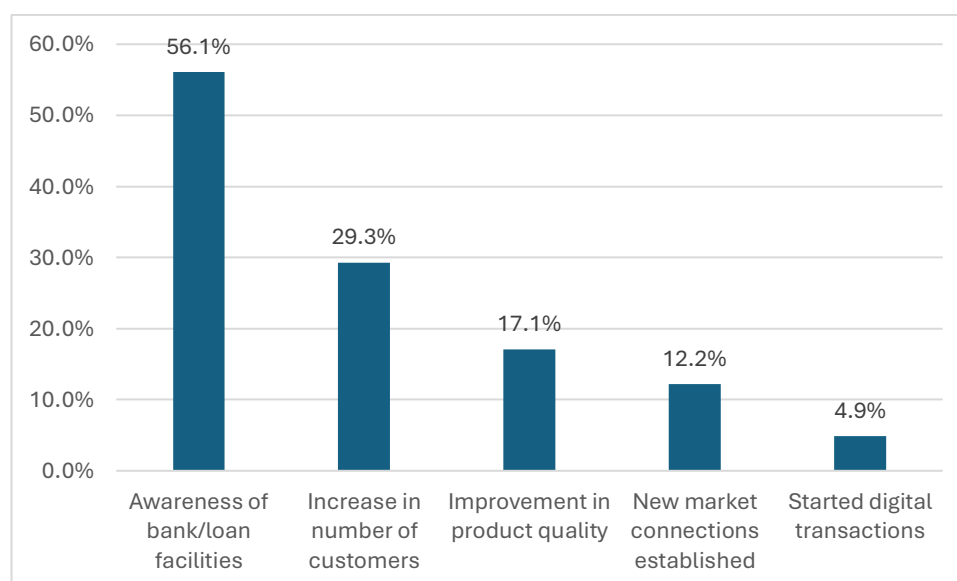
Uttara Kannada, Karnataka | SHG Member

"Still looking at ways to market and go online. Only then can the business grow further."

### Outcome 3: Business Skills and Financial Literacy

<b>O3</b>	<b>Business Skills &amp; Financial Literacy</b>	<b>56.1%</b>	<p><i>Most cited improvement: Awareness of bank/loan facilities – 23 of 41 respondents</i></p>
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Respondents were asked to identify specific improvements experienced following the training from a set of defined options. The results indicate that financial literacy, particularly awareness of banking and loan facilities, was the most widely reported area of skills improvement. This is consistent with the training curriculum, which includes dedicated sessions on money management, government schemes, and banking access.



*Figure 12: Specific improvements after the training*

*Note: Respondents could select multiple improvements; percentages are of total sample (N=41) and do not sum to 100%.*

While awareness of banking and financial systems has improved, evaluator observations indicate that translating this awareness into actual access to credit remains a challenge. Several participants expressed a desire for

further support specifically in navigating the banking process, including documentation, loan applications, and follow-up with bank officials. This gap between awareness and action is an important finding for programme design.

Digital transactions remain the least adopted improvement at 4.9%, which reflects a broader gap in digital literacy and comfort with technology that the training addresses only partially. Evaluator notes and participant suggestions consistently identified online presence and digital marketing as an area where more support is needed.

### **Support Needs Identified**

36.6% of respondents (15 of 41) indicated they need additional support to apply their training learnings. The most common support needs were:

- Banking and loan process support
- Digital/online marketing support
- Government scheme/subsidy information

### **Supporting Evidence – Evaluator Observations**

#### **Saroj Noorandappa Kolar**

*Gadag, Karnataka | SHG Member – Under-Graduate*

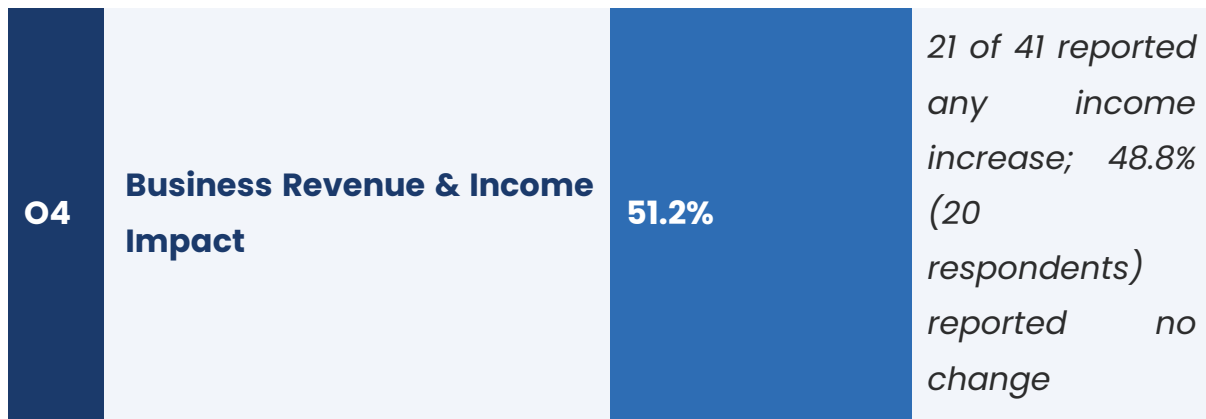
*"Started book keeping better after the training."*

#### **Nirmala Angadi**

*Gadag, Karnataka | SHG Member – ITI*

*"Book keeping has improved."*

## Outcome 4: Business Revenue and Income Impact



Income impact is the most closely watched outcome in the MoU, which sets a target of achieving a 15% increase in revenue over the full one-year programme duration. This target is not intended to be realised immediately following the 7-day training, but rather reflects expected progress over time as participants apply their learnings.

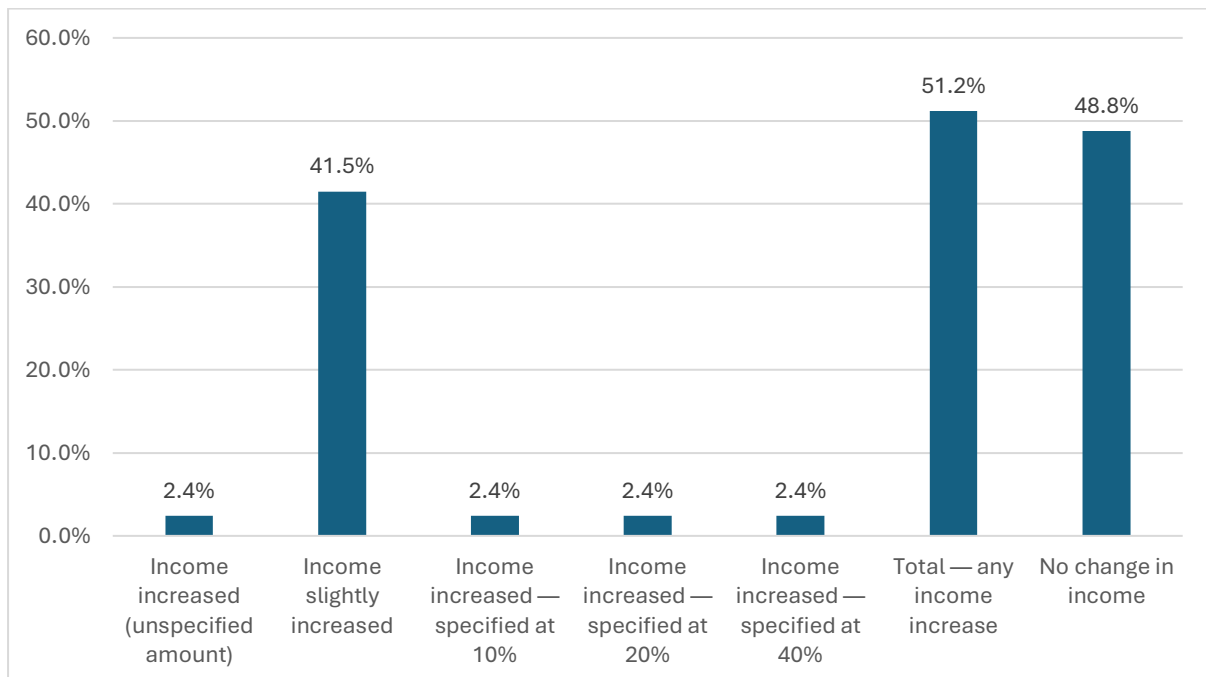


Figure 13: Change in income after the training

The 48.8% with no reported income change should not be interpreted as a programme failure. All 41 respondents confirmed they received training within the last 6 months, and transforming a training intervention into

measurable revenue growth requires time, ongoing support, and enabling conditions beyond the training itself.

Only 3 respondents were able to quantify their income increase (10%, 20%, and 40% respectively), having completed the training within the recent two months programme period. Although early-stage, these reported gains provide directional evidence of positive income movement and signal the potential for more sustained growth trends over the course of the programme.

### Supporting Evidence – Evaluator Observations

#### **Poojita Ramachandra Deshbhanadari**

*Uttara Kannada, Karnataka | SHG Member – Under-Graduate*

*"Started exploring potential new markets after the training. Yet to see income impact."*

#### **Savita Lingaraj Adrakatti**

*Gadag, Karnataka | SHG Member – Under-Graduate*

*"Marketing session was very helpful. Still in the process of applying learnings."*

### 3.2 Recommendations based on Participant Feedback

- Session length: Several participants found some training days too long, with sessions extending beyond comfortable learning hours, causing fatigue.
- Language barriers: Some participants, particularly from North Karnataka districts found English-medium content and vocabulary difficult to follow. Requests for more Kannada-medium delivery were noted.

- Digital literacy gap: Participants appreciated computer and digital sessions but felt the duration was insufficient for meaningful skill building.

## Chapter 4: Case Studies

The following case studies and participant profiles are drawn from evaluator observations and business presentations made on Day 7 of the SUGAM training programme. They are presented to illustrate the range of participant profiles and the varied ways in which training content has been applied. These are not exceptional outliers but representative voices from the cohort.

### Primary Case Study: From Home to Market

#### **Vijayalaxmi Venkanagouda Vasan**

*Gadag, Karnataka | SHG: Akkamahadevi | Business: Cloth Merchant & Roti Making*

Vijayalaxmi is a married woman in the 26–35 age group who completed her education at primary school level. She runs two micro-enterprises: a cloth trading business and a roti-making operation, which she previously operated from her home.

Following the SUGAM training, Vijayalaxmi made a significant operational change: she shifted her business from her home to a dedicated shop in the local market. This move has directly contributed to an increase in her customer base, as the market location provides greater visibility and accessibility than home-based operations.

Survey data for Vijayalaxmi reflects the following outcomes: income reported as Increased; self-confidence Increased significantly; access to new customers – Yes; business expanded – Yes; improvements reported: increase in number of customers and awareness about bank/loan facilities; training quality rated Excellent; would recommend to others – Yes; no challenges reported.

*"How to behave with customers, book keeping – these were very helpful. After the training she has started a shop in the market due to*

*which she has more customers. Earlier she used to operate out of her house."*

*– Evaluator observation, March 2026*

## Mini Case Studies

### Nita Kamble – Planning for Scale

#### **Nita Kamble**

*Kolar, Karnataka | Tailoring / Embroidery Business | Education: School (12th)*

*"Need to buy an embroidery machine – will do it next year with a loan. With this new market and customers, business will increase."*

Nita's case illustrates a participant who has a clear business plan and identified a concrete next step – acquiring an embroidery machine through a loan. The training appears to have given her the awareness of loan access mechanisms and the confidence to plan for investment. Her income change in the survey was recorded as slightly increased, and she reported new customers to some extent. This is a case where the full impact will only be visible after she accesses the loan and expands her operations.

### Deekshita Uday Velip – Applying Skills in Teaching

#### **Deekshita Uday Velip**

*Uttara Kannada, Karnataka | Teaches at an institute | Education: School*

*"She is going to an institute to teach. Time management and book keeping were very helpful."*

Deekshita's case highlights the programme's reach beyond traditional trading businesses. As a woman who teaches at an institute, the SUGAM training's modules on time management and financial record-keeping have practical applicability to how she runs her professional life. Her income was reported as slightly increased in the survey.

### **Rohini Sunagar — Expanding Geographic Reach**

#### **Rohini Sunagar**

*Belgaum, Karnataka | SHG Member | Education: School*

*"People from nearby villages are also coming in as new customers. Has started focusing on cleanliness and managing accounts better."*

Rohini's experience reflects the customer-reach dimension of the training's impact. While her change is modest — drawing customers from nearby villages rather than a formal market expansion — it represents a real operational shift. Her increased attention to cleanliness and account management suggests behaviour change aligned with the training content.

### **Participant Business Pitch — Day 7 Presentations**

On the final day (Saturday) of the 7-day training, all participants presented their business proposals to the group. These presentations formed the culminating output of the programme and provided an opportunity for participants to articulate their business model, challenges, and growth plans — applying the skills and frameworks learned over the preceding days. One such participant, Vaishali Rajendra Patil (W/O Rajendra Kotagauda Patil, Gundwad, Belgaum — 591131), presented her business proposal as part of Batch 24's final day presentations. Her pitch, along with those of other participants, is retained in programme records as evidence of training completion and learning application.

The pitch presentations demonstrate that by Day 7, participants are capable of structuring and communicating their business plans — a

meaningful output in itself for women who, in many cases, had not previously been asked to present or speak publicly in a structured format.



Figure 14: SUGAM Participant Showcasing and Selling Handcrafted Jewellery, Reflecting Improved Market Engagement