INDIAN RAILWAY FINANCE CORPORATION



CSR PROJECT IMPACT ASSESSMENT

National Handicapped Finance and Development Corporation (NHFDC)

PROJECT: Skill Development Training for Persons with Disability

JAN 2022 - DEC 2023

Prepared for:

Indian Railway Finance Corporation (IRFC)

Prepared by:

PHD Chamber of Commerce and Industry (PHDCCI)

ACKNOWLEDGMENT

The PHDCCI expresses its sincere gratitude to the Management of Indian Railway Finance Corporation (IRFC) for entrusting us with the task of conducting an independent CSR Impact Assessment for the Employment Oriented Training and Skill Development Programme implemented through National Handicapped Finance and Development Corporation (NHFDC) for 500 Person with Disabilities from SC/ST/OBC/Women & Minorities categories during Jan 2022-Dec 2023.

We extend our sincere thanks to IRFC CSR team, particularly Ms. Sakshi Saini, Mr. Shameem Ahmed (Consultant HR & CSR), and Mr. Manish Chandra for their coordination and support throughout the assessment process.

The PHDCCI assessment team extends profound gratitude to the leadership and staff of National Handicapped Finance and Development Corporation (NHFDC), particularly Mr. Arvind Tabhane (NHFDC, Coordinator), Mr. Manoj Kulkarni (Science and Technology Park, Training Coordinator) and Mr. Vibhor Rastogi (HLFPPT, Coordinator) for their openness, cooperation, and provision of complete documentation and access to training facilities. Their willingness to facilitate candid interactions with trainees and staff across multiple training centers demonstrated their commitment to accountability and program improvement.

We acknowledge the valuable contributions of the program beneficiaries who participated in our feedback sessions with remarkable honesty and transparency. Their candid responses about both positive outcomes and challenges faced have provided crucial insights into the real-world impact of this CSR intervention.

PHD Chamber of Commerce and Industry
Dr. Ranjeet Mehta
SG & CEO, PHDCCI

INDIAN RAILWAY FINANCE CORPORATION

PHDCCI

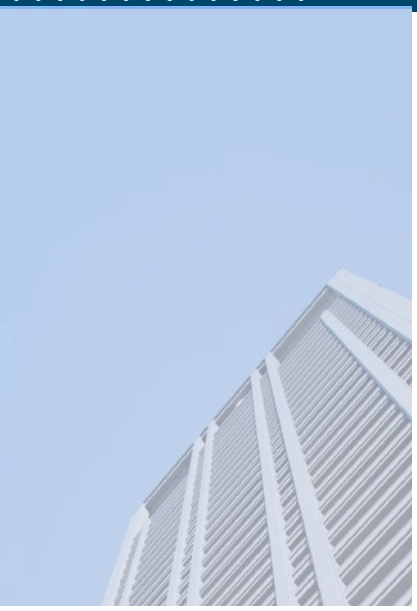


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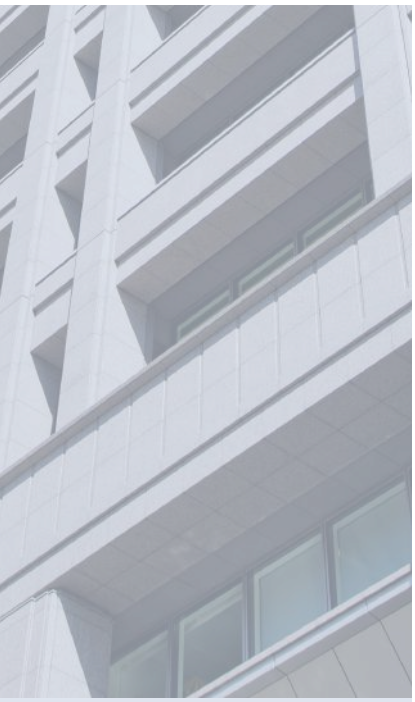
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ABBREVIATIONS

ABBREVIATIONS	FULL FORM
CSR	Corporate Social Responsibility
IRECS	Inclusiveness, Relevance, Expectation, Convergence, Service Delivery
IRFC	Indian Railway Finance Corporation
MOU	Memorandum of Understanding
OBC	Other Backward Class
PSU	Public Sector Undertaking
SDG	Sustainable Development Goals
SC	Scheduled Caste
ST	Scheduled Tribe

ABOUT THIS REPORT

This report presents the independent impact assessment of the CSR project undertaken by Indian Railway Finance Corporation (IRFC) in partnership with National Handicapped Finance and Development Corporation (NHFDC) for the "Skill Development Training for Persons with Disability" for 500 Persons with Disability (PwDs) implemented during January 2022-December 2023.

The assessed project involved skill development program aimed at training 500 Persons with Disability (PwDs) across multiple trades. The program was implemented across 6 NHFDC training centers, spanning from January 2022 to December 2023.

Site Assessment Conducted by
Mr. Sandeep
Report Prepared by
Ms. Jyoti Pakhale
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Mr. Warish Hussain

The report is organized to provide a comprehensive evaluation covering project background, implementation analysis, beneficiary impact assessment, utilization review, sustainability evaluation, and actionable recommendations for future CSR interventions in skill development.

All findings presented maintain complete objectivity and are supported by data sources, stakeholder feedback, and documented evidence, ensuring accuracy and reliability of the impact assessment conclusions.

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EXECUTIVE SUMMARY

This report presents the Impact Assessment of the CSR Project undertaken by Indian Railway Finance Corporation (IRFC) for National Handicapped Finance and Development Corporation (NHFDC) - Employment Oriented Training and Skill Development Programme for 490 Persons with Disabilities SC/ST/OBC/Women & Minorities of Society at various NHFDC training centers across India for project duration spanning Jan 2022 - Dec 2023.

PHDCCI Report Number: 2025-26/PHDCCI/CSR/NHFDC-007
Date of Project Assessment: Site visit conducted on 28th October 2025 (NHFDC, Jalgaon), and on-desk assessment of all candidates 13th October - 10th November 2025
Date of the Report: 10th November 2025

A.1 PROJECT BACKGROUND

FUNDED BY
IRFC

IMPLEMENTATION PARTNER
National Handicapped Finance and Development Corporation (NHFDC)

PROJECT DURATION
Jan 2022- Dec 2023

IRFC CONTRIBUTION
INR 1,10,49,500/-

PARAMETER	DETAILS
Project Category	Skill Development Training for Persons with Disability
Target Beneficiaries	Persons with Disabilities 500 from SC/ST/OBC/Women & Minorities categories
Actual Candidates Trained	490 candidates (In the Gumla training center, 10 candidates were found to be duplicated or admitted twice)
Training Centers	6 NHFDC centers across Uttarakhand, Jharkhand and, Maharashtra, Chhattisgarh
Training Duration	3 months (76 training days) per batch
Training Methodology	4 days practical, 2 days theory in a week
Trades Covered	Domestic Data Entry Operator, Beauty Therapist, Self Employed Tailor
CSR Agreement Date	18th January 2022
Program Completion (Training)	11th December 2023
Overall Placement Rate	52.94% Approx. (as per sample assessment)

A.2 KEY ACHIEVEMENTS

- Trained 490 candidates against the target of 500, as the Gumla training center had 102 registered candidates; however, it was later identified that 10 of them were duplicate entries.
- The training covered entrepreneurship skills and included the provision of training materials across six strategically located NHFDC centers.
- Implemented a market-based curriculum with 4 days practical training in a week, promoting both self-employment and job readiness.
- Approx. 52.94% (as per successfully connected sample impact assessment) overall placement rate, exceeding the target commitment
- Generated employment opportunities with starting salary ranges from INR 5,000-10,000 monthly
- Facilitated placements across Domestic Data Entry Operator, Self Employed Tailor, and Beauty therapist.
- Reached target demographics with 30.0% OBC, 20.2% SC, 2.2% Minorities, 22.9% General, and 24.7% ST representation
- Covered beneficiaries from 4 states (Maharashtra, Jharkhand, Chhattisgarh, Uttarakhand) with focus on rural and marginalized communities (75% rural participation)

Impact assessment also identified areas requiring attention for enhanced program effectiveness. Key challenges include –

- High beneficiary unreachability rates (58.7% of total sample assessed) and variable placement success across centers (25%-71%) affecting post-training follow-up and long-term impact monitoring
- Work condition challenges leading to job discontinuation including, very less salary, distance from home, and inadequate workplace facilities
- There were very limited job opportunities available for Persons with Disabilities (PwDs), further constraining sustainable employment outcomes.

A.3 IMPACT HIGHLIGHTS & INSIGHTS

PROGRAM EFFECTIVENESS INSIGHTS

EMPLOYMENT & LIVELIHOOD BENEFITS	BENEFICIARY REACH	OPERATIONAL EXCELLENCE
• Enhanced employability through industry-relevant skill training • Real world experience gained through practical sessions of 4 days in week.	• 490 total candidates successfully trained from July 2022 to December 2023 • SC/ST/OBC/Women & Minorities as primary beneficiary categories	• Program completion rate 98% (490/500 candidates) • Enhanced technical capabilities for potential industry employment

SOCIAL & ECONOMIC INSIGHTS

Primarily aged 18-62 years persons with disabilities receiving specialized vocational training

Geographic coverage of candidates spanned four states, with a concentration in Maharashtra, accounting for approximately 61.2% of the beneficiaries.

Employment generation with competitive salary structure making livelihoods sustainable compared to previous unemployment status

Average monthly income range INR 5000-10,000 varying by trade specialization and geographic location

A.4 ALIGNMENT WITH SDG GOALS



A.5 KEY RECOMMENDATIONS

- Expand training to additional zones through comprehensive needs assessment and critical skill gap identification
- Introduce advanced modules on digital beauty tools, sustainable tailoring practice and to enhance employability
- Establish placement quality monitoring teams to ensure acceptable workplace conditions
- Implement targeted female outreach strategies and gender-friendly training environments
- Expand geographic coverage to underrepresented states for equitable program distribution
- Create partnerships with local organizations for improved beneficiary identification in remote areas
- Develop digital monitoring platforms for real-time tracking of training progress and career progression

Note: Assessment conducted through comprehensive field verification, stakeholder interviews with 330 beneficiaries (67% sample coverage), successfully contacted: 136 candidates (41% of sample) and detailed analysis of program implementation across 6 NHFDC training centers.

Stakeholder interactions: Total 348 individuals across trainees, trainers, officials, and parents. The evaluation employed both quantitative performance metrics and qualitative stakeholder feedback to provide objective assessment of program effectiveness and areas for improvement.

KEY PROJECT ACCOMPLISHMENTS

Skill Development | Employment Generation |

Sustainable Operations| Measurable Social Impact



INTRODUCTION

Corporate Social Responsibility (CSR) has evolved from a voluntary philanthropic activity to a strategic imperative that drives sustainable business growth while addressing critical societal challenges. In India, the Companies Act, 2013 made CSR mandatory for eligible companies, requiring them to spend at least 2% of their average net profits of the preceding three years on CSR activities. This legislative framework has transformed the CSR landscape, making India one of the first countries to mandate corporate social spending through law.

The unemployment challenge in India, particularly among PWDs from marginalized communities, represents a significant socio-economic concern requiring targeted interventions. With limited access to quality skill development opportunities and industry-relevant training, these communities face substantial barriers to employment and economic empowerment.

National Handicapped Finance and Development Corporation (NHFDC) plays a crucial role in India's skill development ecosystem, serving as a premier institution for Persons with Diabilities (PwDs) training. Their training programs, combining theoretical knowledge with extensive practical experience

have established a proven track record in transforming unemployed PWDs youth into industry-ready skilled professionals and entrepreneur across multiple trades.

B.1 THE EVOLUTION OF CSR REGULATIONS IN INDIA

The Companies (Corporate Social Responsibility Policy) Amendment Rules, 2022, further strengthened the CSR framework by introducing stringent impact assessment requirements. These amendments represent a significant step toward ensuring accountability and transparency in CSR implementation, mandating that companies with CSR budgets of INR 10 crore or more in any fiscal year, and all projects with outlays of INR 1 crore or more, must undertake comprehensive impact assessments by independent agencies.

Key Regulatory Requirements for CSR Impact Assessment:

- Companies with a CSR budget of INR 10 crore or more in any fiscal year and all projects with outlays of INR 1 crore or more must undertake an Impact Assessment by an independent agency.
- Impact Assessment must be conducted at least one year after programme implementation is complete.
- For multi-year programmes, Impact Assessment should be conducted after completion of the programme and a follow-up assessment after one year of programme completion.
- If programmes are renewed or scaled up after each financial year, separate Impact Assessments should be taken up every year.
- Impact assessment related expenditure may be booked as a CSR expense as long as it does not exceed 2% of the total CSR spending or INR 50 lakh, whichever is higher.
- The CSR impact assessment report will be annexed to the annual report on CSR.

B.2 ABOUT INDIAN RAILWAY FINANCE CORPORATION (IRFC)

Indian Railway Finance Corporation (IRFC) is a Navratna Public Sector Enterprise under administrative control of the Ministry of Railways, Government of India. The company was set up in December 1986 for mobilizing funds from domestic and overseas markets to meet the pre-dominant portion of Extra Budgetary Resources requirement of Indian Railways.

Since inception, IRFC has funded acquisition of 13,764 locomotives, 76,735 passenger coaches and 2,65,815 freight wagons. The focused approach to supporting the expansion and modernisation of Indian Railways keeps perfectly poised to make Indian Railways future-ready. The company has played a critical role in augmenting the annual plan outlay of Indian Railways by way of mobilizing funds from all across the financial spectrum forming part of EBR funding.

B.3 IRFC COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

As part of its Corporate Social Responsibility and Sustainability Policy, IRFC strives to remain a responsible corporate entity aware of its responsibilities to all stakeholders. The corporation supports Sustainable Development programmes of the Government to save the mother earth and for healthy living of future generations of mankind. It contributes towards inclusive growth and equitable development in the society, through empowerment of the marginalized underprivileged sections.

IRFC's CSR Policy and its Initiatives:

As a responsible corporate citizen, IRFC has been committed to make Corporate Social Responsibility an important element of the working of the Company thereby addressing environmental, social and economic concerns of the society.

IRFC envisions supporting the cleanliness initiatives of the Government and promoting Sustainable Development, renewable energy, capacity building in collaboration with the Government and/or with other Public Sector Undertakings and/or with Government agencies, in a scalable manner and thereby set a foundation for a clean, green, educated and capable & bright India. IRFC's CSR policy has been framed in accordance with the Companies Act, 2013, CSR Rules, and Guidelines issued by Department of Public Enterprises (DPE). The policy encompasses activities listed in Schedule VII of the Companies Act, focusing on:

Healthcare and Sanitation:
Promoting healthcare access, safe drinking water, provision of toilets especially for girls, health and sanitation

Education and Capacity Building:
Enhancing educational opportunities and employment-enhancing vocational skills

Environmental Sustainability:
Contributing to Swachh Bharat Abhiyaan and Clean Ganga Fund, ecological balance, conservation, and environmental protection

Support to Marginalized Communities:
Addressing basic needs of deprived, underprivileged, neglected and weaker sections including SC, ST, OBCs, minorities, BPL families, old and aged, women/girl child, physically challenged persons

Infrastructure Development for Railway Ecosystem:
Projects peripheral to the activities of Indian Railways

B.4 IRFC'S CSR PROJECT IMPACT ASSESSMENT REPORT

Impact assessment is an important tool for accessing the consequences of possible and actual programs and presents relevant evidence on the positive and negative effects of CSR intervention. The evaluation of CSR initiatives enables organizations to embrace and catalyze organizational change, leading to significant performance improvement by incorporating best practices, emphasizing stakeholder focus, and leveraging external, value-added perspectives.

The impact assessment of CSR project funded by IRFC aims to comprehensively evaluate the effectiveness and long-term sustainability of their employment-oriented skill development initiatives and provide insights into their impact on training institutions, beneficiaries, and communities they serve. This study assesses various aspects, including project scope, objectives, training performance, beneficiary outcomes, employment generation, skill enhancement, and livelihood improvement.

CSR PROJECT - EMPLOYMENT ORIENTED TRAINING AND SKILL DEVELOPMENT PROGRAMME, NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION (NHFDC)

IRFC partnered with the National Handicapped Finance and Development Corporation (NHFDC), a premier institution dedicated to promoting skill development and financial inclusion for Persons with Disabilities (PwDs). This collaboration exemplifies effective public-sector partnership in addressing employability challenges and promoting economic empowerment among differently-abled individuals.

The Employment-Oriented Training and Skill Development Programme represents IRFC's strategic CSR investment in human capital development, focusing on enhancing employability and sustainable livelihoods for 490 Persons with Disabilities (PwDs) through NHFDC's specialized training framework. The initiative underscores IRFC's commitment to inclusive growth by supporting India's skill development and social empowerment objectives.

The project was designed based on a comprehensive needs assessment that identified the lack of industry-relevant skill development opportunities for PwDs. It was implemented across six NHFDC training centers in multiple states to ensure broad geographic coverage and maximize impact.



SCOPE OF WORK

The main objective of the study is to evaluate the CSR Activity of Indian Railway Finance Corporation (IRFC), specifically focusing on the Financial Assistance for Skill Development Training of 490 Persons with Disabilities (PwDs) from marginalized communities including SC/ST/OBC/Women & Minorities of society. The study aims to evaluate the impact of the project on the beneficiaries and communities it serves.

Scope of work of the study includes the following:

- To study consistency of the project implementation
- To study the direct/ indirect impact of the project- achievement of the objective for which the project was sanctioned
- To study the financial outgo of the project
- Verification of relevant documents of the CSR project
- Understand Cost Effectiveness of the Project
- Analyse the feedback of the Target Beneficiaries
- Assess the Impact of the Project on the target beneficiaries and communities



METHODOLOGY OF THE STUDY

The following step by step methodology and approach were adopted while conducting Impact study of CSR Project undertaken by IRFC for Financial Assistance for Skill Development Training of 490 Persons with Disabilities (PwDs) through NHFDC from SC/ST/OBC/Women & Minorities categories through National Handicapped Finance and Development Corporation (NHFDC) as implementing partner.

The PHDCCI team visited the NHFDC Jalgaon Center on 28th October, 2025 conducting comprehensive field assessment at the project sites and facilities.

C.1 APPROACH FOR IMPACT ASSESSMENT

The Impact Assessment of the IRFC CSR project was conducted through a systematic approach designed to evaluate the effectiveness, operational performance, and livelihood impact of the employment-oriented skill development program. The assessment employed a mixed-method approach combining quantitative performance metrics with qualitative stakeholder feedback to provide a comprehensive understanding of the project's outcomes.

The methodology included primary data collection through beneficiary interviews and structured feedback sessions, secondary data analysis of training records, placement data, and completion certificates, and on-site facility verification to assess the program's contribution to enhanced employability, skill development, sustainable income generation and sustainable livelihood creation.

C.2 METHODOLOGY FOR IMPACT ASSESSMENT OF CSR PROJECT

The broad methodology adopted for the Impact Assessment of CSR Project, followed with IRECS Framework (Inclusiveness, Relevance, Expectation, Convergence, Service Delivery), is furnished below:



1. PRELIMINARY DATA/INFORMATION COLLECTION:

- Collection of preliminary data/information pertaining to CSR Project from NHFDC and IRFC
- Evaluation of available documentation to gain understanding of the project's background, implementation strategy, and technical specifications
- Review of CSR MOU dated 18th January, 2022 and other project documents including utilization certificates and completion reports

2. PHYSICAL VERIFICATION & STAKEHOLDER ENGAGEMENT:



- Conducted physical verification of training facilities, infrastructure, and operational status at NHFDC centers
- Reviewing all relevant documentation related to the project implementation
- Engaging in interviews and discussions with key stakeholders including IRFC CSR team, NHFDC management, and training coordinators.
- Understanding the beneficiary demographics and training outcomes across different trades



3. TRAINING PROGRAM PERFORMANCE ASSESSMENT:

- Assessment of training facility conditions, curriculum quality, and delivery methodology
- Evaluated operational efficiency through training completion statistics, dropout rates, and beneficiary satisfaction levels
- Assessed employment outcomes and placement success rates using tracking data across different trades and training centers

4. IMPACT ASSESSMENT:



- Conducted feedback sessions on a sample basis to program beneficiaries through semi-structured questionnaires covering employment status, income improvement, skill utilization, and overall program satisfaction
- Identified and assessed impact of comprehensive skill development training on employment generation, income enhancement, and livelihood sustainability
- Evaluated short-term and long-term benefits generated by the program including career progression, entrepreneurship development, and social empowerment



5. REPORT PREPARATION AND SUBMISSION:

- Prepared comprehensive Impact Assessment report, capturing all findings, insights, stakeholder feedback, and evidence-based recommendations
- Submitted the report to IRFC, highlighting the project's achievements in employment generation, skill development effectiveness, operational challenges encountered, and strategic recommendations for enhancing future skill development CSR initiatives



ASSESSMENT OF CSR PROJECT

D.1 CSR PROJECT OVERVIEW

The project received an approved fund allocation from Indian Railway Finance Corporation (IRFC). The sanctioned amount was utilized for implementing the Employment Oriented Training and Skill Development Programme for 500 Person with Disablities from SC/ST/OBC/Women & Minority categories through National Handicapped Finance and Development Corporation (NHFDC).

IRFC provided comprehensive funding for skill development program aimed at enhancing employability and creating sustainable livelihood opportunities for persons with disabilities (PwDs). The project encompassed comprehensive training across multiple trades including procurement of training materials, expert instruction, placement assistance, stipend and post-training support. NHFDC undertook extensive coordination and implementation efforts to ensure systematic delivery of quality skill development training across 6 training centers.

The project began with detailed planning and beneficiary selection, followed by batch-wise training implementation spanning from July 2022 to December 2023. The comprehensive program was completed in December 2023 with placement assistance continuing through 2024.

D.2 OBJECTIVE AND EXPECTED OUTCOME OF THE PROJECT

The objective of CSR Project undertaken by IRFC through National Handicapped Finance and Development Corporation (NHFDC):

- To provide comprehensive residential skill development training to 500 unemployed persons with disabilities (PwDs) from SC/ST/OBC/Women & Minority categories
- To enhance employability through industry-relevant training in high-demand trades.
- To create sustainable livelihood opportunities and improve income levels for PwDs through inclusive vocational training initiatives.
- To address skill gaps in the service sector while empowering PwDs toward economic independence and social inclusion.

EXPECTED OUTCOMES: The project aimed to achieve at least 30% placement rate among trained candidates, significant income improvement for beneficiaries, enhanced technical competency in chosen trades, and strengthened confidence levels enabling long-term career development and social empowerment.

D.3 ACTIVITIES AND IMPLEMENTATION

Following steps for implementation of Project:

D.3.1. PROJECT PLANNING AND INFRASTRUCTURE DEVELOPMENT:

The project involved comprehensive outreach and selection process targeting unemployed PwDs. Selection criteria included percentage of disability, age bracket, family economic background, and willingness to relocate for employment opportunities.

Component	Details
Target Beneficiaries	500 Persons with Disabilities (PwDs)
Actual Benificiaries	490 candidates (In the Gumla training center, 10 candidates were found to be duplicated or admitted twice)
Training Duration	3 months training program (76 training days) (6 hours of structured learning)
Educational Qualification	Interview basis
Age bracket	18 years minimum / 65 years maximum
Medium of Instruction	Hindi / English/ Local Language

Component	Details
Training Trades	<table><tr><th>Training Trades</th></tr><tr><td>Domestic Data Entry Operator</td></tr><tr><td>Self Employed Tailor</td></tr><tr><td>Beauty Therapist</td></tr></table>
Training Centers	6 locations across 4 states- • NHFDC- Micro Skill Development Training Center, Bhavani Chowk, Sanja Road, Osmanabad - 413501 • NHFDC- NSK Dantewada,Near Shaskiya Sharvan Badhit Balika Vises Vidyalaya, Dantewada, Chhattisgarh - 494441 • NHFDC- NSK Gumla, Near St. Anna Girls School Chainpur Gumla Road, Chainpur Gumla, Jharkhand - 835206 • NHFDC-Sai Computer Academy, A/p. Tal. Bhum, Dist. Osmanabad - 413504 • NHFDC- Abhinav Technical Institute, Mansing Market, Near Railway Station, Jalgaon - 413501 • NHFDC- NSK Rudrapur, Tirupati Gardan Near Uttaranchal Bio Tech Ltd Dinsehpur Road, Rudrapur – Uttarakhand - 263153
Training Methodology	4 Days Practical and 2 Days Theory

D.3.2. TRAINING IMPLEMENTATION AND FACILITY MANAGEMENT:

- **Beauty therapy, Jalgaon**



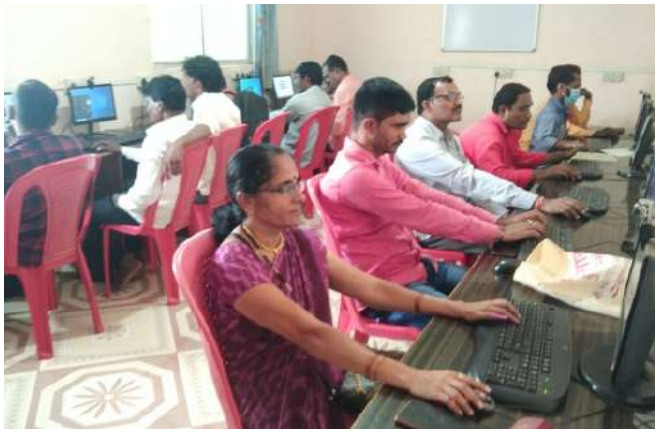


- **Domestic data entry operator, Jalgaon**





- **Domestic data entry operator, Osmanabad**





- **Self Employed Tailor, Osmanabad**





- **Self Employed Tailor, Dantewada**





- **Self Employed Tailor, Gumla**





- **Self Employed Tailor, Rudrapur**





D.3.3. PLACEMENT ASSISTANCE AND POST-TRAINING SUPPORT:

- **Job Matching:** Systematic matching of candidate skills with industry requirements
- **Placement Facilitation:** Placement cell arranges interviews and interactions with prospective employers for all interested candidates. The Onus of taking up jobs with the companies remains totally with the selected candidates.
- **Follow-up Support:** Tracking of placed candidates and career progression monitoring.

D.4 COMPOSITION OF BENEFICIARIES

The training program reached diverse beneficiary groups across multiple states, demonstrating inclusive outreach and effective targeting of marginalized communities.

D.4.1. BENEFICIARY DEMOGRAPHICS:

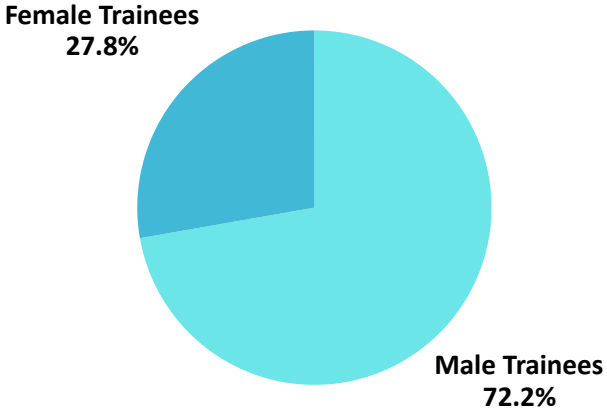
S.No.	NHFDC Centre	Number of Beneficiaries	Geographic Coverage - Primary States (Rural vs. Urban)	Education Background Candidates
1	NHFDC Chainpur Gumla	First Batch- 20 Second Batch- 16 Third Batch-16 Fourth Batch-20 Fifth Batch-20	Jharkhand (Approx. Rural Students: 92 students (100%)	8th, 10th, & 12th
2	NHFDC-Dantewara	First Batch- 18	Dantewara, suburban (Approx. Rural Students: 18 Rural students (100%)	8th
3	NHFDC-Rudrapur	First Batch- 20 Second Batch- 20 Third Batch-20 Fourth Batch-20	Uttrakhand (Urban Students: 100 (100%)	8th,10th, 12th
4	NHFDC- Bhum Osamanabad pune	First Batch- 25 Second Batch- 25	Maharashtra (Approx. Rural Students: 50 students (100%))	10th,12th,Graduate, Post Graduate,LLB

S.No.	NHFDC Centre	Number of Beneficiaries	Places for Students Reached	Education Background Candidates
5	NHFDC- Sajna Road Osamanabad pune	First Batch- 25 Second Batch- 25 Third Batch-25 Fourth Batch-25 Fifth Batch- 25 Sixth Batch- 25	Maharashtra (Approx. Rural Students: 150 students (100%))	10th,12th,Graduate , Post Graduate,
6	NHFDC- Jalgaon	First Batch- 25 Second Batch- 25 Third Batch-25 Fourth Batch-25	Maharashtra (Approx. Rural Students: 57 students (57%) and Urban Students: 43 students (43%))	10th,12th,Graduate , Post Graduate, ITI
Total Beneficiaries	**490 Candidates Enrolled**			

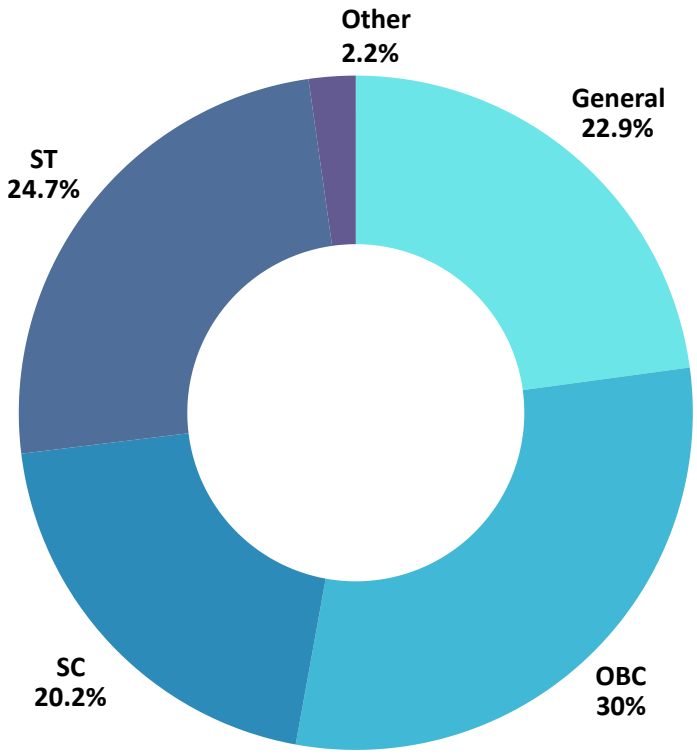
D.4.2. GENDER DISTRIBUTION:



Gender	Trainee Count (as per NHFDC)
Male Trainee	354
Female Trainee	136
TOTAL	**490**



D.4.3. CATEGORY-WISE BENEFICIARIES DISTRIBUTION:



General (112 Beneficiaries)

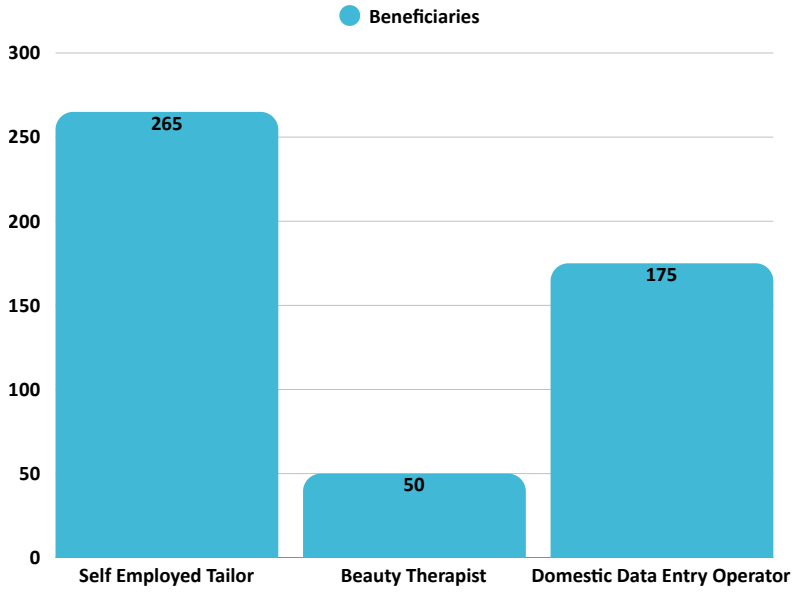
OBC (147 Beneficiaries)

SC (99 Beneficiaries)

ST (121 Beneficiaries)

Other (11 Beneficiaries)

D.4.4. TRADE-WISE DISTRIBUTION:



Trade	Beneficiaries	Percentage
Self Employed Tailor	265	54%
Beauty therapist	50	10%
Domestic Data Entry Operator	175	36%
Total	**490**	**100%**

D.5 BENEFICIARIES INTERACTION

PHDCCI team visited NHFDC Jalgoan, Training Center on 28th October, 2025 conducting comprehensive field assessment at the project sites and facilities.

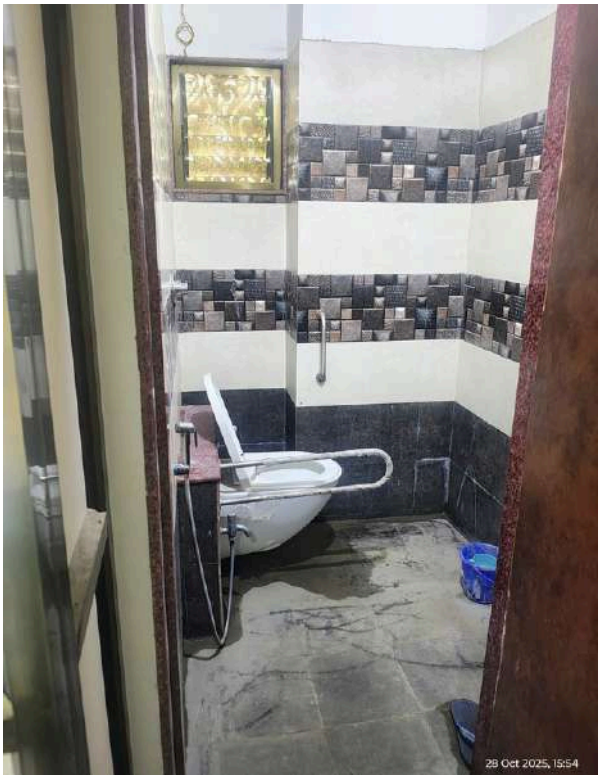
Additionally, PHDCCI team conducted structured feedback sessions at the facility with staff, and comprehensive feedback collection from alumni of all the training batches. The assessment employed stratified sampling methodology across batches to ensure representation across different training centers and trades.

Photographs During Site Assessment

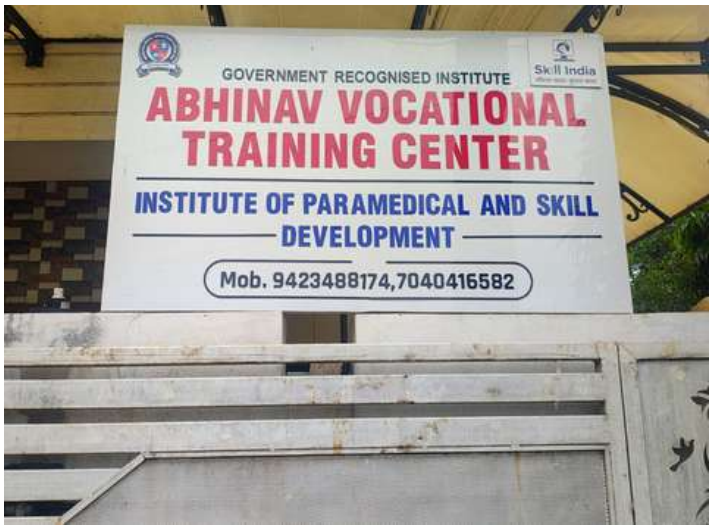












Skill & Entrepreneurial Development Program
For Person with Disabilities (Divyangian)
Under the CSR Initiative of
INDIAN RAILWAY FINANCE CORPORATION

Indian Railway Finance Corporation (IRFC)

Training Period - 3 Month
Stipend : NHFDC will release the stipend Rs. 6000/- to trainees in their bank account subject with minimum 90% attendance. After completion of training and after passing of examination candidate will be awarded with Certificate.

Training Trade	Education Qualification	Essential Document	No of Pwd's
1. Domestic Data Entry Operator	10 th pass (SSC)	**For All Traders** 1. Disability Certificate with minimum 40% Disability 2. Aadhar Card 3. Education Qualification 4. Bank Passbook with IFSC code 5. Recent passport Photo 6. Age between 18 to 50	25
2. Self Employed Tailor	8 th pass		25

Organised By

National Handieapped Finance and Development Corporation
Department for Empowerment of persons with Disabilities (Divyangian), Ministry of Social Justice and Empowerment , Goverment of India

Training Partner

Science and Technoligy Park, Pune

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Science and Technology Park.

Skill & Entrepreneurial Development Program
For Person with Disabilities (Divyangian)
Under the CSR Initiative of
INDIAN RAILWAY FINANCE CORPORATION

Indian Railway Finance Corporation (IRFC)

Training Period - 3 Month
Stipend : NHFDC will release the stipend Rs. 6000/- to trainees in their bank account subject with minimum 90% attendance. After completion of training and after passing of examination candidate will be awarded with Certificate.

Training Trade	Education Qualification	Essential Document	No of Pwd's
1. Domestic Data Entry Operator	10 th pass (SSC)	**For All Traders** 1. Disability Certificate with minimum 40% Disability 2. Aadhar Card 3. Education Qualification 4. Bank Passbook with IFSC code 5. Recent passport Photo 6. Age between 18 to 50	25
2. Beauty Therapists	10th Pass		25

Organised By

National Handieapped Finance and Development Corporation
Department for Empowerment of persons with Disabilities (Divyangian), Ministry of Social Justice and Empowerment , Goverment of India

Training Partner

Science and Technoligy Park, Pune

For details please Contact.

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दिव्यांग व्यक्तीसाठी स्वयं रोजगार प्रशिक्षण कार्यक्रमाचा शुभारंभ



उस्मानाबाद / प्रतिनिधी

धाराशिव येथे पंतप्रधान नरेंद्रजी मोदी यांच्या आत्मनिर्भर भारत व आमदार राणाजगजितसिंह पाटील यांच्या कुशल मार्गदर्शनाखाली दिव्यांग व्यक्तीच्या सक्षमीकरण विभाग सामाजिक न्याय आणि सक्षमीकरण शासन मंत्रालय भारत, कौशल्य विकास कार्यक्रम, स्वयंरोजगार अंतर्गत सी एस आर उपक्रमांतर्गत, दिव्यांग भारतीय रेल्वे बिल कार्पोरेशन, प्रशिक्षण भागीदार विज्ञान आणि तंत्रज्ञान पार्क पुणे यांच्यावतीने सूक्ष्म कौशल्य विकास प्रशिक्षण केंद्र भवानी चौक सांजारोड धाराशिव येथे आज ५० दिव्यांग बंधू भगिनी डेटा एन्ट्री ऑपरेटिंग कोर्स आणि टेलरिंग कोर्स चा शुभारंभ करण्यात आला. यावेळी उद्घाटक राजसिंहजी राजेनिंबाळकर भाजपा युवा मोर्चा जिल्हाध्यक्ष धाराशिव, प्रमुख पाहुणे मनोज कुलकर्णी प्रकल्प समन्वयक विज्ञान आणि तंत्रज्ञान पार्क पुणे, कार्यक्रमाध्यक्ष मारुती मुंडे सह संपर्क प्रभारी भाजपा दिव्यांग विकास आघाडी महाराष्ट्र प्रदेश, प्रमुख उपस्थिती आबा इंगळे माजी उपनगराध्यक्ष नगरपरिषद धाराशिव, ओम नाईकवाडी भाजपा युवा मोर्चा धाराशिव तालुकाध्यक्ष मोहन मुंडे सचिन लोंढे संयोजक आत्मनिर्भर भारत, निलेश दिवाने सहसंयोजक सोशल मीडिया भाजपा धाराशिव, ओंकार देवकते डॉक्टर विक्रमसिंह माने प्राचार्य तेरणा अभियांत्रिकी महाविद्यालय धाराशिव प्रा. निंबाळकर, मायक्रो कॉम्प्युटरचे संस्थापक अशोक माळी, नारायण साळुंखे जिल्हा संघटक भाजपा दिव्यांग विकास आघाडी धाराशिव तसेच विठ्ठल गायकवाड भाजपा दिव्यांग विकास आघाडी जिल्हा उपाध्यक्ष आदि उपस्थित होते. या कार्यक्रमाचे सूत्रसंचालन विठ्ठल गायकवाड यांनी केले तर आभार प्रदर्शन नारायण साळुंखे यांनी केले यावेळी बहुसंख्येने प्रशिक्षणार्थी दिव्यांग बंधू आणि भगिनी उपस्थित होत्या.

SCIENCE AND TECHNOLOGY PARK

Supported by Department of Science and Technology, Government of India

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दिव्यांग (विशेष सक्षम) व्यक्तींसाठी मोफत उद्योजकता व कौशल्य विकास प्रशिक्षण कार्यक्रमाचे आयोजन

(प्रतिनिधी): केंद्र सरकारच्या सामाजिक न्याय आणी अधिकारिता मंत्रालयाच्या दिव्यांगजन सशक्तीकरण विभागाच्या अंतर्गत येणाऱ्या **National Handicapped Finance and Development Corporation** या सरकारी संस्थेमार्फत इंडियन रेल्वे फायनान्स कोर्पोरेशन - IRFC यांच्या प्रयोजकत्वाखाली उस्मानाबाद जिल्ह्यातील 50 विशेष सक्षम व्यक्तींसाठी उद्योजकता आणि कौशल्य विकास प्रशिक्षण योजनेतून दिव्यांग व्यक्तींसाठी मोफत कौशल्य विकास प्रशिक्षण दिले जाणार आहे. या प्रशिक्षणासाठी इच्छुक उमेदवारां कडून विहित नमुन्यात अर्ज मागविण्यात येत आहेत.

सदर प्रशिक्षण हे सेल्फ एम्प्लॉईड टेलर व डोमेस्टिक डेटा एन्ट्री ऑपरेटर या दोन अभ्यासक्रमांचे असून यासाठी उमेदवारांची शैक्षणिक पात्रता अनुक्रमे आठवी पास आणि दहावी पास अशी आहे. यापैकी कुठल्याही एका अभ्यासक्रमाच्या प्रशिक्षणासाठी उमेदवाराला अर्ज करता येईल. सदर प्रशिक्षण हे संपूर्णपणे निःशुल्क असून प्रशिक्षण कालावधी तीन महिन्यांचा असणार आहे. याव्यतिरिक्त तांत्रिक प्रशिक्षणा बरोबर उद्योजकता विकास आणि रोजगारक्षम होण्यासाठी आवश्यक कौशल्यांचे मार्गदर्शन सहभागी प्रशिक्षणार्थींना दिले जाणार आहे.

यात सहभागी होण्यासाठी उमेदवाराचे वय १८ ते ५० या दरम्यान असावे. उमेदवाराकडे किमान ४०% किंवा त्यापेक्षा अधिक असा अपंगत्वाचा दाखला असावा. उमेदवाराकडे आधार कार्ड असावे तसेच उमेदवाराचे राष्ट्रीयकृत बँकेत खाते असावे. उमेदवार हा भारतीय नागरिक असावा. या उपक्रमामध्ये अनुसूचित जाती, जमाती आणि महिला यांना अनुक्रमे १५%, ५% आणि ३०% आरक्षण आहे. प्रशिक्षणास ९० % किंवा अधिक उपस्थिती असलेल्या उमेदवारांना रु. ६०००/- विद्यावेतन म्हणून त्यांच्या बँक खात्यामध्ये NHFDC मार्फत जमा केले जाणार आहेत. आणि परीक्षेत उत्तीर्ण झालेल्या प्रशिक्षणार्थ्यांना प्रमाणपत्र प्रदान केले जाणार आहे. प्रशिक्षण कार्यक्रमात सहभागी होण्यासाठी दिनांक 30 मे 2022 पर्यंत अर्ज करावेत.

या प्रशिक्षणासाठी इच्छुक उमेदवारांनी अजे मराण्यासाठी तसेच अधिक माहितीसाठी श्री. मनोज कुलकर्णी, प्रकल्प समन्वयक, सायन्स आणि टेक्नोलॉजी पार्क यांच्याशी ९८३४०३४४८२ या क्रमांकावर संपर्क साधावा असे आवाहन सायन्स आणि टेक्नोलॉजी पार्क, पुणे च्या प्रकल्प संचालिका सोनाली महाधारजी यांनी केले आहे.

Skill & Entrepreneurial Development Programme for
Persons with Disabilities (Divyangian) in trade : Domestic Data Entry Operator
Place: Micro Skill Development Traing Center, Bhavani Chowk, Sanja Road, Osmanabad
Dist. Osmanabad- 413501, (Maharashtra).
Duration: Three Months (01.07.2022 - 30.09.2022)
Under the CSR initiative of
INDIAN RAILWAY FINANCE CORPORATION
Organised by
National Handicapped Finance and Development Corporation
Department for Empowerment of Persons with Disabilities (Divyangian), Ministry of Social Justice and Empowerment, Governmentof India
Training Partner:
Science and Technology Park, Pune

Skill & Entrepreneurial Development Programme for
Persons with Disabilities (Divyangian) in trade : Self Employed Tailor
Place: Micro Skill Development Traing Center, Bhavani Chowk, Sanja Road, Osmanabad
Dist. Osmanabad- 413501, (Maharashtra).
Duration: Three Months (01.07.2022 - 30.09.2022)
Under the CSR initiative of
INDIAN RAILWAY FINANCE CORPORATION
Organised by
National Handicapped Finance and Development Corporation
Department for Empowerment of Persons with Disabilities (Divyangian), Ministry of Social Justice and Empowerment, Governmentof India
Training Partner:
Science and Technology Park, Pune

Skill & Entrepreneurial Development Programme for
Persons with Disabilities (Divyangian) in trade : Beauty Therapist
Place: Abhinav Technical Institute, Mansing Market, Near Railway station,
A/P. Tal. Dist. Jalgaon - 425001, (Maharashtra).
Duration: Three Months (15.07.2022 - 14.10.2022)
Under the CSR initiative of
INDIAN RAILWAY FINANCE CORPORATION
Organised by
National Handicapped Finance and Development Corporation
Department for Empowerment of Persons with Disabilities (Divyangian), Ministry of Social Justice and Empowerment, Governmentof India
Training Partner:
Science and Technology Park, Pune

Skill & Entrepreneurial Development Programme for
Persons with Disabilities (Divyangian) in trade : Domestic Data Entry Operator
Place: Abhinav Technical Institute, Mansing Market, Near Railway station,
A/P. Tal. Dist. Jalgaon - 425001, (Maharashtra).
Duration: Three Months (15.07.2022 - 14.10.2022)
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D.5.1. STAKEHOLDER CATEGORIES ENGAGED:

STAKEHOLDER TYPE	SAMPLE ASSESSMENT OF BENEFICIARIES	PERCENTAGE OF TOTAL SAMPLE
TRAINEE (PROGRAM GRADUATES)	330	95%
TRAINER	9	2.5%
PARENTS/FAMILY MEMBERS	9	2.5%
TOTAL	**348**	**100%**

D.5.2. PROGRAM TRAINEE INTERACTION:

PHDCCI team conducted structured interviews and surveys with beneficiaries across 5 NHFDC site to assess program impact and satisfaction levels. The comprehensive interaction methodology covered multiple stakeholder categories with varying sample sizes across different locations.

Osamanabad

- 126 candidates contacted out of 200 total (63% sample)

Jalgaon

- 62 candidates contacted out of 100 total (62% sample)

Gumla

- 63 candidates contacted out of 92 total (68.5% sample)

Rudrapur

- 64 candidates contacted out of total 80 (80% sample)

Dantewada

- 15 candidates contacted out of 18 total (83.3% sample)

Total Sample: 330 out of 490 trained candidates (67.35% overall sample from Program Trainee)

D.5.3. CENTER-WISE ASSESSMENT RESULTS (PROGRAM TRAINEE):

NHFDC Center	Total Beneficiaries	Sample Assessed of Beneficaries (Program Trainee)	Sample Coverage (%)	Sucessfully Connected	Candidate Drop-Out from Training (From Sample)	Not Reachable/ Wrong Number
NHFDC-Gumla	92	63	68%	16	1	47
NHFDC-Datewada	18	15	83%	4	0	11
NHFDC-Rudrapur	80	64	80%	26	0	38
NHFDC-Osmanabad	200	126	63%	55	0	71
NHFDC-Jalgaon	100	62	62%	35	0	27
TOTAL	**490**	**330**	**67%**	**136**	**1**	**194**

D.5.4. SITE-WISE PLACEMENT SUCCESS ANALYSIS:

NHFDC Center	Candidates Placed through NHFDC (From Sample Assessed)	Self Employed (From Sample Assessed)	Placement Rate (Placed through NHFDC + Self Employed)	Average Salary Range (INR)
NHFDC-Gumla	0/16 sucessfully connected	4/16 sucessfully connected	25.0%	5,000 - 10,000
NHFDC-Datewada	1/4 sucessfully connected	0/4 sucessfully connected	25.00%	5,000 - 10,000
NHFDC-Rudrapur	0/26 sucessfully connected	11/26 sucessfully connected	42.31%	5,000 - 10,000
NHFDC-Osmanabad	1/55 sucessfully connected	30/55 sucessfully connected	56.36%	5,000 - 10,000
NHFDC-Jalgaon	5/35 sucessfully connected	20/35 sucessfully connected	71.43%	5,000 - 10,000
TOTAL	**7/136 sucessfully connected**	**65/136 sucessfully**	**52.94%**	

D.5.5. ANALYSIS AND OBSERVATION:

The assessment reveals demographic major concentration with Maharashtra contributing **64.2%** of beneficiaries, indicating strong regional program penetration while highlighting opportunities for broader geographic expansion.

Gender-specific assessment reveals: out of 330 total sample candidates, 109 female candidates (41%) were included for assessment.

Among 27.7 % female participation 109 female respondents, 21 candidates (19.26%) were successfully connected, of which 1 candidates (4.76%) dropped out during training, 4 candidate (19.04 %) secured NHFDC placement, while 16 candidates (76%) were not offered any job placement. The male participation (72.2%) and rural background (75%) of beneficiaries aligns with program's target demographic but presents scope for enhanced female outreach initiatives.

Center-wise performance variations, ranging from 25% to 71% placement success rates, reflect diverse local market conditions and industry partnerships, demonstrating the program's adaptability to regional employment landscapes while indicating potential for knowledge sharing between high-performing and developing centers.

Regarding job satisfaction and retention, out of 7 candidates placed through NHFDC placement (from sample assessment), only 2 candidates (25%) across centers (1 from Jalgaon (50%) of retained candidates, 1 from Osmanabad (50%), remain with the same organization till assessment date, indicating the very low overall job retention rate of placed candidates.

D.5.4. KEY CHALLENGES IDENTIFIED:

- High unreachability/wrong number rate (194 out of 330 contacts - 58%) across centers, specially Osmanabad Centre second batch high non-response rates
- Distance from home locations often leads to non-joining of jobs, particularly among PwD candidates who face additional mobility constraints.
- Placements offered were limited and frequently associated with very low salary packages, reducing motivation and long-term sustainability of employment among trained PwDs.
- Salary stagnation in entry-level roles (typically between INR 1,000–5,000 per month) offers limited scope for financial independence and career advancement.
- Restricted job location options often compel PwD candidates to accept unsuitable placements, leading to higher dropout rates.
- A segment of beneficiaries chose not to join offered placements, opting instead to pursue higher education or self-employment ventures, which they found better aligned with their personal circumstances and accessibility needs.

D.6 BENEFICIARIES FEEDBACK (CASE STUDIES)

Male candidate (ST) from NHFDC-, Dantewada
Self Employed Tailor Trade

"I am Guddi Ram Kawasi. I underwent training under the NHFDC program in self-employed tailoring, and I found the training to be good. After completing my training, I was offered a job through the program and I accepted it. I worked in hotel services for one year, earning ₹6,000 per month.Currently, I am working as a sweeper in a school."

Male candidate (GEN) from NHFDC-Osmanabad,
Self Employed Tailor Trade

"I am Samdani Sattar Shaikh. I completed my training in self-employed tailoring from the NHFDC Osmanabad Center. After completing my training, I was offered a job with a salary of ₹5,000 in hand. However, I did not join the position because my disability makes it very difficult for me to perform the required work. Due to my physical limitations, I felt unable to fulfill the job responsibilities. Currently, I am not engaged in any employment."

Male candidate (SC) from NHFDC-Jalgaon,
Domestic Data Entry Operator Trade

"I am Dinesh Subhash Baviskar. I completed my training in Domestic Data Entry Operator from the NHFDC Jalgaon Center. I am very happy with the training I received. The training module was excellent, with practical work that helped me learn the skills effectively. The hands-on approach made it easier to understand and apply what we learned.
After completing my training, I was offered a job through the placement assistance provided by the center. I joined the position and I am currently working in the same job. I am earning a salary of ₹15,000 per month."

Female candidate (OBC) from NHFDC-Rudrapur,
Self -Employed Tailor Trade

I am Seeta Devi, residing in Bhadaipura, Rudrapur, Uttarakhand. I received training from the NHFDC-Rudrapur center. The training was very good, and we also had practical sessions that helped me learn better. During the training, NHFDC provided me with financial assistance of ₹6,000 to buy a sewing machine. I used the amount to purchase a machine and have now started sewing work from home, which is helping me support my family.

Male candidate (EWS) from NHFDC-Gumla,
Self Employed Tailor Trade

I am Bimal Xalxo, residing in Chainpur, Gumla. I received skill training from the NHFDC Training Centre, Gumla. The training was good; however, I have not yet received any job offer after completing it. I am currently pursuing my Bachelor of Arts (Final Year).

Female candidate from NHFDC-Jalgaon,
Beauty Therapist Trade

"I am Sunita Ashok Indalkar. I completed my training in Beauty Therapist from the NHFDC Jalgaon Center. The training I received was very good and equipped me with the necessary skills in beauty therapy. After completing my training, I did not receive any job offer through the placement assistance. However, I decided to utilize the skills I learned and started my own parlor. Currently, I am running my own beauty parlor."

D.7 SUMMARY OF BENEFICIARY SATISFACTION

S.No.	Parameter	Satisfaction Level	Sample Basis	Feedback Summary
1	Training Delivery Quality	High	310 out of 330 candidates (97%) found training satisfactory	Industry-aligned curriculum appreciated with practical focus. Experienced trainers and hands-on approach well-received.
2	Infrastructure & Facilities	High	329 out of 330 candidates (99.8%) rated positively	Most of the candidates mentioned that the training was good and helpful. The assistance provided by the trainers has been instrumental in their lives, enabling several beneficiaries to leverage their acquired skills for self-employment. A few of them have successfully started their own businesses at a small scale, including beauty salons, parlours, and stitching work.
3	Placement Effectiveness	Medium	72 candidates gained employment, of which 7 were placed through NHFDC, while 65 became self-employed	Out of 490 beneficiaries who attended the program, only 72 candidates (14.7%) secured placement jobs, indicating that the placement of the program was relatively weak. Several beneficiaries were offered jobs but did not join due to various reasons, primarily: • Severity of their disability hindering work capability • Long distance between their residence and the job location

S.No.	Parameter	Satisfaction Level	Sample Basis	Feedback Summary
4	Job Quality & Working Conditions	Medium	Based on 72 candidates who left originally place/ offered placements	Working condition is overall good as per feedback, few candidate were not satisfied as the job with low salary
5	Salary & Growth Prospects	Medium	72 placed candidates	Starting salaries range INR 5000-10,000, meeting basic expectations but limited growth opportunities.
6	Post-Training Support	Low	330 sample candidates	Inadequate long-term support for placed candidates. Limited career guidance, and insufficient monitoring of workplace conditions post-placement
7	Female-Friendly Environment	Medium	109 female candidates (33% of sample)	Out of 109, female respondents 21 Nos. successfully connected: 4 candidate (3.67%) secured NHFDC placement, and 1 candidate drop out, remain 16 candidates (76%) not offered job placement . Out of 16 female candidates, 6 candidate either search job on their own or start their parlour and stitching work. Gender-specific support mechanisms need strengthening
8	Salary Expectation vs Reality	Medium	72 placed candidates	Initial salary expectations generally met, but career growth and increment prospects below expectations.

Satisfaction Level Criteria:

- **High:** Positive response with minimal concerns
- **Medium:** Satisfaction with notable areas for improvement
- **Low:** Less satisfaction with significant systemic issues



ASSESSMENT OF IMPACT

The CSR project undertaken by Indian Railway Finance Corporation (IRFC) through National Handicapped Finance and Development Corporation (NHFDC) has demonstrated impact on training delivery capabilities for skill development and employment generation among persons with disability.. The assessment study highlighted several impacts across multiple dimensions including skill enhancement, employment generation, income improvement, and capacity building among target beneficiaries.

E.1 PROJECT IMPACT OVERVIEW

Program Performance:

490 Candidates
Total Candidates Trained

136 candidates (27%)
Female Participation

6 centers, 4 states focus on rural/semi-urban areas
Geographic Coverage of Candidates

7 candidates Approx. (9.7% of NHFDC placements)
Job Retention Rate
(Based on Sample Assessed)

52.94% Approx. (72/136 successfully connected)
Overall Placement Rate
(Based on Sample Assessed)

E.2 COMPREHENSIVE IMPACT ANALYSIS

Qualitative and Quantitative Impact Analysis:

QUANTITATIVE IMPACT		QUALITATIVE IMPACT
Target Achievement Rate: 490 candidates enrolled against 500 target	**GOAL** 500 Target Beneficiaries	4-day practical and 2-day theory schedule fostered an industry-ready workforce with strong problem-solving skills
98% Training Completion Success Rate (490/500 candidates)		NHFDC's training programs for PwDs promote local employment and self-reliance
25%-71% - Center-wise Approx. Placement Success Rate variation range	**DURATION** 3 Months Training Program	Good short-term outcomes, uncertain long-term prospects
Approx. 56.0% (31 out of 50) - Osmanabad Center leads in job retention performance (as per sample assessed)		Enhanced social status and community recognition to candidates through skill certification
Avg. ₹5,000-₹10,000 - Monthly salary range achieved by placed candidates, enhanced household income	**COVERAGE** 6 Centers 4 States Network (Maharashtra, Jharkhand, Uttrakhand, Chhattisgarh)	Improved prospects of employability through industry-relevant skills
77% Approx. benefiting marginalized communities (30% OBC + 20.2% SC +24.7% ST + 2.2% Other) and rest 22.9% General		Project addressed skill development needs for market
Approx. 75% rural beneficiaries across 4 states candidates reached indicates successful penetration into underserved areas with limited skill development infrastructure	**INVESTMENT** ₹1,10,49,500 Cr Funded by IRFC	Training enabled candidates to adapt across multiple trades, increasing their market flexibility and reducing dependency on single-skill employment opportunities

E.3 IRECS FRAMEWORK ALIGNMENT

The IRECS Framework provides a comprehensive evaluation methodology that ensures systematic assessment of CSR projects across five critical dimensions. This framework validates the holistic approach adopted project, demonstrating alignment with international best practices for sustainable development initiatives.

The project demonstrates strong alignment with the IRECS Framework and we have evaluated the project's adherence to the following framework dimensions on a scale of 'Good', 'Acceptable' and 'Need Improvement'.

IRECS FRAMEWORK ASSESSMENT CRITERIA:

'Good' - Positive outcomes;

'Acceptable' - Minor gaps;

'Need Improvement' - Significant gaps

INCLUSIVENESS:

The project successfully included diverse beneficiary groups - SC/ST/OBC/Minority candidates representing various marginalized communities. With 75% candidates from rural areas, 30% OBC candidates, 20.2% SC candidates, 2.2% Minority candidates, ST 24.7%, and representation from 4 states candidates with concentrated impact in Maharashtra, Chhattisgarh, Jharkhand, Uttarakhand the program demonstrated strong inclusiveness. Also female participation is significance at 27.8% but low placement rates, indicating scope for improvement in gender inclusiveness. Heavy focus on Tribal - belt states in northern India limits national reach. Assessment: Acceptable.

RELEVANCE:

The project addressed skill development needs for PwD candidates in beauty therapy, data entry, and tailoring trades. Training curriculum aligned with industry requirements and accessibility considerations. The 4 days practical and 2 days theoretical approach proved relevant for employability and self-employment enhancement, as evidenced by 52.94% placement rate. Beneficiary feedback indicated high relevance to career goals and market demands. Assessment: Acceptable.



EXPECTATION:

The project met basic stakeholder expectations regarding skill development and employment generation. While placement targets were achieved, quality of placements and working conditions fell short of beneficiary expectations. Issues such as types of job offered is not as per expectation, distance from home affected job satisfaction rates. Better alignment needed between placement opportunities in entry level positions and realistic job market expectations for enhanced sustainability and broader social impact. Assessment: Need Improvement.

CONVERGENCE:

The project demonstrates effective convergence through formal MOU framework with NHFDC, coordination with training delivery systems, and integration with industry placement mechanisms. Documentation and reporting guidelines were comprehensive and well-maintained. Assessment: Good.

SERVICE DELIVERY:

Training delivery mechanisms ensured consistent quality standards across centers with standardized curriculum and facilities. However, post-training support and career guidance services showed significant gaps, affecting long-term retention and career progression. Assessment: Acceptable.

E.4 SUMMARY OF IMPACT STUDY

IMPACT ASSESSMENT CRITERIA:

High - Significant measurable benefits affecting large number of beneficiaries

Medium - Moderate benefits with some scope limitations

Low - Limited benefits or scope

S.No.	PARAMETERS	BENEFICIARY VIEW POINT	IMPACT
HEALTH & WELLNESS BENEFITS			
1.	Enhanced physical wellbeing through improved training and routine	Yes	Medium *(Improved personal discipline and daily routine habits)*

S.No.	PARAMETERS	BENEFICIARY VIEW POINT	IMPACT
2.	Reduced dependency and anxiety among persons with disabilities through skill acquisition and employment prospects	Yes	Medium *(Improvement in mental wellbeing and confidence level)*
SOCIAL BENEFITS			
3.	Enhanced social status and community recognition through skill certification	Yes	High *(489 candidates received industry-recognized certificates)*
4.	Increased confidence and communication skills through training exposure	Yes	High *(Interpersonal communication abilities positively enhanced among majority candidates)*
5.	Network building with peers and industry professionals	Yes	Medium (Professional networking opportunities and peer support system)
EMPLOYMENT & LIVELIHOOD BENEFITS			
6.	Enhanced employability through industry-relevant skill training	Yes	High *(Real world experience gained through practical sessions of 4 days in week)*
7.	Entrepreneurship programs enable sustainable income generation for PwDs	Limited	Low *(Some candidates started own ventures but limited support)*
ECONOMIC BENEFITS			
8.	Income generation through employment placements	Yes	Medium *(Improvement in monthly income for regular income, however some had poor work conditions, so left after some time)*
9.	Family economic support and poverty reduction	Limited	Medium *(Placement rates have poor work conditions and salary ranges vary)*



CONCLUSION

The CSR project undertaken by Indian Railway Finance Corporation (IRFC) through National Handicapped Finance and Development Corporation (NHFDC) has successfully achieved its primary objectives and created measurable impact on skill development and employment generation for marginalized PwDs across India. The project demonstrated IRFC's commitment to corporate social responsibility by creating sustainable vocational training opportunities that continue to benefit unemployed PwDs from SC/ST/OBC/Women and Minorities categories while addressing critical skill gaps in the market.

Through the implementation of the "Employment Oriented Training and Skill Development Programme for 490 Persons with Disability," including comprehensive residential training across 6 NHFDC centers, professional skill development in Self Employed Tailor, Data Entry Operator, Beauty Therapy trades and placement support, the project has transformed employment prospects for over 489 candidates. The program provides industry-relevant technical skills through 4 days practical and 3 days theoretical training approach that significantly enhances employability while ensuring cost-effective service delivery and sustainable skill development opportunities.

F.1 QUANTITATIVE IMPACT SUMMARY

IMPACT METRIC	ACHIEVEMENT	TARGET STATUS
Candidates Trained	490 candidates successfully trained	Target Met
Training Centers Operational	6 NHFDC centers across 4 states (Uttarakhand, Jharkhand, Maharashtra, Chhattisgarh)	Target Met
Program Completion Rate	490 completed out of 500 targeted	-
Beneficiary Assessment Coverage	330 candidates contacted (67.34% sample basis)	-
Overall Placement Rate	52.94 % Approx. candidates placed (Based on Impact Assessment Sample)	Target Exceeded (30% minimum)
Average Starting Salary	INR 5,000-10,000 monthly salary range (starting salary range)	-

The impact assessment also identified areas requiring attention for enhanced program effectiveness. Key challenges include –

- High unreachability rates (58.8% of total sample assessed) affecting post-training follow-up and long-term impact monitoring
- Job offered by placement are generally far from home, most of the participant not join the job due to far location of job and their disability.
- Limited female placement indicating need for targeted gender inclusion strategies

F.2 FUTURE RECOMMENDATIONS

- Expand skill development training to additional zones after conducting comprehensive needs assessment by identifying critical skill gaps
- Establish dedicated placement quality monitoring teams to ensure workplace conditions meet acceptable standards and reduce job discontinuation rates
- Design targeted outreach and support mechanisms to increase female participation through specialized recruitment drives and gender-friendly training environments

- Expand geographic coverage to underrepresented states and regions to achieve more equitable program distribution
- Develop partnerships with local organizations in remote areas to improve beneficiary identification and selection processes
- Create digital platforms for real-time monitoring of training progress, placement status, and beneficiary feedback to enable long-term tracking of career progression.