



DIGITAL FASHION DESIGN PROGRAMME AND FINANCIAL LIVELIHOODS PROGRAMME



SOULACE CONSULTING PVT. LTD.

INTRODUCTION

ABOUT RBL BANK

RBL Bank is a leading private-sector bank in India, headquartered in Mumbai. Established in 1943, RBL Bank has evolved into one of India's most dynamic and innovative financial institutions, providing a wide range of banking services, including retail, corporate, and treasury banking. RBL Bank is committed to its corporate social responsibility (CSR) initiatives, focusing on making a positive impact in the communities it serves. In line with its mission to foster inclusive growth, RBL Bank actively support projects aimed at education, healthcare, rural development, and financial inclusion.

The bank's CSR efforts focus on empowering underserved communities, with a special emphasis on promoting access to quality education, skill development, and livelihood opportunities.

ABOUT GTT FOUNDATION

Formerly known as the Natarajan Education Society, the GTT Foundation aims to use innovative pedagogy and technology to bring the best global standards of skill development to the world's underprivileged citizens. Their mission is to increase the number of people who possess market-relevant skills and to ensure higher levels of economic productivity through skilled individuals and innovation.

With its wide range of capacity-building initiatives, especially Khushi centres, the GTT Foundation is bridging the gap in employability in both urban and rural areas. Through its dedicated efforts over the years, the organisation has been able to impact more than 30,000 students.

BENEFICIARIES OF DIGITAL FASHION DESIGNING PROGRAM



RESEARCH METHODOLOGY

RBL Bank assigned SoulAce to conduct a study on the work done by the GTT Foundation and assess the impact of its CSR initiative in the field of capacity-building of women and youth.

OBJECTIVES OF THE STUDY

The primary objectives of the study were to:



To evaluate the immediate impacts of the program implemented and assess the enduring impacts of the program.



To measure the extent to which the program has contributed to the well-being of the community.



To provide insights into the strengths and areas for improvement of the program implementation.

MIXED METHODOLOGY

The impact assessment study adopted a comprehensive mixed-methods strategy, blending quantitative and qualitative approaches to offer a more intricate understanding of the project's impact. This combination allowed for the acquisition of both numerical data and detailed contextual insights, resulting in a more comprehensive evaluation of the project's outcomes.

On the quantitative side, structured interviews and closed-ended surveys with multiple-choice and Likert-scale questions enabled the collection of data that could be quantified and statistically analyzed for clear, measurable outcomes.

To complement this, qualitative methods such as semi-structured and open-ended interviews, along with Focus Group Discussions (FGDs), were conducted with a diverse group of stakeholders.

These qualitative insights enriched the numerical data by uncovering deeper perspectives on program effectiveness, challenges faced, and areas for improvement. The findings from both methods were cross-validated through triangulation, enhancing the reliability and depth of the overall analysis. The study used a centralized dashboard and in-house app for real-time data monitoring, with descriptive, numerical, and graphical analysis to ensure data integrity and extract key trends.

UPHOLDING RESEARCH ETHICS

The impact assessment adhered to a robust ethical framework, ensuring participant protection and trust. Informed consent was obtained after explaining the study's purpose, risks, and benefits. Confidentiality and data security were strictly upheld. The principles of non-maleficence, transparency, and fairness guided the process, ensuring integrity and equitable treatment throughout.

STANDARDISED FRAMEWORK FOR EVALUATION

The study used the OECD-DAC framework to ensure globally aligned, credible, and consistent evaluation of the project's impact.



EXECUTIVE SUMMARY

PROJECT BACKGROUND

In collaboration with RBL Bank, GTT Foundation launched a livelihood initiative in Mumbai and Pune to upskill underprivileged women and youth. The project offered two programs: a Digital Fashion Program for women and a Financial Livelihood Program for youth, providing domain-specific training in fashion and BFSI. With a holistic approach—community mobilisation, vernacular content, strategic partnerships, and tech-enabled placement support—the programs ensured practical learning and market linkage. Fashion trainees sold products via production units and WeChimni, while youth received placement assistance. Both programs included post-training mentorship, fostering long-term impact and community empowerment.

PROJECT DETAILS



Implementation year

FY 2021 - 2023



Assessment year

FY 2024 - 2025



Beneficiaries

1,600 Underprivileged women from marginalised backgrounds (Digital Fashion Design Programme) and youth (Financial Livelihoods Programme)



Implementing Partner

GTT Foundation



Project locations

Pune and Mumbai



Sample Size

91 Women



Stakeholders Covered

Beneficiaries (Women and Youth from marginalised backgrounds), Project Implementation teams



Alignment with SDGs



The program components are in alignment with the objectives of several Government of India initiatives:

- Skill India Mission
- Pradhan Mantri Kaushal Vikas Yojana

PROJECT ACTIVITIES

DIGITAL FASHION DESIGN PROGRAM



Selection and training of women beneficiaries.



Hand-holding and enabling the women beneficiaries to create sustainable livelihoods and support alumni.



Setting up of production unit for supporting women beneficiaries.



Providing technology support for market reach. Market and sell products through digital mode.



Supporting women beneficiaries' career growth in the fashion sector and motivating them to generate revenue through their own business, in-group, or through other channels.

FINANCIAL LIVELIHOOD PROGRAM



Support in Agency building.



Providing placement support.



Training the students of 18 years and above age and have passed 12th standard (minimum qualification)/ appearing for final year graduation/graduates.





PROJECT OBJECTIVES

Key Objectives	Achievement Status	Remark
To provide fashion design training to women in order to create sustainable livelihoods.	Achieved	The program equipped women with skills, while ongoing support and WeChimni's market access ensure long-term economic independence.
To provide digital and financial literacy training to underprivileged youth to create sustainable employability in the finance and banking sectors.	Achieved	The training significantly enhanced participants' skills and confidence, and a substantial number secured employment.

TRAINING ON WECHIMNI



Key Findings and Impacts

Component	Indicators	Findings	Outcomes and Impacts
 Training Design and delivery	Structure efficiency	<ul style="list-style-type: none"> Training was conducted across 17 sessions with an average of 60 hrs, aligned with industry standards post expert consultations. 	<ul style="list-style-type: none"> 100% of the respondents attended the training sessions. Ensured complete exposure to structured, industry-relevant content, contributing to consistent learning outcomes.
	Modality of delivery	<ul style="list-style-type: none"> Sessions were conducted in hybrid mode with the use of visual presentations and aids to keep them engaging. The programs majorly relied on hands-on training. 	<ul style="list-style-type: none"> 56% of participants improved their knowledge of fashion trends; 20% better understood consumer preferences. Enhanced engagement and practical application of concepts, promoting skill retention and sector-specific readiness.
 Program Engagement	Course Completion and certification rate	<ul style="list-style-type: none"> 100% of the participants attended the pre-, mid and post-assessment process. 	<ul style="list-style-type: none"> 100% of the respondents successfully completed the course and received the certificates. Full program participation demonstrates the relevance, accessibility, and value of the training modules delivered.
 Placement support and hand-holding	Support for securing livelihood	<ul style="list-style-type: none"> 100% respondents received regular placement support via WhatsApp 78% received production unit support. 	<ul style="list-style-type: none"> 70% of BFSI participants placed in the sector post-training. 50% of fashion trainees became micro-entrepreneurs.
		<ul style="list-style-type: none"> Digital platform WeChimni enabled sales of fashion products. 	<ul style="list-style-type: none"> Strengthened digital marketing capacities and expanded income-generation avenues.
 Economic Resilience	Income	<p>Fashion Designing: Post-training, income under ₹5,000 dropped from 32% to 18%; ₹5,000-₹10,000 rose to 40%; ₹10,001-₹15,000 rose to 16%; above ₹15,000 rose from 2% to 8%.</p>	<p>Fashion Designing:</p> <ul style="list-style-type: none"> Majority moved to higher income brackets. Marked improvement in financial stability and economic upliftment through entrepreneurial activity.
 Economic Resilience	Income	<p>BFSI Training: All trainees employed post-training.</p> <ul style="list-style-type: none"> 41.5% earned ₹50,000-₹1,00,000 22% earned ₹1,00,001-₹2,00,000 22% earned above ₹2,00,000 	<p>BFSI training:</p> <ul style="list-style-type: none"> Families earning over ₹3.1 lakh annually increased from 12.2% to 30.9%. Income diversification and upward mobility signify improved living standards and long-term financial security.



Component	Indicators	Findings	Outcomes and Impacts
Socio-economic Empowerment	Perceived personal Growth	Financial Livelihood Program: <ul style="list-style-type: none">60% felt more confident in decision-making60% reported being seen as financial contributors.	<ul style="list-style-type: none">Improved self-worth and recognition within the household, fostering greater gender equality and empowerment.
		Financial Livelihood Program: <ul style="list-style-type: none">78% improved self-awareness and identified strengths.24% gained self-confidence.	<ul style="list-style-type: none">Strengthened capacity for informed life and career decisions, especially among first-generation earners.
		Holistic Empowerment: 73.2% approached life challenges with optimism, resilience, and hope.	<ul style="list-style-type: none">Long-term behavioural transformation aligned with socio-economic mobility and psychological resilience.

OECD FRAMEWORK



RELEVANCE

The program combats youth unemployment by providing digital fashion training to marginalized women, combining tailoring with digital marketing and finance for income generation. The financial livelihoods program trains youth from underprivileged households for BFSI careers, with placement support. Both programs focus on capacity building to empower participants.



COHERENCE

The program is aligned with several sustainable development goals:



The program aligns with the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) by offering certification and skill enhancement for informal sector workers, promoting workforce formalization and economic inclusion.



EFFECTIVENESS

The program delivered positive outcomes with some limitations. In fashion design training, 40-50% became micro-entrepreneurs, exceeding the 20% target. However, only 31.7% of Financial Livelihoods participants stayed in the BFSI sector, falling short of the 70% goal. Economic stability varied: 44% of fashion trainees earned ₹5,000-10,000 seasonally, while 41.5% in Financial Livelihoods earned ₹50,000-1,00,000 annually, and 22% earned ₹1,00,000-2,00,000. Both programs enhanced confidence, self-awareness, and resilience in beneficiaries.



EFFICIENCY

The program created employability by efficiently using resources and innovating community collaboration, like engaging locals during festivals to cut outreach costs. Industry linkages ensured relevant content, while trainers overcame language barriers. A digital marketplace streamlined marketing and expanded reach, effectively addressing implementation challenges.



IMPACT

The program significantly impacted multiple levels: boosting individual and family income, enhancing confidence, and elevating women's status as financial contributors. It promoted women as role models and micro-entrepreneurs, strengthened the local economy, and supported national efforts to reduce unemployment and promote youth skill-building.



SUSTAINABILITY

The program ensures sustainability through formal certification, boosting employability and career growth. Local stakeholder involvement drives effective mobilization, while long-term corporate partnerships create job opportunities in the BFSI sector. Market linkages, placement support, and strong mentorship extend the program's impact beyond training.



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability

DIGITAL FASHION DESIGNING & FINANCIAL LIVELIHOODS PROJECT

KEY OUTPUT

**100%**

of the respondents successfully completed the course and received the certificates, and 100% receiving placement support.

**40.0%**

in fashion designing now earn ₹5,000-₹10,000, compared to 38.0% who previously had no income.

**43.9%**

in financial livelihood now have an annual family income between ₹1,00,000-₹2,00,000, up from 39.0% earlier.

**60.0%**

now see themselves as family financial contributors, while 78% participants say the training improved their self-awareness.

KEY IMPACT



This training improved knowledge of latest fashion styles and consumer preferences.



The program enhanced incomes, career opportunities and personal growth.



Respondents feel more confident in decision-making, equally self-reliant, and aspired to become micro-entrepreneurs.

CONCLUSION

RBL Bank's initiatives across the four projects have collectively addressed some of the most pressing socio-economic challenges faced by underprivileged communities in India. The projects—supporting an underprivileged school, empowering sanitation workers, promoting sustainable farming practices, and enhancing employability through skills development.

The implemented activities exhibited a strong focus on capacity building and empowerment. From providing educational resources and infrastructure improvements to upskilling sanitation workers and promoting sustainable agricultural practices, the programs demonstrated a clear commitment to equipping beneficiaries with the tools and knowledge necessary for long-term self-sufficiency. This was achieved through comprehensive training programs, provision of necessary equipment and resources, and effective monitoring and evaluation mechanisms to measure success and identify areas for improvement.

The impact of these projects is evident in the tangible improvements in the lives of beneficiaries. From achieving a 100% pass rate in school exams to enhancing the health and safety of sanitation workers, and from increasing agricultural productivity to boosting income through skill development, the outcomes reflect a holistic approach to development. Women, in particular, have been empowered through education, leadership roles in agriculture, and entrepreneurship in fashion design, leading to greater financial independence and social recognition. These initiatives have also strengthened community ties, improved access to resources, and reduced dependency on external aid, creating a foundation for self-reliance and sustainable progress.