



# YES FOUNDATION Impact Assessment Report January 2026



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A hand holding a glowing lightbulb in a field at sunset. The background is a soft-focus field of tall grasses under a warm, golden sky. The lightbulb is held in the foreground, glowing brightly. The overall mood is one of inspiration and hope.

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The background of the slide features a close-up, low-angle shot of a tree's branches with vibrant green, feathery leaves. The sun is positioned in the upper right quadrant, creating a bright, warm glow and casting soft, golden light across the scene. The sky is a clear, pale blue, and the overall atmosphere is bright and natural. A decorative graphic element consisting of a blue and red wavy shape is located at the bottom right corner of the slide.

# About YES FOUNDATION

# YES FOUNDATION

YES FOUNDATION, the social development arm of YES Bank, works across **70+ districts in 18 states** to build inclusive and innovative spaces. Its 5-year strategy focuses on advancing **employability, entrepreneurship, and environmental sustainability** to drive an empowered and equitable India.



## Vision

YES Foundation's vision is to build an empowered and equitable India.



## Strategic Focus: The 3Es

YES FOUNDATION's CSR strategy is anchored in three integrated pillars:

- **Employability**
- **Entrepreneurship**
- **Environmental Sustainability**

This framework aligns with national development priorities and the UN Sustainable Development Goals (SDGs).



## Guiding Principles

To build a culture which fosters innovation in an inclusive, empowering and engaging way

- **Innovation**
- **Empowerment**
- **Inclusion**
- **Engagement**



## 5-Year Strategy (2021–2026)

Launched in FY 2021–22, the Foundation's 5-year strategy aims to catalyse employment and entrepreneurship opportunities for over **1,00,000 individuals by 2026**, while retaining a strong focus on environmental sustainability.

# About 3E: YES FOUNDATION'S Five-year Strategy

## The 3Es Framework – Why It Matters

The 3Es approach enables holistic and systemic impact by addressing:



- **Youth unemployment and skill gaps**
- **Rural income vulnerability and migration**
- **Climate change, natural resource stress, and MSME energy inefficiency**

Together, these pillars ensure economic inclusion, community resilience, and environmental sustainability.

### Entrepreneurship

**50,000+ farmers, women, and artisans** supported over five years  
**₹50+ crore** economic potential unlocked  
**30+ crore litres of water conserved** through watershed and irrigation interventions over the past five years

### Employability

**25,000 beneficiaries** targeted over five years  
**10,000+ youth placed** across BFSI, IT, retail, healthcare, logistics, and hospitality  
**₹40+ crore economic opportunities unlocked** through wage employment over five years

## Impact at a Glance

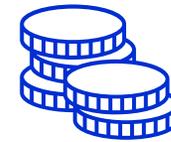


### Overall Reach & Footprint

- **25,000+** beneficiaries reached in FY 2024–25 alone
- Presence across 18 states and 70+ districts in India

### Financial Commitment

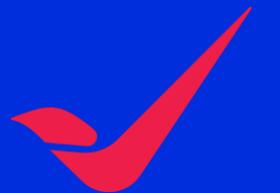
- **₹110 crore+** cumulative CSR spending over five years.
- **₹26.46 crore** program expenditure in FY 2024–25, with ~98% spend on programs, reflecting high implementation efficiency



### Environmental Sustainability

As a part of their five year strategy  
**4 lakh+ trees planted** (geo-tagged), with large-scale agroforestry initiatives  
**100+ MSMEs supported annually** for energy efficiency through walk-through audits  
Estimated **1.7+ lakh tonnes of CO<sub>2</sub> sequestration potential** over 20 years

# Approach and Methodology for Impact Assessment

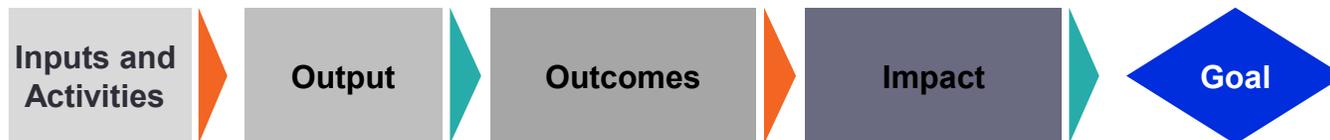
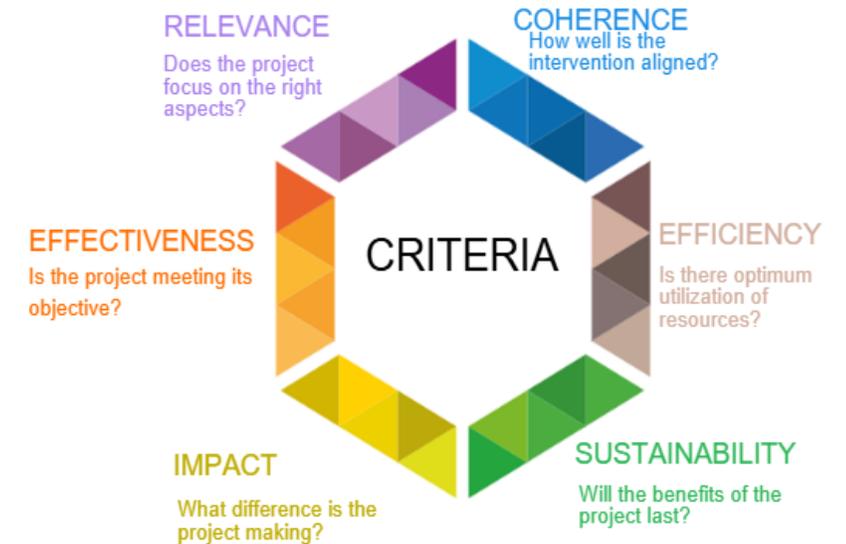


# Approach and Methodology for Impact Assessment

EY was commissioned to undertake the Impact Assessment of YES FOUNDATION's 3E (Employability, Entrepreneurship and Environment Sustainability) programs, designed to empower youth and drive inclusive development across India. The impact assessment was conducted using a mixed-methods approach, drawing on both quantitative and qualitative data, and was guided by the OECD DAC Framework and the Theory of Change model.

## An overview of the methods used

Pillar	Component	Impact Framework	Qualitative Method	Quantitative Method
Employability	Skilling and Employment	OECD DAC	<ul style="list-style-type: none"> <li>Hybrid: In person and virtual interactions</li> <li>Focus Group Discussions and In-Depth Interviews</li> </ul>	Self-administered (online)
Entrepreneurship	Rural Entrepreneurship	OECD DAC		
Environment	Agroforestry, Energy Audit	OECD DAC, Theory of Change		



### Theory of Change Model

The Theory of Change, originally systematised by the Aspen Institute and widely used in the development sector, outlines the logical sequence of inputs, activities, outputs, outcomes, and impact, showing how and why a desired change is expected to happen. It helps stakeholders visualize the pathway to impact and identify assumptions and risks along the way.

### OECD DAC Framework

The OECD-DAC Framework, developed by the Organisation for Economic Co-operation and Development (OECD) through its Development Assistance Committee (DAC), evaluates development interventions based on five key criteria: relevance, effectiveness, efficiency, impact, and sustainability. It provides a standardized approach for assessing the value and results of programs in international development.

# Data Collection

Data collection tools were designed to capture both quantitative and qualitative insights from key stakeholders, ensuring a comprehensive understanding of program outcomes. The quantitative sample size for surveys has been selected at using a 95% confidence level with a margin error of 5%.

Program Name	Project Locations*	Universe of Beneficiaries/ Beneficiary Institutions	Quantitative Survey		Qualitative Discussions	Mode of data collection
			Actual Sample	Sample Collected		
<b>Employability</b>	Delhi, Kolkata and Navi Mumbai	25,000	380	384	<ul style="list-style-type: none"> <li>• 3 FGDs with beneficiaries.</li> <li>• 8 IDI with beneficiaries</li> <li>• 6 with employers</li> <li>• 7 IDI with trainers</li> <li>• 8 IDI with family members</li> <li>• 2 IDIs with the implementation team</li> </ul>	<b>Qualitative :</b> In-person and Virtual Focus Group Discussions and In-Depth Interviews  <b>Quantitative:</b> Self-administered (Online)
<b>Entrepreneurship</b>	Agra, Uttar Pradesh	75,000	380	458	<ul style="list-style-type: none"> <li>• 2 FGDs with beneficiaries</li> <li>• 8 IDIs with beneficiaries</li> <li>• 4 IDIs with trainers</li> <li>• 1 IDI with the implementation team</li> <li>• 4 IDIs with consumers</li> </ul>	
<b>Environmental Sustainability (Plantation)</b>	Rohtak	6 Lakh Tress across locations	100	54	<ul style="list-style-type: none"> <li>• 15 IDIs with Farmers</li> <li>• 1 IDI with the implementation team</li> </ul>	
<b>Environmental Sustainability (Energy Audit)</b>	Samalkha and Panipat	500 MSMEs	100	109	<ul style="list-style-type: none"> <li>• 16 IDIs with MSME employees</li> <li>• 2 IDIs with the implementation team</li> </ul>	

\* Project locations covered during data collection

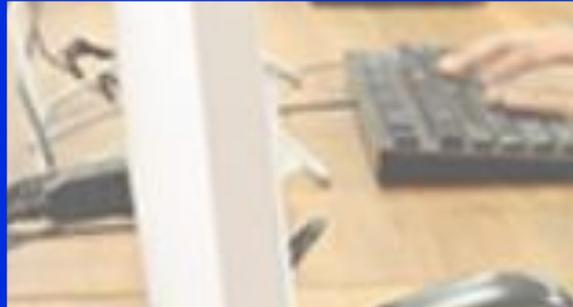
# **Comprehensive Summary of Key Findings for each program**



# Summary of Key Findings

OECD DAC Criteria	Program Overview	Effectiveness	Impact	Sustainability
<b>Employability</b>	Equips underprivileged youth aged 18–30 with industry-relevant job skills across sectors like BFSI, IT, retail, and logistics, while providing end-to-end handholding, placement support and post placement support such as counselling, refresher sessions and networking opportunities.	<ul style="list-style-type: none"> <li>• <b>89%</b> of the placed respondents feel more confident at work after the training, showing the program built useful skills.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>76%</b> of the respondents are placed in formal employment</li> <li>• <b>87%</b> of respondents feel more informed to make career decisions</li> </ul>	<ul style="list-style-type: none"> <li>• <b>96%</b> of respondents report they are likely to recommend the program to peers.</li> <li>• <b>95%</b> of respondents confirmed access to post-program support</li> </ul>
<b>Entrepreneurship</b>	Works with small and marginalised farmers, women, and artisans to promote sustainable livelihoods by combining traditional and scientific approaches, and supports income improvement through trainings such as entrepreneurship development and climate-resilient farming.	<ul style="list-style-type: none"> <li>• Entrepreneurship training helped women move from wage labour to self employment and running small enterprise activities.</li> <li>• Better water availability improved farming practices and farmer confidence, with <b>98%</b> reporting improvements after the watershed work.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>93%</b> reported increase in income from their primary source of livelihood/income after the program</li> <li>• <b>86%</b> reported increase in crop yield/livestock income due to program due to improved agricultural practices, livestock management and better water availability supported through the program.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>97%</b> of the respondents would recommend other to join the EDT and farming related training programs.</li> </ul>
<b>Environmental Sustainability (Agroforestry)</b>	Enhances green cover through tree plantation and enables rural farmers to have a more reliable source of income to support their families in the long run through horticultural practices.	<ul style="list-style-type: none"> <li>• <b>65%</b> of the farmers (respondents) reported that Soil Quality was Improved</li> <li>• <b>59%</b> of the respondents noticed better water retention and shade</li> </ul>	<ul style="list-style-type: none"> <li>• <b>62%</b> of the respondents reported being more resilient to climate Risks, which is a long term impact of Agroforestry</li> <li>• <b>78%</b> of the respondents reported their Household Income had Increased since the intervention</li> </ul>	<ul style="list-style-type: none"> <li>• <b>100%</b> of the respondents expect income in the future from the trees.</li> </ul>
Theory of Change	Program Overview	Output	Outcome	Impact
<b>Environmental Sustainability (Energy Efficiency of MSME)</b>	Supports MSMEs in achieving energy efficiency. The initiative consists of walk-through energy audits which has enabled MSMEs integrate sustainability into operations, reduce their overall carbon footprint and enhance their competitiveness in terms of output and efficiency	<ul style="list-style-type: none"> <li>• The energy audit intervention strengthened MSME owners' understanding, confidence, and readiness to act across major areas of energy use within their units.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>98%</b> reported reduced electricity consumption and <b>89%</b> reported higher productivity after implementation.</li> <li>• The results show that the audit led to clear energy savings and productivity gains.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>98%</b> reported improved machine performance or reduced downtime.</li> <li>• <b>87%</b> of MSME owners encouraged employees to adopt eco-friendly practices.</li> </ul>

Note :Percentages reported are calculated based on the respondents from whom data was collected. Detailed sample sizes for each program are provided on Slide 9.



**employability**

# Employability Program Overview

YES FOUNDATION launched a skilling program in 2021 aimed at equipping **25000 underprivileged youth with market-oriented job skills** by 2026. The program includes the following aspects:-

## Program Features



### Market oriented skills

The program provides market-oriented skills across diverse sectors such as **BFSI, IT, Customer Care Service, Hospitality, Retail, logistics** etc. It targets youth from the age of 18-30.



### Handholding and Placement Support

The program focuses on providing **end to end placement and handholding support** for trainees.



### Female Enrolment

The program **targets 30% female enrolment** in skills training.



### Placement Target

The program **targets placement of 70% of trained youth** in secured employment.

## Journey of a Trainee



Post placement support such as:-

- **counselling**
- **refresher sessions**
- **networking opportunities**

# Employability Program Highlights

The following highlights summarize the program's key achievements and outcomes, highlighting progress and beneficiary impact.



**16 000 + Youth**  
trained in market-oriented jobs

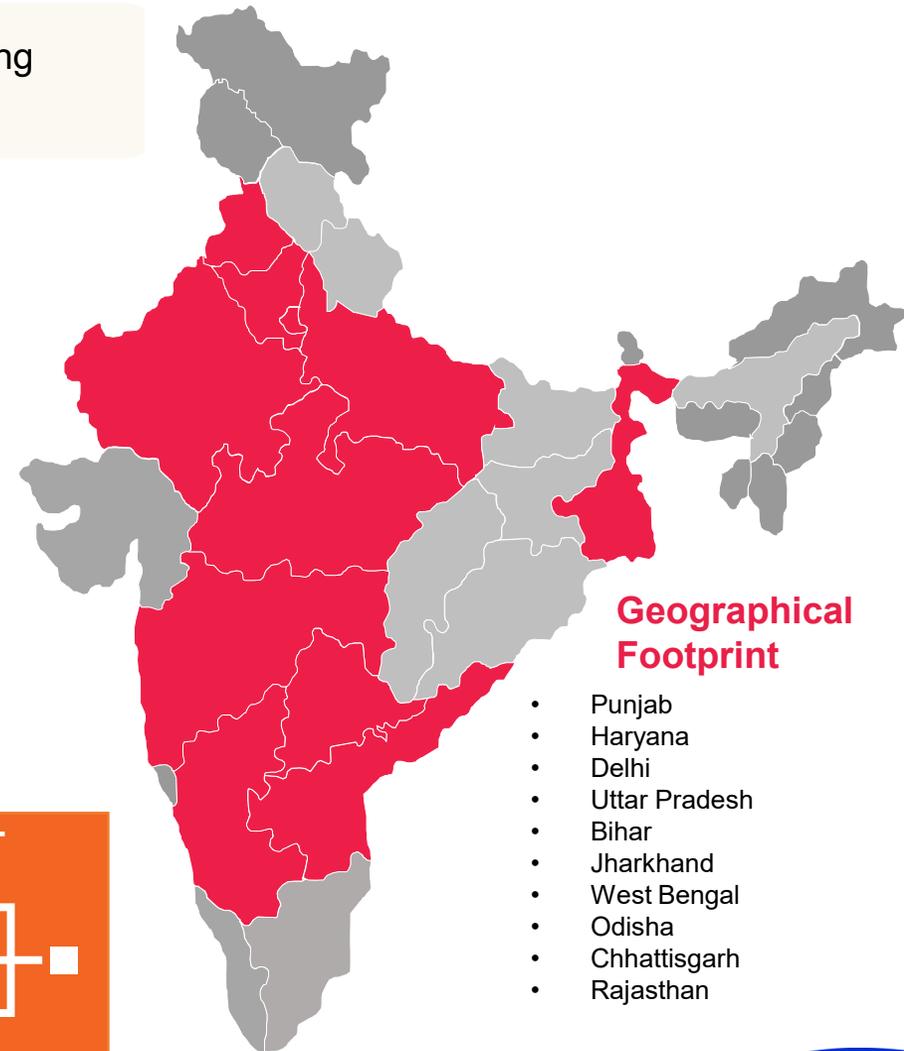


**70% Placed**  
in gainful employment



**>30%**  
Women in skills training  
since 2021

## Diversity of Industry Sectors in Youth Training



# Indicators as per the OECD DAC Framework

## The Key Parameters for Impact Assessment

### RELEVANCE

Are the program objectives aligned with the needs of youth, local labour market demand, and emerging industry skill requirements?

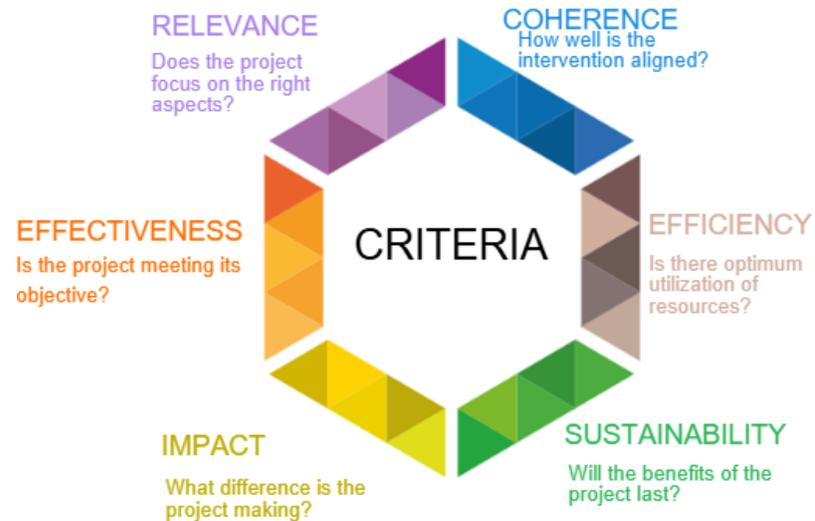
### EFFECTIVENESS

Were training and placement processes well-managed, timely, and cost-effective, supported by robust monitoring systems?

### IMPACT

What positive changes has the program generated in youth livelihoods, confidence, career progression, and income stability?

## OECD DAC Framework



### COHERENCE

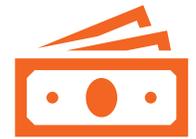
Does the program complement existing government skill-development schemes, employer initiatives, and local ecosystem efforts?

### EFFICIENCY

Has the program delivered planned skills training and successfully supported youth in securing employment or self-employment opportunities?

### SUSTAINABILITY

Are the benefits of the program, such as sustained employment, and career growth likely to continue beyond the project period?



### Income Enhancement



### Job Placement



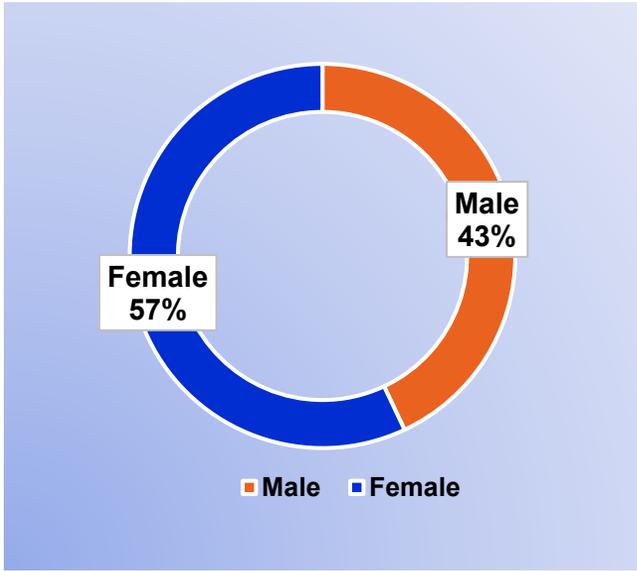
### Enhanced Youth Confidence

# Key Findings of the Employability Program



# Demographic Profile of the Survey Respondents

Age Group	Percentage in Respondent Profile
18-21	40%
22-25	48%
26-30	11%
Above 30	1%



Main Source of livelihood	Percentage in Respondent Profile
Wage Labour	5%
Farming	12%
Small Business	4%
Student	49%
Unemployed	13%
Employed	15%
Others	1%

**Age Distribution**

The largest share in the respondent profile was of the **22-25 age group**. This aligns with the youth focus of the program.



**Gender Distribution:** Majority (57%) of respondents surveyed were women.



**Main Source of Livelihood (Before Training)**

Respondents comprised of students, who accounted for the largest **share at 49%**, targeting individuals before they start their career journey.



**N = 384**

# Relevance of the Employability Program

- In India, only 51.25 % of the youth are deemed employable<sup>1</sup>, this gap may be due to lack of employable skills. As India aims to grow to the Viksit Bharat 2047 vision, an employability program that prepares youth for diverse service-sector roles and imparts market oriented skills becomes timely and relevant.
- According to *NITI Aayog's 2025 India's Service Sector Report*<sup>2</sup>, only about 30% of India's workforce works in services, compared to the global average of 50%, showing a slower shift into a sector that contributes 55% to the national GDP.



Interaction with beneficiaries , Kolkata



Beneficiary Interaction, Kolkata

## Alignment with Market Needs

**About 85% of respondents shared that the course skills align closely with real job requirements.**

Students and trainers note that lessons are practice-oriented and make extensive use of online content. For example, General Duty Assistant students first watch trainer-shared CPR (Cardiopulmonary resuscitation) demonstration videos, then review the theory in class, and finally practice the procedure under supervision, which helps them feel better prepared for workplace situations.

## Skills in Practice

**Overall, 42% of respondents said that communication and soft skills are the skills they use the most. Among students, this percentage is 43%.** Other widely used skills include technical and domain-specific skills, especially among students in the IT and BFSI sectors.

N = 384

Sources :

<sup>1</sup> [Tackling India's unemployment problem: Services, skills, and symmetry](#) .Observer Research Foundation, 2024

<sup>2</sup> [NITI Aayog. \(2025\). India's Services Sector: Insights from Employment trends and State-level dynamics. October 2025](#)

# Coherence of the Employability Program



## Skill India Mission

The program contributes to government's Skill India mission by strengthening the **transition from skills acquisition to employment**. Its emphasis on placement and post-placement tracking enhances the effectiveness of skills training.



## National Youth Policy

By improving employability and workforce attachment the program supports national priorities related to **youth economic inclusion and productivity**, directly contributing to efforts to leverage India's demographic dividend.



## Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)

The program complements employment-focused policy measures by expanding the pool of **job-ready youth** and facilitating their entry into wage employment, thereby reinforcing broader labour market formalisation and job creation goals.

# Effectiveness of the Employability Program



## Alignment With Trainees' Interests

**82% of respondents say that the sector in which they receive training matches their interests and the career pathways they want to explore.**

Some candidates also report that training in one domain helps them decide on a specialisation within that domain, a trend observed among General Duty Assistant (GDA) and Banking, Financial Services and Insurance (BFSI) trainees.



## Confidence after Training

**89% of the placed respondents reported increased confidence in their work following the training.**

This increase in confidence shows the program's effectiveness in empowering individuals with soft skills and industry readiness.



## Training Quality

**85% of respondents state that the training meets their expectations.**

They report that trainers are consistently helpful, explain concepts through both theory and practice, and continually encourage them to sit for placements.

**N = 384**, across all questions

Note :N = 384 represents unique respondent-program records. The same individual is counted once per distinct course, NGO combination, with duplicate submissions removed by keeping the latest response.

# Efficiency of the Employability Program



## Respondent Engagement

**84% of respondents say that flexible scheduling and the proximity of training centres enable them to balance training with household duties and other responsibilities.**

This demonstrates that the program's design effectively reduces participation barriers such as limited time, household duties, and transportation challenges, allowing trainees to participate fully in the program.

**N = 384**



## Holistic Employment Pathway

The program adopts a holistic approach that extends well beyond skilling, by also including placement and post placement support. **Post placement support includes counselling and guidance, networking opportunities, skill-refresher sessions for one year after the trainees have been placed in jobs.**

**N = 363**

Note :The N differs because the group of 363 includes only those respondents who said yes to receiving post-placement support and then went on to specify the type of support they received. The larger N (384) reflects everyone who answered the general engagement questions, while the smaller N (363) reflects only those who provided responses about post-placement support.

# Impact of the Employability Program (1/2)

## Employment Outcomes

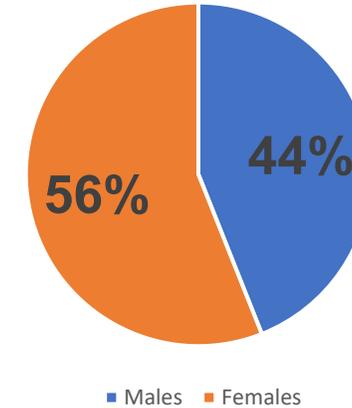
- 76% of respondents reported to have received formal employment after the training.
- BFSI sector emerged as the largest employer, constituting 23% of placed beneficiaries, this may also be due to the largest number of trainings being done in the BFSI sector under this project. The IT sector emerged as the second-largest employer (20%)
- 56% of female respondents were placed while 46% of male respondents were placed. This maybe because females constitute a larger share of the overall respondent cohort.

## Training-wise Placement Outcomes

Name of Training	BFSI group (CPO + BFSI Generic + BCBF/Microfinance)	Core Java (IT) + Customer Care/Communication (ITeS)	Business Development Executive (BDE)	Data Entry Operator (DEO)	Other trainings	General Duty Assistant (Healthcare)	Retail Sales Associate	Auto Sales	Assistant Beauty Therapist	Digital Marketing
Percentage of Respondents	23%	20%	19%	13%	11%	5%	5%	2%	1%	1%

**76% Placed in Formal Jobs**

Gender Distribution of Placement in Formal Jobs



N=292

# Impact of the Employability Program (2/2)



## Enhanced Youth Confidence

**87% of respondents felt more informed to make career decisions.**

Before starting the training modules, respondents were oriented about sessions and possible career paths. This might have enabled respondents to pursue courses based on their interests and skills.

88% 86%



**Making Informed Career Decisions**



## Income Gains

For previously employed participants, the **median income increase was estimated at ₹13,000 per month**, indicating a meaningful but incremental improvement typical of individuals who moved from one job to a better-paying one.

**₹13,000**

**Median Income increase for previously employed**

N = 85

Note: N reported here is lower than the total number of candidates placed because some respondents did not provide valid or complete income-related information.

# Impact Stories of the Employability Program



## Story of a Multipurpose Associate Trainee, Delhi

He is the son of a retired tea estate worker and trained as a Multipurpose Associate. He attended the 3-month employability program, taking a 54-hour train journey from Assam to Delhi for the training. Initially hesitant, he soon embraced the training, saying, **“Mehnat toh mere khoon mein hai.”** As he threw himself in work he realised that his phone usage had reduced from long hours daily due to boredom to 10 minutes. **He is employed at Barbeque Nation where he is learning various food production techniques and hopes to start his own business in Assam in the future.**



## Story of a General Duty Assistant Trainee, Delhi

This 27-year-old had previously worked as a receptionist but was drawn to the world of medicine. Once convinced by the trainers, she pursued the training diligently and secured a placement in a hospital. **Impressed by the quality of her work, her seniors recommended her to a larger government hospital, where she also received a salary increase from ₹12,000 to ₹15,000. She is grateful to her trainers and has motivated her cousin to pursue the same course at the same centre.**



## Story of a Data Entry Operator Trainee, Delhi

After completing **Data Entry Operator training**, this trainee began working at a motor company, supporting **car finance document verification for a salary of ₹16,000.** He is grateful for the training program, as it helped him become a **strong, confident, and financially independent individual.** Today, he not only earns but also **invests using apps like GROW** to support his family and explore **entrepreneurial opportunities**, continuously expanding his skills and potential.

# Sustainability of Employment Outcomes: Employer Point of View



Centre HR Managers , HDB  
Financial Services, Kolkata



Doctor, Ashiana  
Healthcare, Delhi



Assistant HR ,  
PACE, Delhi

“With over 130 candidates placed in the past 4–5 years managers are consistently satisfied, and trainees continue to excel. Their success is further reflected in the Rewards and Recognition ceremonies, where trainees are frequently nominated.”

“The trainee retention is over 50%, reflecting the dedication and discipline our students bring. They are well-behaved, respectful, and handle every piece of equipment with care. I am especially happy that in clinics where equipment worth lakhs is kept, I can trust that nothing will ever go missing.”

“Within just four to five batches, the students who have joined us have shown positivity and a strong understanding of requirements. They have made workload distribution smoother and more efficient, and a few of them have even stepped up to take on team-leader responsibilities.”

National evidence from short-term skilling initiatives undertaken by the National Skill Development Corporation, reports that among trainees who secured employment after upskilling, approximately 56–66 % remained employed three months post-placement. In this context, a 50 % retention rate is neither unusually high nor low, but consistent with expected retention outcomes for short-duration training programs.

# Sustainability of the Employability Program



## Trainee Satisfaction

**96% of respondents state they would recommend the program**, alumni-driven outreach has emerged as a powerful channel for engaging new learners, further strengthened by former trainees who now serve as trainers.



## Sustained Employee Retention

Employer engagement underpins demand-side sustainability. **Employers report high retention among YES FOUNDATION trainees**, with early career progression such as promotions to assistant leadership roles within six months demonstrating alignment between training and workplace needs.



## Post-Placement Support and Counselling

**95% of respondents confirmed access to post-program support**, this improves long-term employment outcomes.



## Ecosystem-Based Support Model

A partnership-driven model linking training centres, employers and civil society organisations creates a **supportive ecosystem beyond the training period**. Distributed responsibility enhances institutional resilience and reduces reliance on any single stakeholder.

N =384

## Human Interest Story (1/4)

### Journey from Uncertainty to Stability



Beneficiary at her place of work, Mumbai

**"This program gave me the confidence to work, earn, and survive in a new city."**

This beneficiary moved to Mumbai region from Bundelkhand, Uttar Pradesh, just four to five months after her marriage. Living with her husband in a rented room, the couple faced financial difficulties while adjusting to life in a new city. Before marriage, She had been pursuing her studies and preparing for government examinations, but after relocating, her career plans became uncertain. At this point, she joined the employability program, motivated largely by the need to improve her family's financial situation. Initially hesitant about working in the banking and retail-linked sectors, she gradually gained confidence through training in communication skills, body language, workplace readiness, and placement support. **Today, she works as a Branch Floor Manager in the Mumbai region, handling retail sales and customer interactions. She has been employed for over a year and two months. She reported that her fixed monthly salary is approximately ₹18,000, and with performance-based incentives, her total monthly earnings can reach ₹30,000–₹40,000.** Despite long daily commutes and initial language barriers, she adapted and continues to support her household financially. **She still aspires to secure a government job in the future, but her current employment has brought stability, confidence, and independence—demonstrating the strong impact of structured employability program in helping young women navigate urban migration and financial vulnerability.**

## Human Interest Story (2/4)

### Stepping into the BFSI Sector with Skill and Confidence

This BCom graduate, joined the training program supported by the YES FOUNDATION while he was still in college, at a stage when he lacked clarity and confidence about his future. Before the training, his routine was limited to attending lectures, and he was unsure about professional interactions and next steps.

The six-week program was intensive and demanding, as he balanced college and training together. However, it proved to be a turning point. The program strengthened his communication skills, confidence, customer handling, and BFSI-specific knowledge. Mentors in the training centre helped him become open-minded, calm under pressure, and solution-oriented while dealing with customers.

**Soon after completing the training, he secured a role with Bajaj Allianz Life Insurance, with a package of around ₹3 lakh per annum plus incentives. His first salary was a proud moment—he spent his first two months' earnings to his mother and bought her gold earrings and began managing his own expenses. He comes from a modest family, with his mother as a homemaker, his father working as a cashier, and two sisters pursuing higher education.**

The program also introduced him to financial literacy, helping him understand saving, spending, and planning his income. Currently, he is pursuing an MBA and aims to continue growing professionally. He sums up his training journey in one word: ***"Fabulous"*—an experience that gave him confidence, skills, and direction.**



**Beneficiary sharing his story at the training Centre, Navi Mumbai**

## Human Interest Story (3/4)

### Enabling Mobility and Self-Reliance



Mother and Daughter learning together, Kolkata

I raised my daughter, on my own after my husband passed away when she was 2.5 years old. She has always been academically strong, but growing up, she struggled with severe anxiety, kept to herself, and was often bullied in school. Because of this, I was protective of her and hesitant about allowing her to travel alone. When she learned about the program and decided to enrol, I supported her completely. I accompanied her during the enrolment process, even **though travelling from Tarakeshwar to the centre took nearly 2–2.5 hours each way**. Sending her alone to the city every day scared me, but I believed that this exposure was necessary for her growth. I witnessed a significant transformation in her. **She became more confident, communicated more openly, and started navigating travel and urban spaces with ease**. At home, she now guides me in using technology and has become a source of learning and confidence for our entire household. When she secured her first job, it felt like a milestone not just for her, but for me as well. After years of hardship, seeing her stand on her own gave me immense pride. Now every morning, I wake up at 5:30 am to prepare her meals before we each leave for work. My hope is that she continues to grow professionally and emotionally. **Watching her progress has strengthened my belief in the impact such programs can have on a young person's life.**

## Human Interest Story (4/4)

### From Trainee to Trainer

Before my daughter joined the program, I often saw her doubting her own abilities. But once she completed the training, I noticed a visible shift in her. She became more confident, more satisfied with herself, and more determined to build a meaningful career.

**Her circle of friends grew, and she even began guiding others to explore similar opportunities. She continues her B.Com studies and is preparing for CA she had already cleared her foundation. Alongside this, she took up work as an instructor in the Training Centre in Patel Nagar and earned her first salary of 23,000 rupees.**

**Within just three months, she became financially responsible.** She no longer needed pocket money from us. At home too, she changed as she became more talkative, more open, and much more involved in family conversations.

Today, families understand the importance of educating and supporting their daughters. I truly believe that the difference between opportunities for boys and girls has reduced. Parents are far more aware now. In our home as well, we always take her opinion first. We sit together and discuss how she can balance her studies and work. We plan everything as a team.



**Beneficiary's Father sharing his Daughter's story, Delhi**

# Way Forward for the Employability Program



# Way Forward for the Employability Program

Based on insights from the field visit and stakeholder interactions, YES FOUNDATION may consider the following insights and observations to strengthen program :-

## Sector Specific Courses

While respondents had gained clarity regarding their career pathways, **introducing niche, sector-specific courses may be helpful in entering the job market with more defined expertise. Inclusion of certificate courses which also support income gains would enable respondents to have a specialization and better respond to the needs of the market** in their area of interest.

## Supplementing Digital Learning

**Respondents emphasized the need to supplement the existing digital training with a dedicated module on AI, noting that practical exposure to AI tools is increasingly essential for day-to-day job functions.** Parents and trainers echoed this need, highlighting the importance of preparing participants for technology-driven workplaces. Integrating AI literacy and applied digital skills as part of the curriculum would strengthen job readiness, enhance long-term employability, and improve participants' adaptability in a rapidly evolving labour market.

## Program Outreach and Communication

**Parents and community members indicated that awareness of the program remained limited.** Strengthening outreach through clear, consistent messaging, community engagement and visibility of program outcomes can help build trust, improve enrolment, and increase community acceptance of the program.



ntrepreneurship

# Entrepreneurship Program Overview

YES Foundation works with small and marginalized farmers, women, and artisans to promote sustainable livelihoods by combining traditional and scientific methods. Through this project, the Foundation focuses on strengthening rural economies **by enhancing income generation opportunities through farming extension services, agricultural inputs, and the promotion of handicrafts and handlooms**. It has built partnerships to **support and promote nano enterprises**, with a focus on women and artisans by providing Entrepreneurship Development Trainings. For farmers, the **Foundation provides training on climate-resilient farming techniques and facilitates improved irrigation support aimed to reach 75,000 farmers, women, and artisans by 2026**

## Primary Beneficiaries



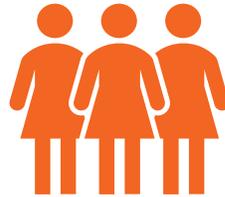
Women and Artisans



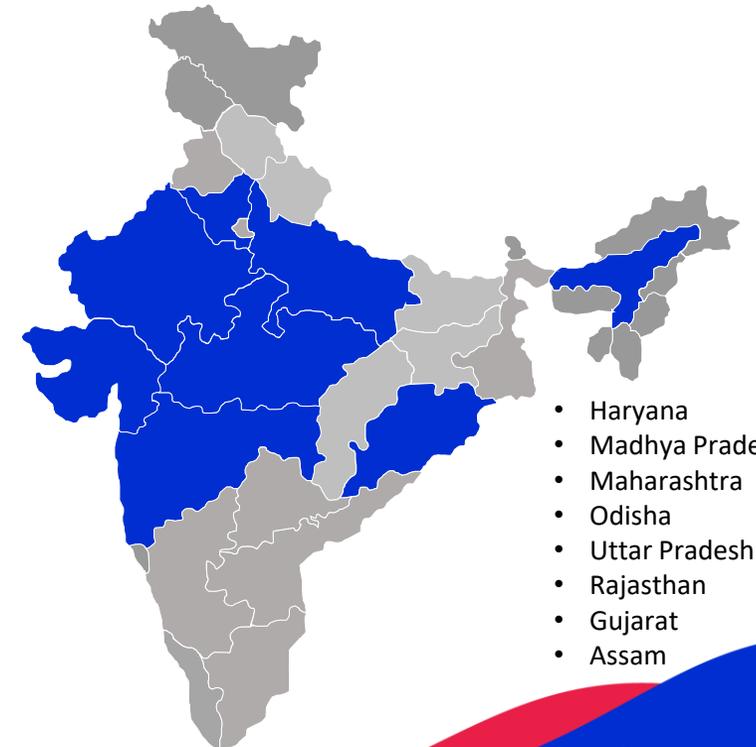
Farmers

## Impact Snapshot (FY 2021–25)

By 2025, the Foundation **enabled income enhancement for over 50,000 farmers, women and artisans**

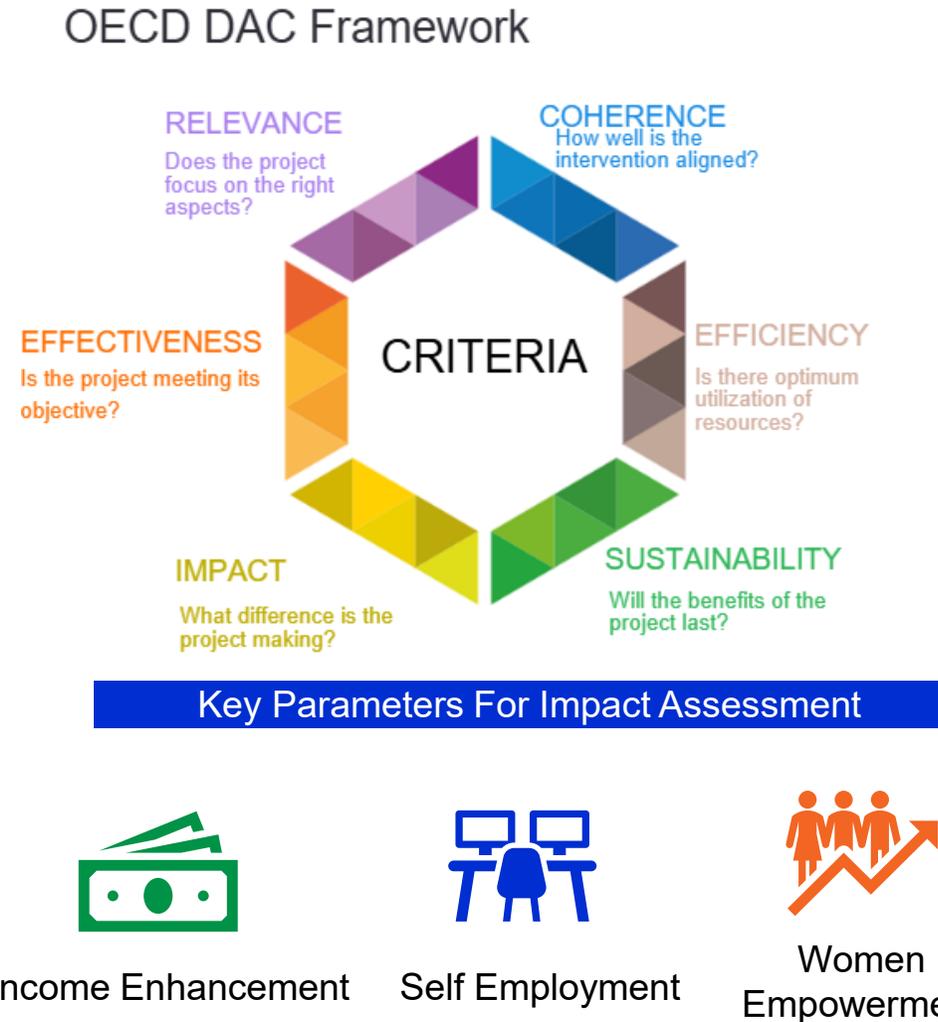


## Geographical Footprint



# Indicators as per the OECD DAC Framework

EY used the OECD DAC framework to assess the entrepreneurship initiatives to evaluate improvement in business skills, income stability, and financial independence, along with program relevance, delivery efficiency, and long-term sustainability.



## RELEVANCE

- Alignment with the needs of women, farmers and artisans with low/unstable incomes
- Addressed critical barriers such as limited livelihood options, low financial independence, and water scarcity impacting agriculture.

## COHERENCE

Integration with existing community systems through SHG-based credit and support mechanisms

## EFFECTIVENESS

- Increased uptake of self-employment and micro-enterprise activities.
- Improved adoption of better farming practices

## EFFICIENCY

Effective combination of capacity building + asset support (inputs and irrigation equipment)

## IMPACT

- Improved income stability and decision-making power among women entrepreneurs
- Enhanced year-round water availability

## SUSTAINABILITY

Continued benefits supported through improved skills, enterprise ownership, and water infrastructure.

# Key Findings of the Entrepreneurship Program



# Demographic Profile of Respondents

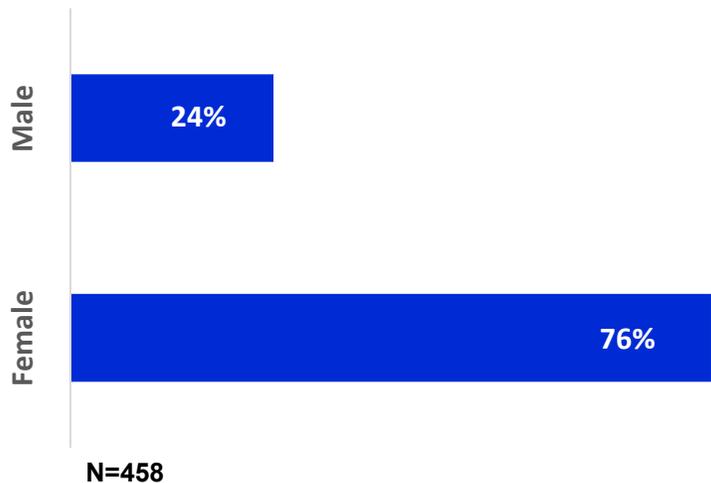
The respondent profile is predominantly female, with women comprising **76% of participants**. Agriculture (47%) and daily wage labour (37%) emerged as the main sources of livelihood, indicating **limited income stability**. Only 9% reported involvement in small business activities. Overall, the data suggests that respondents largely represent **economically vulnerable households** with restricted livelihood opportunities

## Source of Livelihood before Program

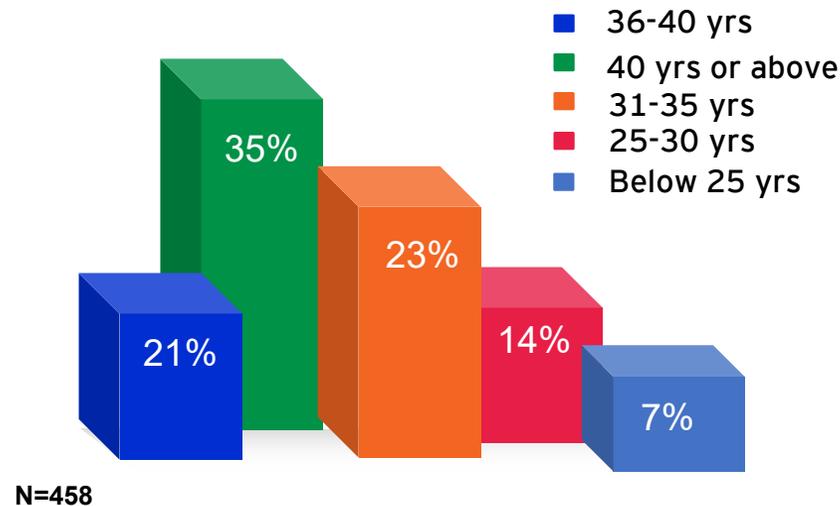


N=458

## Gender of the respondents



## Age of the respondents



# Relevance of the Entrepreneurship Program

The respondent group had limited livelihood security prior to the intervention. By addressing gaps related to **women's economic empowerment, farm productivity, and livelihood resilience**, the program was well-positioned to support participants in achieving more secure and sustainable income opportunities.



47%

Of the respondents stated they had no technical skills before joining the program

N=458



Of respondents reported that the skills gained during the program matched the market needs

Skills gained include digital literacy, financial literacy, vocational skills and relevant technical skills



Of respondents reported that trainings and interventions aligned with their aspirations

Entrepreneurship Development Training was provided to women, while farmers received training on drip irrigation, kitchen gardening, and floriculture etc

“

We as women are not allowed to work outside the house and I am not educated enough to get a job. After attending the EDT training supported by YES FOUNDATION, I gained confidence and realised that I could earn from home. I already knew sewing, I learnt to make different types of cloth bags. Today, I sell these bags and earn on my own.

- Women Entrepreneur

”



# Coherence and Efficiency of the Entrepreneurship Program

The programme demonstrated operational efficiency, with short-duration EDT trainings contributing to early outcomes, including **small business establishment among women, adoption of improved farm practices by farmers, and improved income continuity through enhanced skills and knowledge.**

Further, the integration of capacity building with asset support helped strengthen adoption, as beneficiaries were better prepared and confident to utilise the resources appropriately.

## Coherence

The program aligned with existing community systems by leveraging **SHGs and Anganwadi workers** for:



Mobilisation



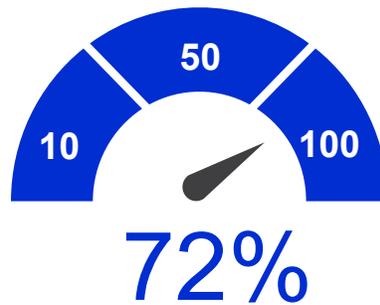
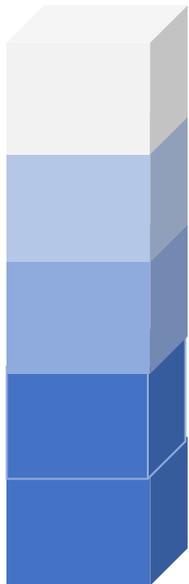
Implementation support



Credit facilitation

74%

Of the respondents believed that the training duration was appropriate and aligned with their needs



N=274

Farmers reported that the irrigation and farming equipment provided did not require any maintenance during the first six months of use, indicating good quality, durability, and suitability of the assets for field conditions.



One woman already had beautician kits and basic beauty parlour skills but was hesitant to start her own business or open a shop. After counselling sessions with her husband by the team and participation in the training program, she gained confidence and started her beauty parlour. Today, she runs her business successfully and independently.



- EDT Trainer

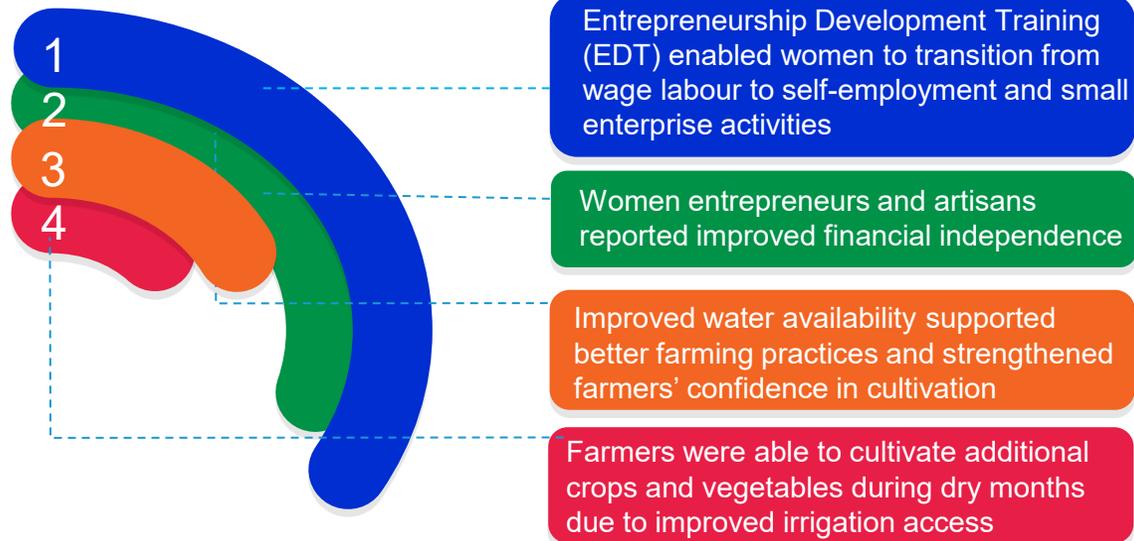


N=458

# Effectiveness of the Entrepreneurship Program

The findings indicate that the entrepreneurship initiatives contributed to strengthening beneficiaries' business readiness and facilitated new income-generation opportunities, particularly for women.

## Insights from Beneficiary Interactions



N=263

97%

Of the respondents observed environmental benefits such as water saving and soil improvement after the program



N=245

98%

Of the respondents observed improved water availability after the program due to the watershed interventions

Watershed interventions here refers to Anicuts that were developed to improve water availability (Anicuts are small check dams constructed across streams or rivers to store and regulate water for irrigation, drinking, and ecological purposes)

## Strengthening Farms Through Water Security

“ Earlier, we had to draw water from wells using ropes. With support from YES FOUNDATION, anicuts were constructed and motors and pipes were provided. Now, we can directly channel water to our farms, which has saved us a lot of time and effort and made farming much easier.

- Farmer ”



# Impact of the Entrepreneurship Program

As per the assessment, changes in income levels were observed among participants. Before the intervention, 71% of participants reported earning less than ₹5,000 per month, indicating high income vulnerability. Following the programme, the proportion of participants **earning ₹5,001–₹10,000 per month increased from 18% to 56%**, and the share of those earning above ₹10,000 also rose. This shift in income distribution suggests that the programme contributed to participants **moving from lower and unstable income levels to relatively improved income categories**, supporting enhanced financial security and livelihood resilience.

## Improved Income Levels



N=458

**93%**

Reported increase in income from their primary source of livelihood/income after the program



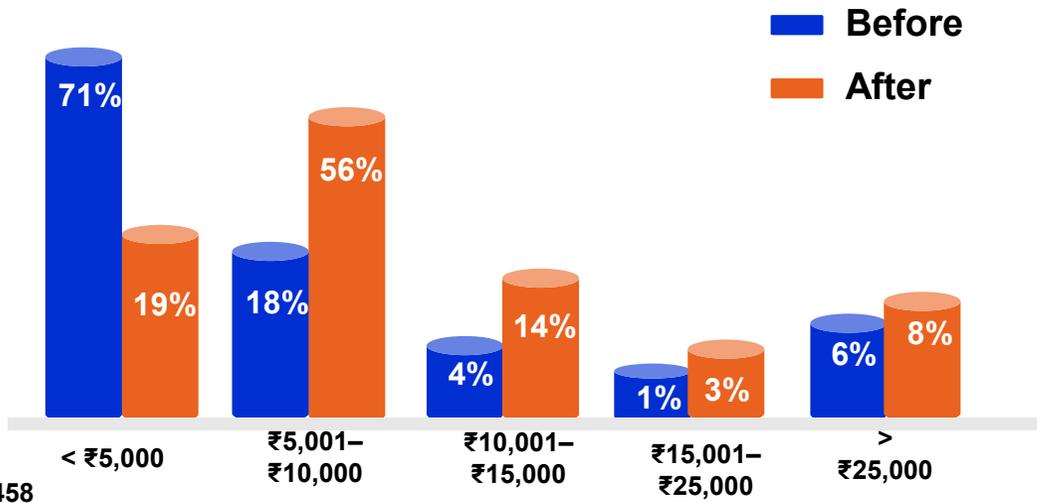
N=390

**86%**

Reported increase in crop yield/livestock related income due to program

Due to improved agricultural practices, livestock management and better water availability supported through the program.

## Monthly Income Before and After the Program



“ I was going through a very tough phase when my husband met with an accident and lost his job. There was no earning member in my family, and it became difficult to manage household expenses. During this time, my mother-in-law interacted with the EDT trainers and encouraged me to start a small shop outside our house. I was not confident enough to do it initially, but considering my family’s situation, I agreed. With the support of the programme I started my cosmetics shop and named it “Preeti Cosmetics.” **Earlier, people knew me only by my husband’s name, but today my shop has become my identity.** ”

- Women Entrepreneur



## Human Interest Stories (1/2)



“

### ***From Dependence to Dignity: A Woman's Journey to Financial Independence***

Earlier, I had to depend on my husband even for small personal expenses. Many times, I was unable to buy basic items on my own, as I did not have an independent source of income. After attending the EDT training, I got the confidence to start my own cosmetic shop, as I felt it would also do well in our locality as there are no cosmetic shops near our area, and people had to travel far even for small items.. Today, I can buy a saree worth ₹1,000–1,500 of my own choice and fulfil my children's needs. I feel proud to be financially independent

- *Women Entrepreneur*

”

“

### ***Water Security Bringing New Life to Farms***

Earlier, due to water shortage, we had to walk 1.5–2 km to fetch water from wells, and farming was possible only during the monsoon. With support from YES FOUNDATION, check dams and watershed structures were built, which improved water availability for both drinking and irrigation. Now, even in the summer months, we are able to grow an additional vegetable crop like turai (ridge gourd).

- *Farmer*

”



## Human Interest Stories (2/2)

### *From Charpai to Shop: A Journey Towards Financial Independence*



Sunita started her business with nothing more than a charpai placed outside her house. With support from entrepreneurship training and access to basic financial guidance, she gradually expanded her business. Increased earnings allowed her to move into a permanent shop, improve her product offerings, and serve more customers. Her journey highlights how small, community-based enterprises can create sustainable livelihoods for women.

# Way Forward for the Entrepreneurship Program



# Way Forward of the Entrepreneurship Program

YES FOUNDATION's Entrepreneurship program enabled meaningful and lasting change for the women, farmers and artisans by strengthening livelihoods and improving access to essential resources. Building on the positive outcomes observed across interventions such as Entrepreneurship Development Training (EDT) for women and farmer support through watershed development and irrigation inputs, and artisan-focused initiatives promoting handicrafts and market linkages, the following points may be considered to further strengthen the program:

## Introduce Refresher Sessions 1

The Foundation may consider conducting periodic refresher trainings to reinforce key learnings, address on-ground challenges, and strengthen business continuity. These sessions can include advanced topics such as managing business risks, market linkages and sales planning, and scaling and diversifying the enterprise to improve retention and support sustained operations of nano-enterprises.

## Add Skill-based Modules 2

Along with Entrepreneurship Development Training (EDT), Yes Foundation may integrate short term skill-based training modules such as tailoring upgrades, food processing techniques, beautician services, and other locally relevant trades aligned to market demand, as beneficiaries shared that they are currently operating at a small scale with basic skill levels, which limits their ability to improve product quality, diversify offerings, and meet evolving customer expectations.

## Deepen Support for Farmers 3

Yes Foundation may consider strengthening farmer support through continued training on climate-resilient practices such as crop planning, seasonal diversification, soil health management, and water-efficient techniques like drip irrigation and mulching to address water stress and yield fluctuations. The partner may also facilitate awareness and access to relevant government schemes (e.g., PMKSY, Soil Health Card, PMFBY, KCC) to reduce input costs and improve income stability.

4

**Enable Digital Selling Support:** Yes Foundation may consider providing practical digital enablement support through step-by-step guidance on tools such as WhatsApp Business, UPI payments, basic social media promotion, and onboarding to local/e-commerce selling platforms, wherever feasible, to expand customer reach and strengthen sales.



**Environment**



**YES FOUNDATION has two initiatives under Environment Sustainability Program (As of January 2026)**



**1. Energy Efficiency for MSMEs: Walk Through Energy Audit for MSMEs**



**2. Greening Through Agroforestry**

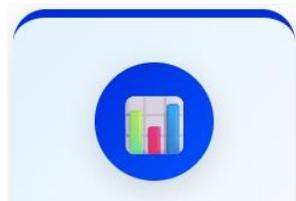
# Energy Efficiency for MSMEs



# Energy Efficiency for MSMEs

## Sector Overview

The **Micro, Small & Medium enterprises (MSMEs)** sector overview highlights its scale and contribution to the Indian economy. This is one of the most vital sectors of Indian economy, in ensuring equitable, inclusive & employment friendly economic growth.



**30%**

**GDP**

**Contribution**

MSMEs contribute significantly to India's GDP)



**46%**

**Export Share**

Of India's Exports



**30 Cr**

**Employment**

Providing Livelihoods to Millions

MSMEs play a crucial role in generating significant employment opportunities at comparatively lower capital costs than large industries, while also supporting the industrialisation of rural and backward regions. In doing so, they help reduce regional disparities and enable a more equitable distribution of national income and wealth. MSMEs also complement larger industries as ancillary units and contribute substantially to the country's overall socio-economic development.

The figures are as of Sept 2025

Due to wide variety of operating conditions and financial limitations, MSMEs prefer to adopt low-cost technologies and operating techniques that result in wasteful energy consumption and at the same time reducing profitability and competitiveness of MSMEs sector in India. The sector holds immense potential in fostering energy efficiency and upgradation of the technologies in routine processes.

# Program Overview



# Indicators as per ToC

The data collected was carefully analysed to measure the impact of the program using the key parameters selected, the below table lists the indicators used

Parameter	Indicators
Output	Increase in Knowledge and Confidence
	Increase in Awareness of Energy Efficient Practices
Outcomes	Improvement in machine performance
	Observed Electricity Reduction
Impact	Cost savings of the MSME unit
	Reduction in Energy Consumption
	Adoption of Eco-friendly Practices

**Major MSME Sectors**



Textile



Manufacturing  
(Metals, rubber,  
plastics etc.)



Food  
processing



Export  
Services

# Program Overview

**YES FOUNDATION** (Program initiated in June 2022) supported **micro, small, and medium enterprises (MSMEs)** to become more sustainable

- Helped **500+** MSMEs **identify inefficiencies** and adopt **energy-saving measures** in their operations through **walk-through energy audits**
- These efforts were part of a broader CSR strategy aligned with YES FOUNDATION's historic *“Say YES to Sustainable MSMEs in India”* initiative, aiming to enhance competitiveness and environmental performance of MSMEs.

The Implementation Partner conducts a walk-through audit during a one-day site visit. Relevant data is captured during the visit, following which the findings are analysed and consolidated into a recommendation report for submission for the MSME.

## Direct Beneficiaries



MSME Unit

Representatives

Business owners and decision-makers who receive walk-through energy audits



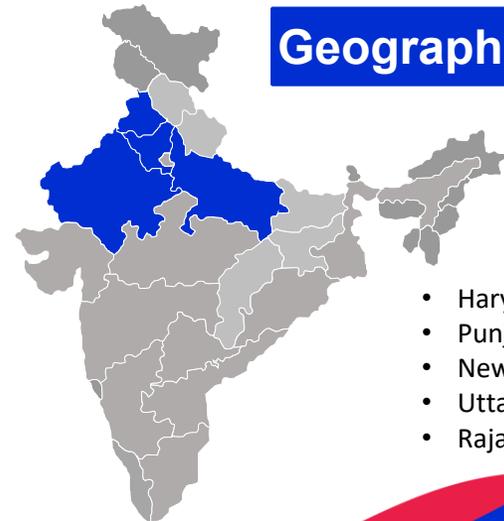
**MSME Workers:** Employees who benefited from improved working conditions

**Nearby MSMEs:** Neighbouring enterprises who gained knowledge and inspiration

**Society at Large:** Communities which benefited from reduced environmental impact



## Geographic Footprint

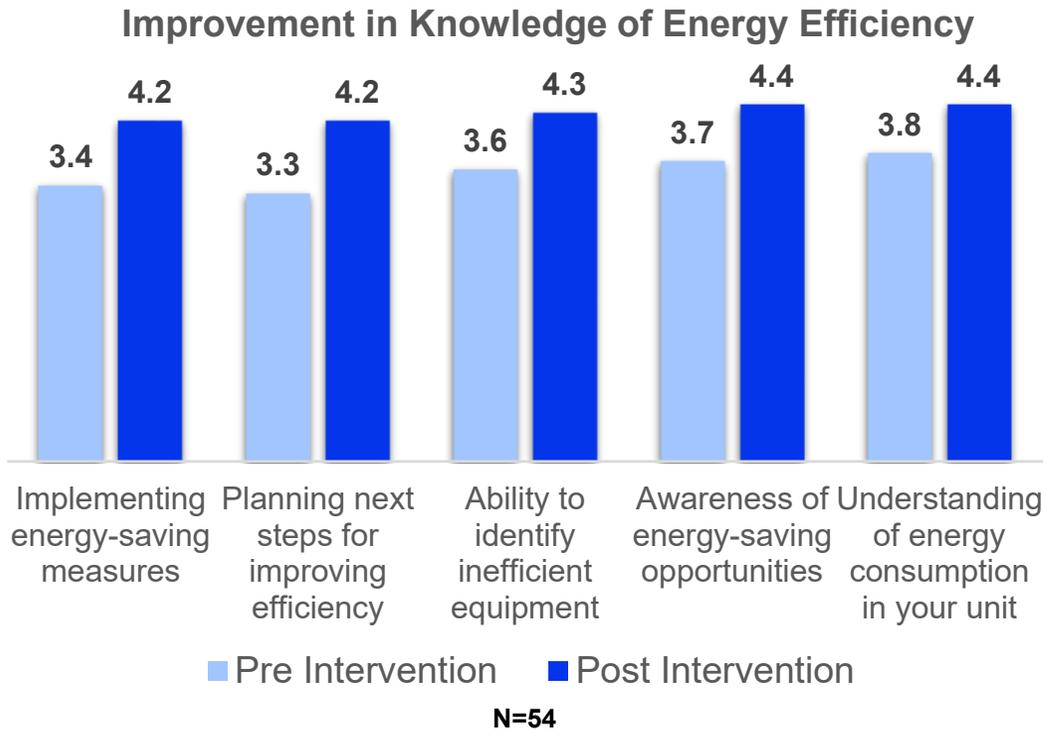


- Haryana
- Punjab
- New Delhi
- Uttar Pradesh
- Rajasthan

# Key Findings of the Energy Efficiency Program



# Output of the Energy Efficiency Program



The scores represent respondent ratings (out of five) for the knowledge-related categories mentioned above.



## Qualitative Findings

### Stronger Knowledge & Confidence

- As per the qualitative insights, the energy audit intervention **strengthened MSME owners' understanding, confidence, and readiness to act** across major areas of energy use within their units.

### Adoption of Energy-Efficient Practices

- Owners who initially reported a need for better understanding of energy consumption and efficiency began implementing measures such as **LED replacements, motor right-sizing, power-factor correction**, and wiring or maintenance fixes, demonstrating a noticeable shift from **awareness to action**.

### Clearer Roadmap for Next Steps

- Many owners articulated clear future plans like “planning to put solar panels,” “computer to monitor equipment,” and seeking subsidies or financial linkages, indicating **improved ability to plan next steps**.

### Ability to Diagnose Inefficiencies

- Several owners described how the audit helped them **identify inefficiencies** such as “air pressure mismatch,” and unnecessary load on motors, reflecting **increased diagnostic capability**.

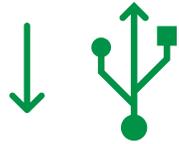
### Better Energy Bill Understanding

- Owners credited the audit with **enhancing their understanding of energy use**, noting they could now “critically review electricity bills” and identify wrongful charges.

Overall, there is an improvement in every category, showing the intervention strengthened both understanding and readiness to act. Improvements were observed in confidence to implement energy-saving measures, along with better planning of next steps. Visible in planning next steps, identifying inefficient equipment, awareness of energy-saving opportunities, and understanding energy consumption in their unit.

# Outcome of the Energy Efficiency Program

The results indicate that the audit translated into measurable energy savings and improved productivity for the MSMEs.



98%

Reported **Reduction in Electricity Consumption** post implementation



98%

Reported an **Improvement in Machine Performance** or reduced downtime

N=54



MSME Owner ,Samalkha

Shri Ram Casting Proprietor reported an **8–10%** reduction in **electricity bills** after implementing changes. “*Motors were replaced as needed, such as switching from 10 hp to 2 hp motors, and capacitors were changed*”. Regular maintenance by electricians was introduced, which led to improved operational practices. Additionally, lighting was upgraded from 40 W bulbs to 9 W LED bulbs, and operations were split on a regular basis to optimize energy use.

An MSME owner whose unit manufactures iron related products reported annual savings of over **₹1 lakh** on electricity bills by changing motors and using smaller fans and noted a **10–15%** increase in production. “*Earlier, we had a 4-foot furnace. It has now been reduced to 34 inches, air leakages have been fixed, and coal consumption has been reduced*”. He also mentioned that these changes improved their competitive position in the market. Additionally, replacing motors positively impacted production efficiency.

Another MSME owner whose unit is a Panipat-based manufacturer of home textiles stated that the energy audit helped identify major energy wastage, such as using oversized machinery for smaller cloth production and motors running even when not in use. It also led to positive behavioural changes among workers, who became more mindful about switching off lights and equipment when not needed. After implementing these changes, the unit saw an estimated **8–10%** reduction in electricity bills and reduced heat loss.



Checking Power Factor

# Impact of the Energy Efficiency Program



89%

Reported **Increase in Productivity** after implementing recommendations



87%

MSME owners reported to have actively encouraged employees to follow **Eco-friendly practices** like shifting to LED lighting, water conservation and use of eco-friendly fuels like CNG

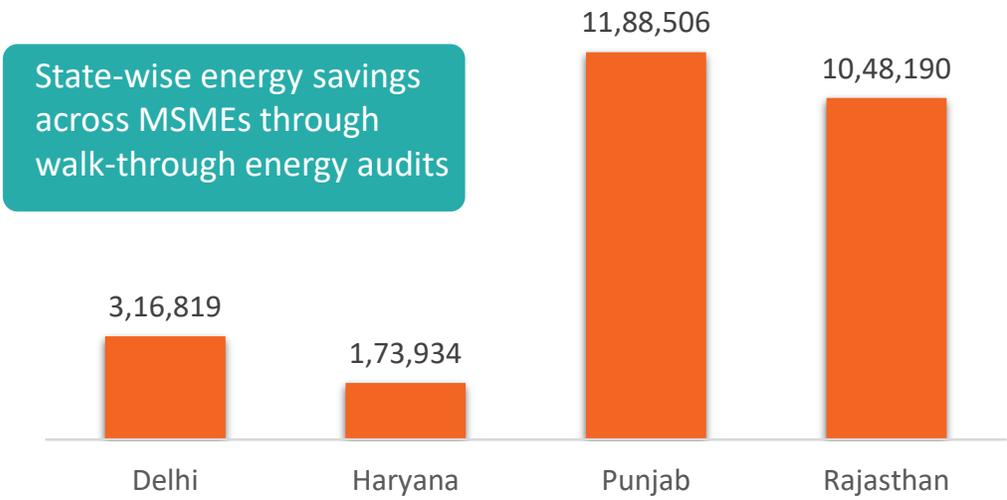


68%

Reported **Increase in Workers' Health and Hygiene** practices which include wearing safety masks and gloves

N=54

Cumulative Energy Savings (kWh) (FY'25)\*



State-wise energy savings across MSMEs through walk-through energy audits

An MSME owner from Panipat region stated: *“I found the energy audit and trainings extremely beneficial; it felt more or less like a blessing for my unit. The recommendations helped me understand the need to shift to LED lighting, upgrade to energy-efficient motors, improve the mixing and settling process to reduce rework and energy loss, and monitor power loads more closely to control process costs.”*



MSME Owner ,Samalkha

\*Note: This information is as per the Annual Report of Yes Foundation. EY has not collected, verified or analysed any information.

# Human Interest Stories



**MSME Owner in Panipat**



**Fabric rolls stored in the owner's textile unit**

## *Strengthening Energy Awareness in MSMEs*

Mr. Mittal, proprietor of Gayatri Textile in Panipat, has been operating his manual carpet manufacturing unit since 1995, employing nearly 200 contractual workers. Energy use at the unit is limited primarily to lighting, air-conditioning, and small machinery.

He joined YES FOUNDATION's MSME Energy Audit program to explore opportunities for improving efficiency, particularly in lighting systems. While the unit already had relatively low energy consumption, the audit proved instrumental in building his capacity to review electricity bills and identify discrepancies.

Following the audit, Mr. Mittal engaged with the electricity board to address incorrect charges, resulting in an average 20–30% reduction in monthly electricity bills. The unit also implemented practical measures such as installing individual power switches on each loom and upgrading older 3-star air-conditioning units to more energy-efficient models.

Beyond cost savings, the program fostered a stronger energy-efficiency mindset and improved financial oversight in the organisation.

# Way Forward for Energy Efficiency Program



# Observations and Way Forward for Energy Efficiency Program



Following the audit recommendations, MSME owners typically aim to invest in the suggested measures and obtain loan quotations from banks. However, implementation may take longer if they have limited maintenance capacity or if their priorities shift towards managing immediate operating costs.



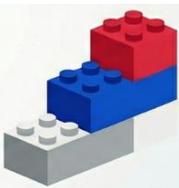
**Structured Follow up:** The energy audit could **incorporate a regular follow up process** to monitor the implementation of recommendations. Such post audit support can help solve further questions or clarity that may be needed.



- Certain energy audit recommendations may require higher upfront investment and have a longer payback period, however they can also deliver strong returns over time (for example instalment of solar panels which can help MSMEs reduce their electricity purchase from the grid over the long term). Government references such as the **Rooftop Solar Calculator** indicate an expected system lifetime of ~25 years, suggesting that the savings could continue well beyond the initial payback period, especially when the system is adequately maintained.
- Since many MSMEs might be family-run and managed across generations, there could be potential for these businesses to sustain such investments and realise greater long-term benefits.



**Detailed Energy Audit:** Given the long-term nature of such investments, a stronger evidence base may be required to build confidence in decision-making and support adoption. A detailed audit may be beneficial in this context. Walk-through audits could be based on a one-day observation, whereas detailed audits are based on a longer assessment period (often covering annual operating data). This could provide more contextualised observations and a stronger evidence base, enabling better identification of inefficiencies and more data-driven, targeted recommendations. Additionally, detailed audits may help build greater trust among MSME owners due to the depth and rigour of the assessment.



# Agroforestry Program Overview

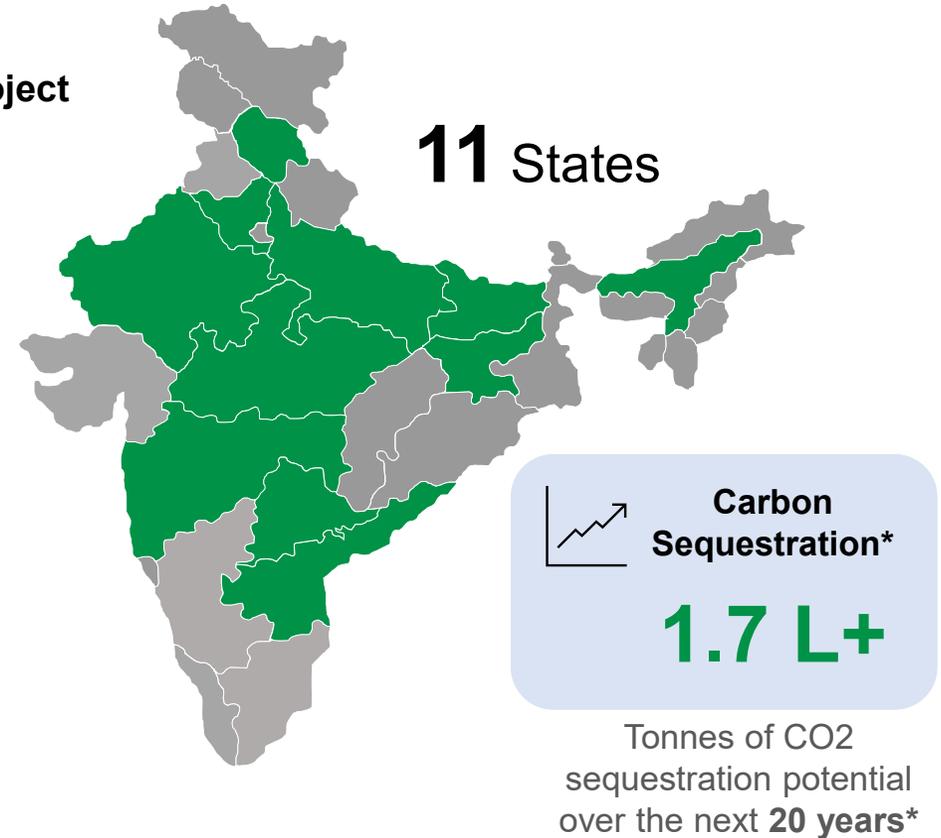


# About the Program: Greening through Agroforestry

Agroforestry is defined as a land use system which integrates trees and shrubs on farmlands and rural landscapes to enhance productivity, profitability, diversity and ecosystem sustainability. Agroforestry is known to have the potential to mitigate the climate change effects through microclimate moderation, conservation of natural resources and creation of an additional source of livelihood and income opportunities.

## Program Overview

YES FOUNDATION has been undertaking the 'Greening through agroforestry' project across 11 states since 2023, it is designed to:

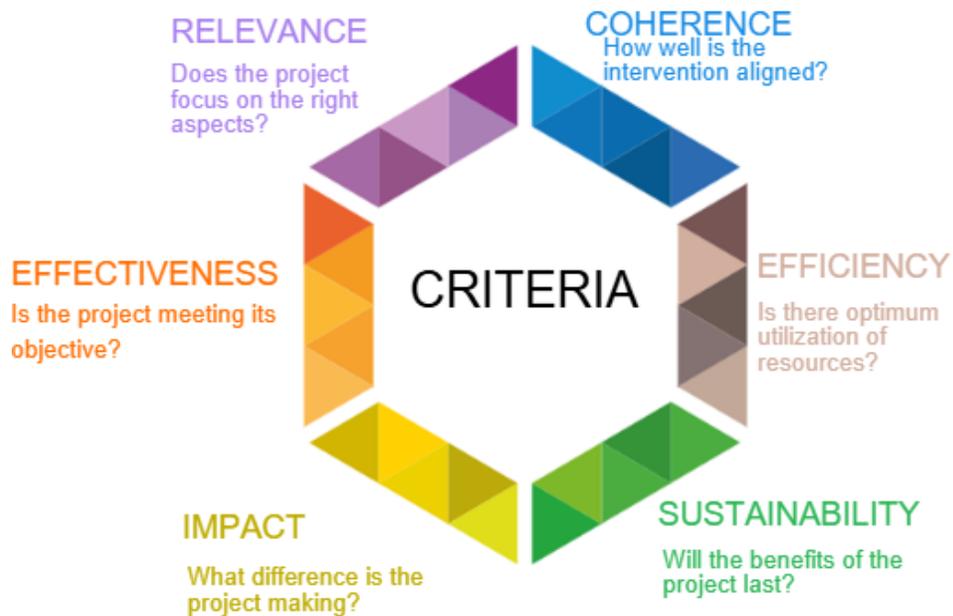


- In FY 2023–24 and 2024–25, the Foundation planted **over 2 lakh native fruit-bearing trees** (such as mango, lemon, amla) across farmers' land and a target to plant **1 million trees over five years**.
- These plantings aim to mitigate climate impacts (e.g., erratic rainfall, drought), and create **supplemental income for small and tribal farmers** through produce from the tree crops.

\*Note: This information is as per the information on Yes Foundation's website. EY has not collected, verified or analysed any information.

# Indicators as per the OECD DAC Framework

## OECD DAC Framework



### **RELEVANCE:**

- Alignment with environmental priorities by supporting green cover and climate action through tree plantation.
- Addressed rural needs by promoting tree plantation and reduced livelihood dependency on seasonal crops to support income stability.

### **COHERENCE:**

- Alignment with existing government policies (National Agroforestry Policy 2014) and schemes by increasing tree cover, supporting farmers, and building climate resilience.

### **EFFECTIVENESS:**

- Reduced dependence on seasonal crops by encouraging horticultural practices.

### **EFFICIENCY:**

- Efficient use of resources through site-appropriate species selection, timely planting and maintenance, and effective monitoring to minimize losses and ensure optimal outcomes.

### **IMPACT:**

- Increased green cover and supported the development of orchards, contributing to long-term livelihood potential.
- Strengthened farmers' ability to access more stable income sources through tree-based produce over time.

### **SUSTAINABILITY:**

- The program created long-term benefits, as trees continued to grow and generate value beyond the project period.

# Key Findings of the Agroforestry



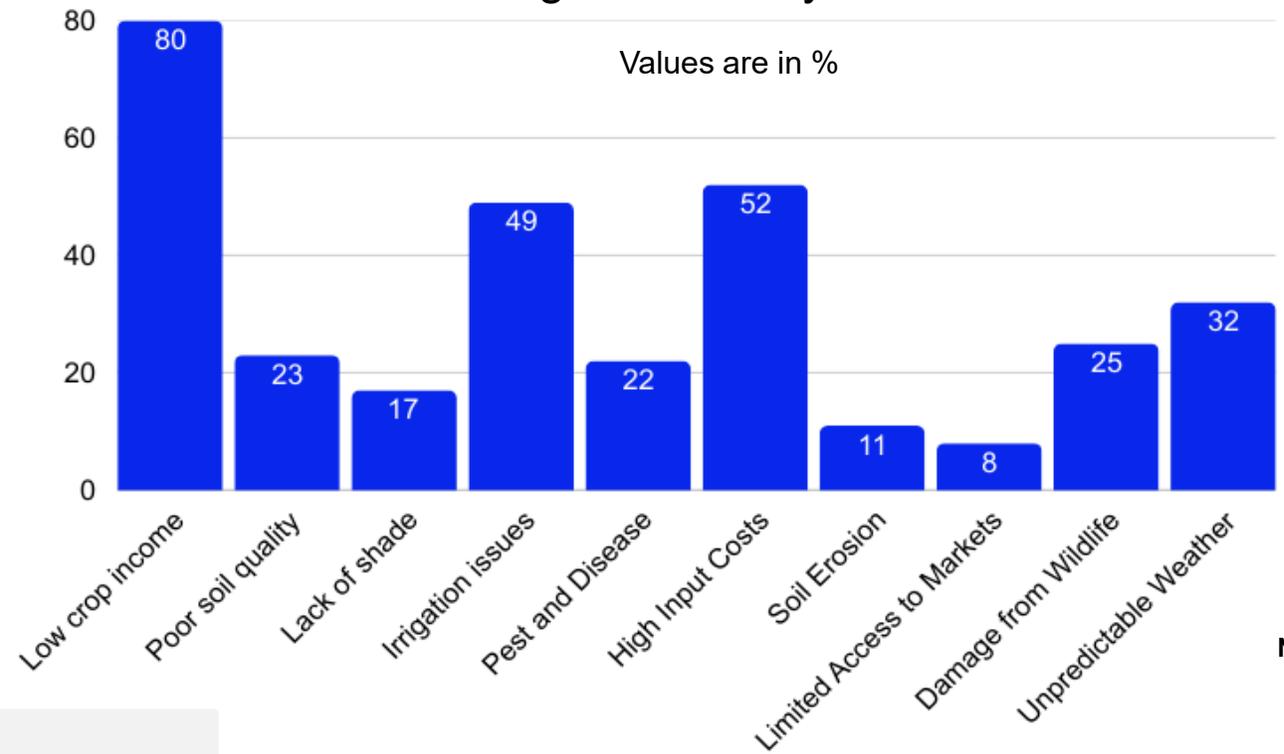
# Relevance and Coherence of the Agroforestry Program



## Relevance

- As per the findings, **80%** of respondents stated that pre intervention, **low crop income was a one of the main challenges**. The agroforestry program, which was aimed at supporting farmer livelihoods was well-aligned with the needs of the farmers.
- 73%** of the respondents reported tree planting to be important for their livelihood

## Challenges Faced by Farmers



N=109

Respondents could select multiple choices



## Coherence

The Agroforestry program is aligned with the National Agroforestry Policy 2014 through:



Planting trees that contribute to overall green cover and climate mitigation.



Promote tree planting together with crops and livestock to increase productivity, income, and improve rural livelihoods.

# Effectiveness and Efficiency of Agroforestry Program



65%

Of the respondents reported that soil quality was improved



59%

Of the respondents reported better water retention and shade



58%

Of the respondents reported to have increased crop yield or productivity

Farmers reported improved soil structure, water retention, and reduced erosion.



99%

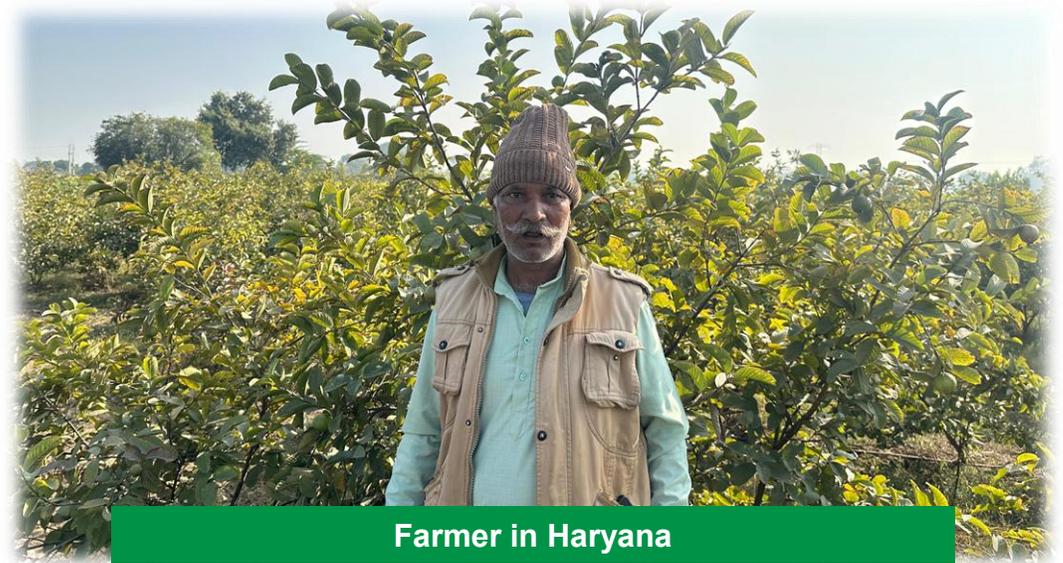
Farmers reported that the species of tree saplings given were useful for their needs



75%

Farmers reported that the guidance related to tree care and maintenance was useful

N=109



Farmer in Haryana

*“I have been growing Guava for the past 20–25 years and I also practice organic farming. From one acre of land, I produce approximately 3,000 kg of Guava. I received Guava saplings during the plantation which helped me expand my farm and I expect more income in the future ”*

# Impact of the Agroforestry Program



78%

Of the respondents reported their **Household Income had Increased** since the intervention

The plantation initiative began delivering positive outcomes, including improved soil quality, increased income, and enhanced land value, though some benefits are still in early stages and expected to strengthen over time.



86%

Of the respondents stated that the program **addressed their main problems, which included soil infertility, lack of knowledge regarding plantation practices** among others

For instance, mango saplings were planted on a farmer's field in Uttar Pradesh, a state that ranks first in mango production in India. This indicates that the selection of saplings was well suited to the region and agricultural practices \*



62%

Of the respondents reported that they feel **More Resilient to Climate Risks**, which is a long term impact of Agroforestry

N=109



Farmer in Haryana

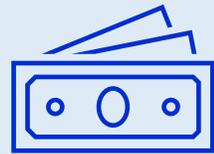
A farmer from Haryana, has been cultivating orange and guava on her land for several years, with farming as her sole source of income prior to the program. The NGO consulted her on species selection, and guava was chosen based on her experience and alignment with local conditions and existing practices. During the initial phase, the NGO provided regular on-field support, which later shifted to need-based visits. The farmer **reported positive changes** on her land, an **improvement in income**, and a shift toward a more patient, long-term farming approach, enabling better financial savings.

# Sustainability of the Agroforestry Program

## Long-Term Income Stability



- While most farmers still relied on seasonal crops, a major proportion saw orchards as a pathway to reduce this dependence over the longer period.
- Farmers anticipated that mature orchards would provide steady income, improve resilience, and create market opportunities.



100%

Of the respondents reported that they **expect income generation** in the future from the trees

N=109



A farmer reported that the program has contributed positively to his outlook on farming, indicating that the experience reinforced his interest in continuing farming and developing his land.

# Human Interest Stories



Farmer in Rajasthan

## *Cultivating Resilience through Integrated Farming*

A farmer from Rajasthan, cultivates wheat, mustard, sorghum, bajra, and fenugreek as his primary livelihood, with farm incomes averaging around INR 2 lakhs every six months. While water scarcity was a challenge earlier, it is no longer a major constraint.

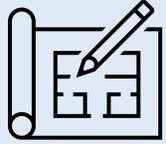
Through the plantation initiative, he adopted an integrated farming approach by planting Sapodilla and Guava trees alongside crops. He received 150 saplings, along with training on tree maintenance, fertilizer application, and early-stage care. Monthly NGO visits supported tree health through monitoring and timely treatment, though protecting saplings during winter remains a challenge.

The farmer reports improved soil quality and land health since the plantation. Once the trees mature, he expects an additional INR 1 lakh per year from fruit production. The program has strengthened his belief in tree-based farming, and he now confidently maintains the trees independently while encouraging other farmers to adopt similar practices.

# Way Forward for the Agroforestry Program



# Observations and Way Forward for Agroforestry Program



Some farmers may benefit from more support and guidance post plantation, particularly on the ongoing maintenance and care of the trees. Strengthening post-plantation support could help ensure better survival and growth of the trees, thereby enabling farmers to maximise the long-term benefits arising from agroforestry.

Going forward, an additional focus on value addition, market linkages and demand-driven tree selection can further enhance farmer incomes and fully capture the benefits agroforestry can offer.



## Introduce Simple Value-Addition Opportunities

1

- Processing produce into value-added products such as dried fruits, pulp or puree, pickles, preserves, juices, and ready-to-eat snacks can provide better market opportunities and higher returns.
- Support in the form of packaging equipment and training on packaging, shelf life, and branding can further enable farmers to access local markets and small retail outlets.



## Create Local Market Connects & Buyer Linkages

2

- Connecting farmers to more structured market channels can meaningfully elevate income.
- Facilitate linkages with local traders, FPOs, retail outlets, and small processing units.
- Provide guidance on negotiation with buyers, understanding market trends, and planning production cycles to improve decision-making.

**Thank you**



# Annexure



# 1. Abbreviations

This report makes use of several abbreviations for commonly referenced terms. A list of these abbreviations is provided below for clarity.

S.no	Abbreviation	Full Form
1	BFSI	Banking, Financial Services and Insurance
2	CPR	Cardiopulmonary resuscitation
3	EDT	Entrepreneurship Development Training
4	FPO	Farmer Producer Organisation
5	GDA	General Duty Assistant
6	GVA	Gross Value Added
7	IT	Information Technology
8	LED	Light Emitting Diode
9	MSME	Micro , Small and Medium Enterprises
10	NGO	Non-Governmental Organisation
11	OECD -DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee.
12	TOC	Theory of Change

## 2. Limitations of the Assessment

- **Dependence on Self-Reported Data**

The assessment relies largely on information shared directly by participants regarding their experiences, outcomes, and perceived changes. Self-reported data can be affected by recall challenges, personal interpretation of questions, and a tendency to present socially desirable responses, which may influence the precision of results.

- **Challenges in Attribution**

Observed changes in outcomes may be shaped by multiple external influences such as broader economic conditions, policy shifts, personal circumstances, or simultaneous exposure to other initiatives. These factors make it difficult to isolate the effect of the intervention from other contributing forces.

- **Response Bias**

Some participants provided incomplete, inconsistent, or unusable data for key indicators such as those relating to changes in income or work conditions. As a result, the analytical sample is smaller than the total number of participants reached. This may introduce bias if those who did not respond differ meaningfully from those who did.

- **Variability in Data Quality**

Differences in participants' understanding of survey questions, variations in how financial or livelihood information was reported, and occasional data entry inconsistencies (e.g., unclear figures, non-numeric responses, or mixed time units) may affect the reliability of certain estimates, despite data cleaning efforts.

- **Cross-Sectional Design**

The study draws on data collected at a single point in time and incorporates insights from different cohorts of participants. Without longitudinal follow-up, the assessment cannot fully capture the sustainability of outcomes, longer-term behavioural changes, or how impacts evolve over time.

