

Impact Assessment Study of Holistic Rural Development Program (HRDP)

Katni, Madhya Pradesh



Table of Contents

Abbreviations	i
List of Tables.....	ii
List of Annexure Tables	ii
List of Figures	iii
Executive Summary	iv
1. Introduction.....	1
1.1 About HDFC Bank’s CSR initiative - Parivartan	1
1.2 The Holistic Rural Development Program (HRDP).....	2
2 Objectives and Methodology	3
2.1 Objective of the Study.....	3
2.2 Study Design and Sampling	3
2.3 Process of Implementation of the Study.....	4
2.4 Limitations of the Study	5
3 3. Assessment of Program Processes	5
3.1 Relevance of the Project	5
3.2 Challenges Faced	6
4 Findings of the Study.....	7
4.1 Socio-demographic and Economic Profile of Households.....	7
4.2.1 Natural Resource Management (NRM).....	9
4.2.2 Skill Development and Livelihood Enhancement.....	11
4.2.3 Education.....	16
4.2.4 Health and Sanitation.....	19
4.3 Overall Impact, Effectiveness, Sustainability and Replicability of the Project	20
4.4 Impact Stories.....	24
5. Conclusion and Recommendations.....	25
5.1 Study Conclusions.....	25
5.2 Learnings and Recommendations	26
Annexure 1: Annex Tables.....	27

Abbreviations

CBOs	Community Based Organisations
FPO	Farmer Producer Organisation
FGDs	Focus Group Discussion
IDI	In-depth Interview
HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
NGO	Non- Government Organization
PGDs	Participatory Group Discussions
RO	Reverse Osmosis
SHG	Self Help Group
VDC	Village Development Committee
WASH	Water, Sanitation and Hygiene

List of Tables

Table 1. 1: Locations, Number of HH and Population Covered under HRDP.....	3
Table 2. 1: Quantitative and Qualitative Sample and Tools Used for the Study	4
Table 3. 1: Measures taken under HRDP to overcome problems in the villages.....	5
Table 4. 1: Community benefited through various project interventions under NRM	10
Table 4. 2: Impact of various agriculture interventions on households.....	11
Table 4. 3: Household accessed loan before and after intervention (in %).....	14
Table 4. 4: Benefit derived from various types of CBOs.....	15
Table 4. 5: Availability of facilities in School pre and post intervention (in %).....	18
Table 4. 6: Infrastructure condition of the school/classroom in pre and post intervention (in %)	18
Table 4. 7: Benefits derived from Health & Sanitation Interventions (in %) (Multiple Response)	20
Table 4. 8: Matrix of Inputs, Processes, Outputs and Outcomes of the HRDP	21

List of Annexure Tables

Annex Table 1: Profile of the household members.....	27
Annex Table 2: Profile of the respondent	27
Annex Table 3: Asset Mapping of the Household (in %)	28
Annex Table 4: Regularity in attendance of children in school (pre and post) (in %).....	29
Annex Table 5: Association in CBOs across social groups	29
Annex Table 6: Awareness about market linkages, market information, pricing, farm techniques, government schemes, etc after the intervention across social groups.....	29

List of Figures

Fig 4. 1: Profile of Households (in %)	7
Fig 4. 2: Profile of Respondents (in %)	7
Fig 4. 3: Benefits /Facilities Derived from Parivartan- HDFC Bank (in %)	8
Fig 4. 4: HHs benefited through various project interventions under NRM (%)	Error! Bookmark not defined.
Fig 4. 5: Factors for increase in crop yield of households, if reported increase (%)	11
Fig 4. 6: Benefits from interventions under Skill Development and Livelihood Enhancement (Multiple Response) (in %)	Error! Bookmark not defined.
Fig 4. 7: Various type of benefits received under HRDP (in %)	Error! Bookmark not defined.
Fig 4. 8: Before and after Comparison of Awareness and Accessibility to SHGs (in %)	13
Fig 4. 9: Improvement in incomes from intervention	Error! Bookmark not defined.
Fig 4. 10: Beneficiaries who said that they got job due to intervention (in %)	14
Fig 4. 11: Improvement in risk reduction and informed decision-making through provision of technical information (in %)	15
Fig 4. 12: Member of family associated with any CBOs as part of the program (in %)	15
Fig 4. 13: Benefits derived by respondents from Education interventions (Multiple Response) (in %)	17
Fig 4. 14: Type of benefits derived by the households in Education-related interventions (in %) (Multiple Response) N=373	18
Fig 4. 15: Improved interest in going to school after intervention (%)	19
Fig 4. 16: Level of awareness of children on Health & WASH	19
Fig 4. 17: Respondents reporting program interventions helped them to overcome issues/challenges faced (%)	20

Executive Summary

“Parivartan” is the umbrella under which all Corporate Social Responsibility (CSR) initiatives undertaken in HDFC Bank. The “Holistic Rural Development Programme” (HRDP) is the flagship CSR program under Parivartan, in which non-governmental organizations across the country are supported to deliver development interventions. Its vision is to create happy and prosperous communities in terms of socio-economic and ecological development that is thriving and sustainable. The holistic approach supports the lives of communities by providing necessary inputs like skilling programmes, providing basic infrastructural development, establishing a better ecosystem thereby promoting a better living condition. The present study was undertaken to assess the Holistic Rural Development Program (HRDP or Program) in Katni district of Madhya Pradesh implemented by the NGO “Hartika” for a period of 03 years and completed during Jan 21.

The study used a mixed-methods approach and design of retrospective recall to assess pre and post levels of program outcomes. A purposive sampling method with snow ball technique was adopted for the selection of respondents due to limitations of availability of adequate beneficiary level data. Using a semi-structured questionnaire, pre and post intervention status was evaluated. A total of 373 quantitative interviews were conducted with the beneficiaries of the programme. Additionally, 2 in-depth interviews (IDIs) were conducted with the project team members and 9 IDIs with the different village-level stakeholders. The study also included village level observation and 3 focussed group discussions (FGDs) with the various stakeholders to gain insight about the program, and study its effectiveness, replicability, and sustainability.

The beneficiaries surveyed confirmed that there has been a significant improvement in their livelihood and quality of life of the people from five villages in the study. The beneficiaries revealed that their neighbouring villages as well as other people who were not brought under the umbrella of the HRDP interventions were interested in becoming a part of the program/interventions. The key findings of the program are listed below:

Natural Resource Management (NRM): Under the component of NRM, solar lights at home and streetlights were installed which helped the villagers, particularly the women to move freely at night ensuring a sense of security among them. Nearly 44 per cent benefitted from installation of solar lights and 37.5 per cent benefitted from solar water pumps which further promotes clean and renewable energy. The installation of sprinklers and drips, vermi-pits resulted in aiding the farmers and helping them to reduce and recycle waste. Installation of sprinklers and drips helped the community to enhance their crop productivity and reduce wastage of water. Construction of ponds helped the beneficiaries in agriculture as well as in aquatic farming. At the community level, construction and renovation of ponds, installation of solar pumps, construction and renovation of check dam, installation of solar street lights, etc., helped the community to enhance their crop production and livelihood.

Skill Development and Livelihood Enhancement: Various training/programmes were conducted with the help of the partner NGO (Hartika), to up-skill the beneficiaries and enhance their livelihood by financially empowering them. These training programmes involved farmers, women and youth. Trainings programmes included farmer’s field visits, developing skills in manufacturing sector, stitching of bags, pottery making, etc. About 48 per cent of the beneficiaries benefitted by developing their skills with respect to manufacturing sector and 45 per cent benefitted in agriculture sector. These programs helped the farmers to increase their crop yield and income and promote sustainable agriculture. Further, training was also imparted to women on SHGs and youth on capacity building. These trainings created awareness about SHGs, enabled the beneficiaries to increase their annual income and savings, reduced paperwork, borrow without collateral, and prevent them from falling prey for moneylenders. About 58.5 per cent of the beneficiaries became

aware about SHGs. However, few benefitted from the training on getting new jobs, market information, access to loans, awareness about market linkages, etc. The respondents were also given trainings on construction sector, teaching, handicraft, healthcare, sewing and handloom, and mechanics. However, very few beneficiaries adopted and benefitted from these activities which reflect that there is a need to strengthen these activities

Education: Model school were established for providing better education environment to students. More than half of the respondents benefitted from the health & WASH education for school children and school infrastructure development. Interventions such as health camps, construction/renovation of smart digital classroom, drinking water facility, toilet facilities, school painting and installing swings in the playground. Due to this intervention 77.2% beneficiaries agreed that their child is more interested to go to school. There has been an overall increase in attendance and decline in drop-out rates in the schools reflecting the positive impact of the interventions.

Health and Sanitation: Under this component, various toilets were constructed, community dust-bins were placed, community RO filters were installed and health camps were conducted which generated awareness on community hygiene. About 98% of the beneficiaries had new toilets, resulting in decline in open defecation and nearly 34% of the beneficiaries benefitted from the installation of the community RO plants. This intervention created awareness about WASH and helped in promoting health and hygiene among the beneficiaries.

Generation of Income: The programme has successfully brought a positive change in the income of the farmers due to its various interventions. Adoption of organic farming and modern techniques along with availability of irrigation facilities has resulted in increased productivity and number of crops grown. As a result of this, monthly income increased to the tune of INR 4619 (from INR 4100 to INR 8720) from agricultural activities.

The survey shows a marked improvement in the monthly income of the sample after the provision of skill development interventions. There is an increase in the average monthly income to the tune of INR 3878 (from INR 2897 to INR 6776) post skill development interventions.

Key Learnings: Based on the analysis, the key learnings for future interventions are described below.

- There is a need for proper assessment of the villages before activities are finalized as selections of village are the most crucial component of the program.
- Irrigation and electricity itself helped people in getting employment opportunities in the village.
- Student's migration rate reduces if education facility is good in village.
- Indigenous production of wheat seed and fertilizers helped in reduction of input cost in farming.

Recommendations: From the key learnings from the study, the following recommendations are made.

- It is necessary to train the beneficiaries based on their respective needs.
- Proper time to time monitoring and evaluation system should be adopted by HRDP.
- The project team members and field members should be well aware of various social norms and problems associated with the villages.
- Appropriate top-down and bottom-up approaches should be undertaken which considers ground realities and involves key stakeholders of the community to bring relevance.
- Timely and active sharing of feedback with NGO partners (both formal and informal).

Classification - Internal

- Sharper focus on awareness and training of SHGs and youth groups is required. Additionally, there is a need to identify and train the youth based on market demand and employment opportunities, and provide placement and recruitment assistance to youth through counselling, job fairs, job application guidance, etc.
- There is an urgent need for child-friendly infrastructure as well as for infrastructure for children with special needs.
- Provision for a library, science laboratory and computer laboratory should be made part of support to schools.

1. Introduction

Poverty is a process with many complexities and dimensions and can affect an individual's sense of well-being. A significant proportion of population in developing countries are under poverty. An estimated 75% of the world's poor, living under less than \$1 a day are from rural areas accounting for 68% of the labour force in low-income countries.¹ Lack of social development has been a very common feature in many of the underdeveloped/developing countries. Since the Rio Summit (1992), India has taken proactive steps towards fulfillment of the summit's objectives aimed at poverty reduction, providing sustainable livelihood opportunities, education, health, and empowerment of youth, women and children and vulnerable sections.² However, there have not been much improvement in rural development. Rural development aims at improving rural people's livelihoods in an equitable and sustainable manner, both socially and environmentally, through better access to assets (natural, physical, human, technological and social capital), and services, and control over productive capital (in its financial or economic and political forms) that enable them to improve their livelihoods on a sustainable and equitable basis³.

Thus, the vital components of rural development include in its purview the transformation of rural economy, improving standard of living by providing /facilitating basic amenities and also more importantly bringing in improvement among marginalized communities, and small and marginal farmers' socio-economic conditions⁴.

Over the years, the component of CSR has come to play a crucial role in this integrated social development, and it has emerged to complement government efforts in order to realize lasting social development for the benefit of the people.

1.1 About HDFC Bank's CSR initiative - Parivartan

As part of the HDFC bank's CSR initiative, programs are supported to deliver holistic rural development. Within Parivartan, the "Holistic Rural Development Programme" (HRDP) is the flagship CSR program, under which non-governmental organizations across the country are supported to deliver development interventions. The vision of these programs is to create happy and prosperous communities in terms of socio-economic and ecological development which is sustainable. The holistic approach supports the lives of communities by providing necessary inputs on issues like shaping economic independence through skilling, providing basic infrastructural development, establishing a better eco system thereby promoting a better living condition. By developing human capital, natural resources, and infrastructure in poor and backward villages would bring about their socio-economic transformation.

The current Holistic Rural Development Programs in Katni district of Madhya Pradesh, was implemented by the partner NGO, Hartika. The major focus areas for intervention were Natural Resource Management (NRM), Skill Development & Livelihood Enhancement,

1 https://web.worldbank.org/archive/website01005/WEB/0_CONTE.HTM

2 <http://moef.gov.in/wp-content/uploads/wssd/doc2/ch16.htm>

3 https://uni-mysore.ac.in/sites/default/files/content/abhudaya_newsletter_of_ugcupe_focusarea_ii_volume3issue-3.pdf

4 https://uni-mysore.ac.in/sites/default/files/content/abhudaya_newsletter_of_ugcupe_focus_area_ii_volume_3_issue-3.pdf

Promotion of Education, and Healthcare & Hygiene. However, the extent of the work in each village was undertaken based on the need and varied from place to place.

1.2 The Holistic Rural Development Program (HRDP)

Under HRDP, non-governmental organizations across the country are supported to deliver development interventions. These interventions largely pertain to the following focus areas:



HRDP Development Model: The HRDP is essentially designed to facilitate overall development of the village and hence focuses on multiple areas of development needs in the village. Along with awareness, other activities and tasks are undertaken with farmers and other groups to have a holistic development of villages / communities that are proximate to each other and fall within project area. The program works with the help of local NGO partners consisting of village clusters of around 5-15 villages. Through the program, the locals (farmers, women and youth) are trained through various capacity building trainings to become more productive and uplift their livelihoods. They are also sensitized and are made aware of the importance of quality education, health and hygiene, etc. and are empowered for a holistic development. The communities are made aware of their responsibilities such as monitoring the functioning of government schools, promoting community participation and a sense of ownership and responsibility amongst the community members, which enables the villages to have a holistic development of the marginalized community.

Program Objectives:

The following are the key objectives of the programme:

- To improve family income and quality of life in the project villages and sustainable livelihood opportunities adapted to the region and the effects of climate change.
- To improve the socio-economic condition of beneficiaries through the improvement of natural resource management, soil, and water conservation work for an increase in crop production along with support to other activities.
- Increase knowledge and skills of the FPCs, their members to enhance their productivity, investment and income by linking them with capable service providers for quality and affordable technical, business and financial services.
- To establish a self-governance-based convergence model through the convergence of various development programs for holistic development i.e., NRM (Water & soil conservation), income generation, WATSAN, solid liquid waste management (SLWM), health improvements etc.
- To establish model school for providing better education environment to students.

Program Coverage:

The HRDP covered 5 villages in Katni district of Madhya Pradesh. The locations, number of households and population covered under the program is provided in table 1.1

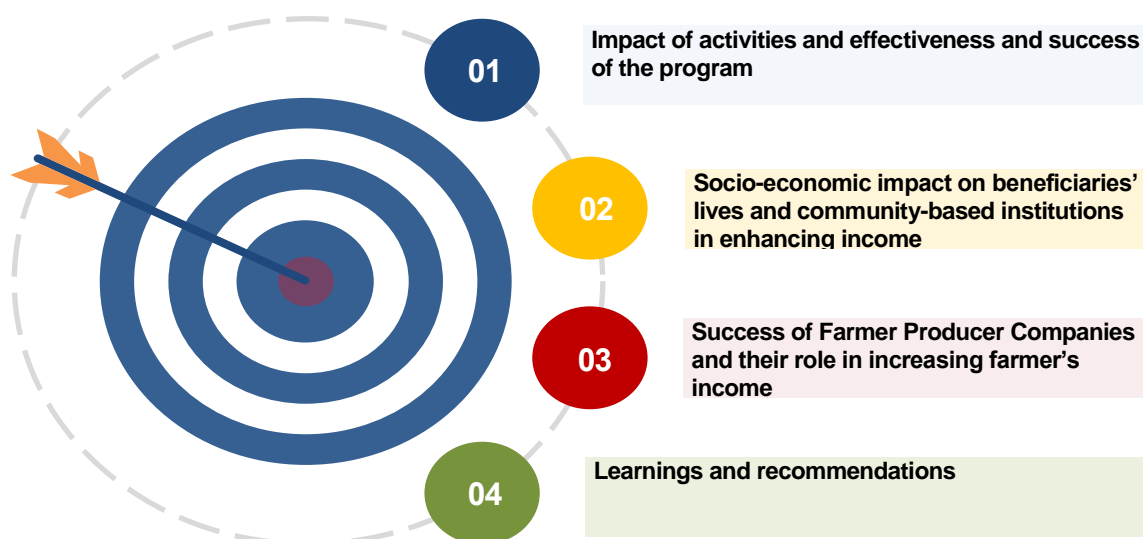
Table 1. 1: Locations, Number of HH and Population Covered under HRDP

S No.	Village	HH	Population
1	Ghatkhirwa	150	577
2	Kudo	195	727
3	Khohari	200	894
4	Lamtara	156	487
5	Muhas	580	2006
	Total	1281	4691

Objectives and Methodology

2.1 Objective of the Study

The broad objective of the impact assessment is to provide estimates on impact indicators on key domain areas and assess the progress made under the project. The specific objective of the study is given as follows:



2.2 Study Design and Sampling

The study was conducted in all the 5 intervention villages of Katni block of Katni district, Madhya Pradesh. A comprehensive impact evaluation was conducted covering the beneficiaries, implementers and key stakeholders under the project eco-system using retrospective analysis study design and mix method approach. Besides impact, the study broadly looked into and commented on relevance, efficiency, effectiveness, and sustainability related to the project at the endline stage.

Owing to challenges with mobilisation and availability of farmers, the purposive sampling method was used for the selection of respondents. For any non-response, the replacement sampling was used to obtain required number of respondents for the study. The different categories of respondents were proportionately selected for the study. Qualitative component consisted of interviews with village stakeholders and project team members, FGDs, observation of village-level infrastructure and case studies.

Table 2. 1: Quantitative and Qualitative Sample and Tools Used for the Study

Units/ Stakeholders	Sampling Criteria	Total Sample	Method / Tool
Villages	All 5 study villages were selected	5	Face-to-face interviews
Beneficiaries	Purposive sampling with Snow ball technique	373	CAPI SQ
Village Observations	All major infrastructure developed under the project	5	PAPI CL
Village Stakeholders	School Principal, VDC Member, FLW, etc.	9	PAPI SSQ
Focus Group Discussions (FGDs)	3 FGDs in Intervention Cluster Covering Farmer Groups, SHGs and Youth Groups	3	Guide/ CL
Case Study	2 case studies- overall	2	PAPI CL
Project Team Members (Implementation and Monitoring)	2 project team members- overall	2	PAPI CL

Note: SQ- Structured Questionnaire, SSQ- Semi Structured Questionnaire, CL- Checklist

Methodology:

The study adopted a mixed methodology that used quantitative and qualitative questionnaires along with qualitative guidelines for data collection. The quantitative component comprised of a structured questionnaire administered to beneficiaries through one-on-one interviews. Qualitative information was collected through IDIs, FGDs, Village Observations and Case studies by Field Researcher.

The structured questionnaire was pretested on actual project beneficiaries to ascertain the flow and sequence of the questions, suitability of language, appropriateness of the skip logic and the comprehensiveness of the issues in addressing the objectives of the study. On the basis of the pre-test results, the tool was modified and finalised for data collection. Quantitative data was captured using Survey CTO software/platform. Prior to data collection, field Investigators were trained by the research agency on using the tools for data collection and ethical interviewing techniques.



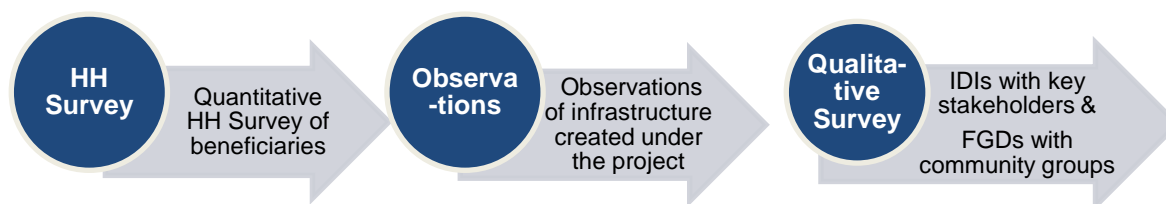
2.3 Process of Implementation of the Study

The Impact assessment involved both process and impact assessments and were conducted broadly focusing around 5 themes of evaluation i.e. *Relevance, Efficiency, Effectiveness, Impact, and Sustainability.*

a.) Process Evaluation Component- This was carried out mainly through review of project MIS and progress reports to look at the achievement vis a vis targets, and interviews with HDFC CSR Project team involved in planning, implementation and monitoring of the project interventions.



b.) Impact Evaluation Component- In absence of project-specific baseline, we adopted retrospective assessment approach for this study:



Under retrospective assessment approach, the household survey was conducted in intervention area from sampled households. Households were selected through purposive methodology covering various categories of beneficiaries. The respondents were asked questions on status of specific indicators at the beginning of the intervention/ past and at current point of time. The difference in before and after intervention impact was calculated numerically as well. Perspective and experience also captured in qualitative terms.

The information on success stories, constraints, good practices, and learnings was collected during the desk review and primary data collection. This was collated, analysed, and documented. The case studies/ stories good practices etc. documented by the implementing team was reviewed and incorporated in the report.

2.4 Limitations of the Study

The study had to adopt a retrospective analysis design relying on respondent’s recall to get pre-project status. Hence, there is a possibility of the study findings be affected by selective recall and memory bias.

3. Assessment of Program Processes

3.1 Relevance of the Project

The program has been implemented in 5 villages of Katni district, Madhya Pradesh. The project tried to address the various problems faced by the villagers. There were two leading issues in the villages namely, irrigation and electricity. Other problems were related to waste management and hygiene, education etc. Table 3.1 sums up the measures taken to overcome problems associated with the villages.

Table 3. 1: Measures taken under HRDP to overcome problems in the villages	
Problems/Issues	Overcoming Measures
Low Income	Market linkages to some extent helped farmers in getting fair prices of yield Training on different techniques in farming helped the farmers to grow crops with cost-effective inputs Indigenous production of wheat seed and fertilizers helped in cost reduction of farming
Irrigation	Construction of pond aided in solving the irrigation problem problem solved only if entire need for irrigation was reported to be addressed by study respondent.
Electricity	Solar lights and solar water pump were installed which resolved the electricity trouble unless beneficiaries have reported it to be resolved for the entire village.
Waste management	Construction of vermin-pits, placing dust-bins helped to resolve the problem.
Health and Hygiene	Construction of toilets, installing community RO plants, creating awareness about WASH, helped in promoting health and hygiene
Education	Conducive school environment with infrastructure development helped the students. Student’s drop-out rate reduces with good education facility in village.

3.2 Challenges Faced

According to the interview with the project team members, the following were the challenges faced during the implementation of the programme

- **Lack of Community Engagement:** Initially due to the lack of rapport of the Project team with the locals, there was a lack of trust among the villagers. The villagers were not cooperative and were against the intervention and the locals broke many stand posts. Further, the villagers were not in favour of initial financial investment. There was caste-based bias in the community which made things difficult in the initial periods resulting in lack of community engagement.

According to project team member,

“Initially, we found difficulty in implementing the intervention as villagers were not cooperative. But, after seeing the benefits from HDFC Banks program, people started showing interest for services.”

- **Lack of Motivation:** The Self-help group, youth group needed more guidance and motivation to be operational.
- **Need for more Infrastructure Development:** The project provided for the basic infrastructure needs of the community. However, there was a need for enhanced infrastructure, for example, science lab and library in school, water supply in toilets of school etc. The project required greater buy-in and support from the government authorities to become sustainable, self-sufficient and for maintenance of the development.

4. Findings of the Study

This chapter presents the analysis and findings of the assessment of outcomes and impact of the HRDP. The impacts in terms of natural resource management, skill development and livelihood enhancement, promotion of education and health & hygiene have been summarised under the respective sub-sections.

4.1 Socio-demographic and Economic Profile of Households

For the impact assessment study, 373 respondents were interviewed in five villages of Katni district in Madhya Pradesh. According to the survey (Fig 4.1), majority of the respondents (97.3 %) were Hindus and rest 2.7 % were Muslims.

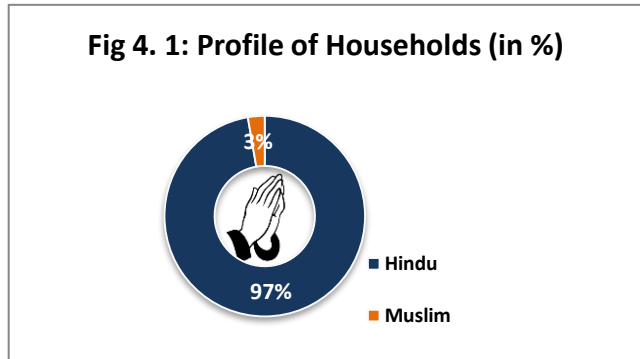
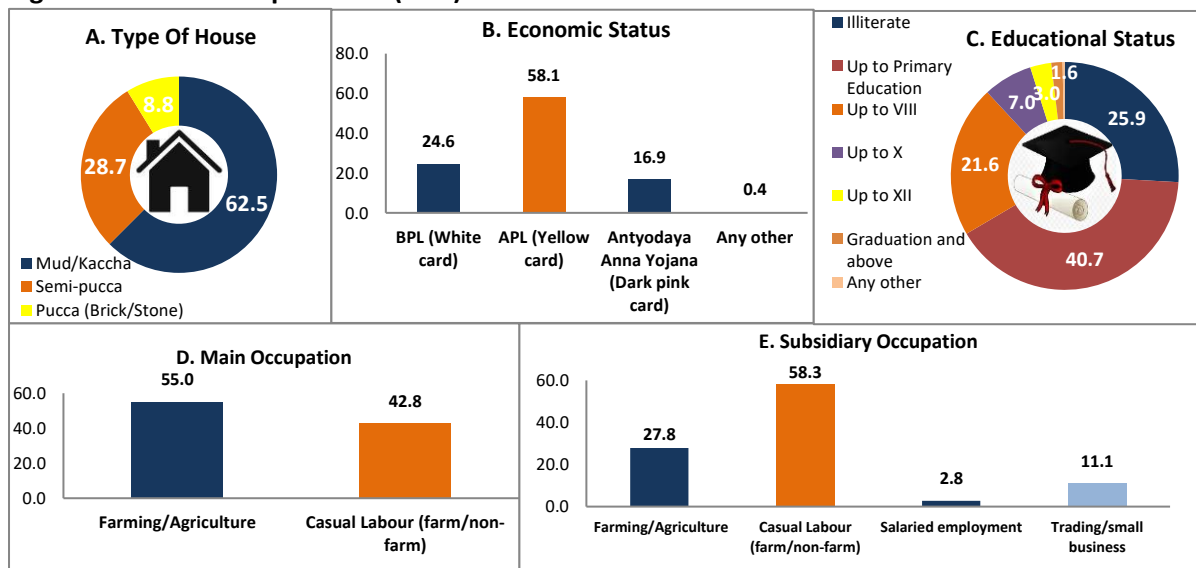


Fig 4.2 A and B shows that 62.5 % of the households live in kaccha houses while only 8.8 % of households live in pucca houses. With reference to the economic status by the public distribution system card, 24.6 % were having BPL card and 16.9 % of them having *Antyodaya Anna Yojana* card. In addition, over 58% of the respondents were APL card holders.

Education of the respondents shows relatively poor status as more than one-fourth are illiterate while 41% have education only until primary level. Only a small proportion (1.6 %) have had graduation and above. Due to poverty, majority of respondents dropped out of schools and got engaged in different income generation activities.

Occupationally, farming (55 %) and casual labour (42.8 %) were the two main source of income. In addition to primary occupation, the respondents also involve in subsidiary occupation such as farming, casual labour, salaried jobs and businesses (Fig 4.2).

Fig 4. 1: Profile of Respondents (in %)



Asset Ownership:

Owning land and livestock is an integral part of a village's economy. In terms of asset ownership, over three-fifth of the respondents owned agricultural land and with regard to livestock, 60.6 % owned cows and 31.1% owned buffaloes. As reported, majority of the beneficiaries depended on wood (75%) for cooking mainly due to the fact that wood seems to be cheaper than alternative fuels than LPG. Only, 15.3% of beneficiaries use LPG for cooking. Use of biomass is only 7.2 %. About 97.6% of the households are electrified and remaining households depended on solar energy (1.1%) and kerosene (0.8%).

The main source of drinking water was hand pump (56.3%) followed by tube well/bore well (30.3%). About 75.1% household had toilets and 69.2% were using them. This reflects further need for sensitisation and awareness generation on health and hygiene among the villagers.

MGNREGA card being an important document possessed by a beneficiary is considered to be an asset as it provides employment opportunities. Accordingly, 46.6% of the respondents were found to possess MGNREGA cards. The details of the assets owned by the respondents are provided in Annex Table 3.

4.2 Effectiveness and Impact of the Programme

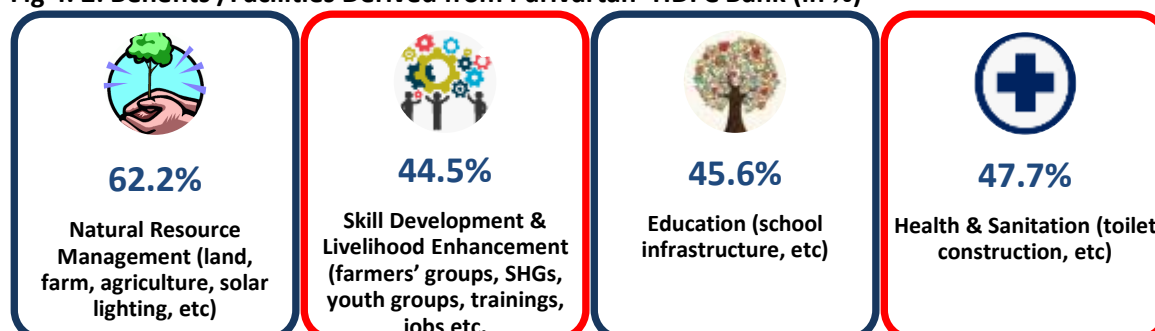
To assess the effectiveness of the program, the study asked the in which areas the program was beneficial. Findings revealed that prominent domain of the programme **that contributed the most to the positive change among beneficiaries was natural resource management (62.6%)**. Installation of solar powered lights at home and streetlights has created a sense of safety and security among beneficiaries, and majority of the beneficiaries have agreed that they have been significantly impacted through the interventions such as construction of check dam, farm ponds and community ponds, vermi- pits, etc.

The second important component that impacted the beneficiaries was health and sanitation (47.7%). Installation of toilets under health and sanitation domain has increased the number of new toilets resulting in decline in open defecation. Installation of RO water purifiers and the community **RO plants helped the beneficiaries in accessing clean and safe drinking water**. It created awareness about WASH and helped in promoting health and hygiene among the beneficiaries.

Interventions in the domains of education, skill development and livelihood enhancement were reported to be beneficial by 45% of the respondents. Educational interventions such as development of infrastructure, provision of safe drinking water, sanitation, etc. in schools had enhanced the quality of education and attendance rates among the children.

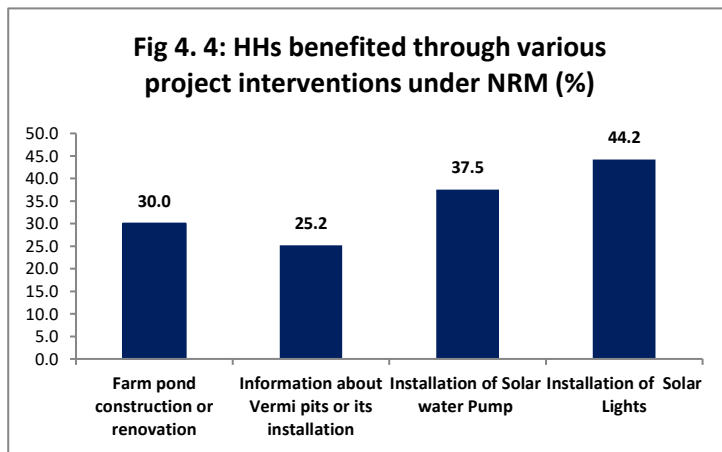
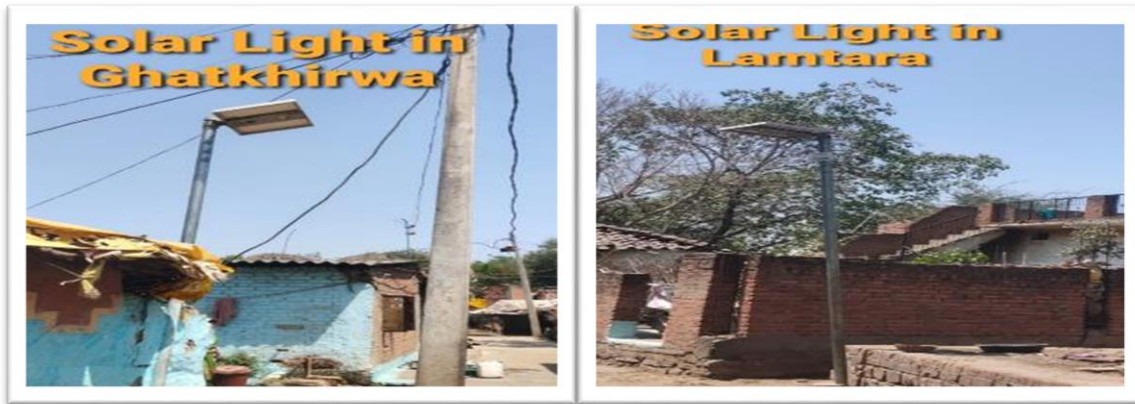
Under skill development and livelihood enhancement, the farmers, women, and youth were trained but it was observed that not many adopted the techniques. As evident from the sample for this study, only five youths were selected for job (both private and government) and eight women benefitted from SHGs. This shows that albeit skill development was one of the priorities of the program, the impact from these interventions were limited.

Fig 4. 2: Benefits /Facilities Derived from Parivartan- HDFC Bank (in %)



4.2.1 Natural Resource Management (NRM)

Under the NRM, various activities such as construction of ponds and community ponds for agriculture and fish farming, installation of solar streetlights and solar pumps, awareness generation and installation of vermi-pits, construction of field bunding, installation of sprinklers and drips, etc. were undertaken. These activities helped in sustainable source of income and promoted clean and renewable energy.



As observed from the graph (4.4), 44.2% of the respondents benefitted from installation of home solar lights and 37.5% benefitted from solar water pumps installed at the households. Consequently, installation of solar lights helped in promoting clean and renewable energy and at the same time provided the community members a sense of security especially at night.

Use of solar water pumps led to saving of power. Furthermore, 30% of the respondents benefitted from the construction of ponds which in turn helped them in agriculture and aquatic farming. This was also reflected during the discussion with farmers as they pointed out that irrigation; solar water pumps installation, sprinklers and construction of pond aided them in farming. Awareness and installation of vermi-pits (25.2%) ensured the respondents to recycle and reduce waste and at the same time reduced their dependency on chemical fertilisers which are harmful for the environment. **Additionally, the use of vermicompost was able to significantly change the quality of the soil, making it more fertile.**

Installation of solar lights in village, solar lamps for homes, dustbin installation, levelling of farming land, irrigation facility, construction of check dams, pond and vermi compost construction helped both at community and individual level. some people also received plants and trees, which helped in sustaining the environment. – VDC member, Kudo village

Table 4. 1: Community benefited through various project interventions under NRM	
Community Level	Total (%)
Community pond construction or renovation	36.7
Installation of Solar water Pump (community)	33.8
Construction or renovation of check-dam	25.5
Installation of Street Solar Lights (Community)	21.2
Well /Bore well construction	19.8
Installation of Sprinkler	16.1
Crop demonstration in farmers' field on understanding & managing risks associated with crop production	15.3
Installation of Drip	14.7
Information about Machan or its installation	13.1
Information about use of Greenhouse farm technique or its installation	12.6
Construction/Extension of Field Bunding	8.3
Development of Wadi (Fruit orchard)	5.9
Biogas program for promoting organic farming	5.6
Any other (specify)	1.3
Don't remember/Can't Say	0.5
Number of respondents	373

At the community level, construction and renovation of ponds (36.7%), installation of solar pumps (33.8 %), construction and renovation of check dam (25.5%), installation of solar streetlights (21.2%), etc helped the community to enhance their livelihood. Installation of sprinklers and drips helped the community to enhance their crop productivity and reduce wastage of water. However, the proportions benefited for each of the interventions indicates a larger number of individual household benefited from the program.

The availability of water for irrigation shows an improvement from 2.2 months to 5.3 months for cultivation. Further, the average yield per acre and the number of times crops and vegetables were grown had also increased manifold. This is mostly attributed to the increased water availability for agriculture (Fig 4.5).

Thus, increased crop production resulted in increased monthly income generation from agricultural activities (from INR 4100.7 to INR 8720.0). In addition, the crop yields have almost tripled and the monthly HH incomes have doubled which proved to be a direct program impact (Table 4.2).



“Now due to water facility for irrigation we can grow 2-3 times crops in a year and get fair prices for crops.”

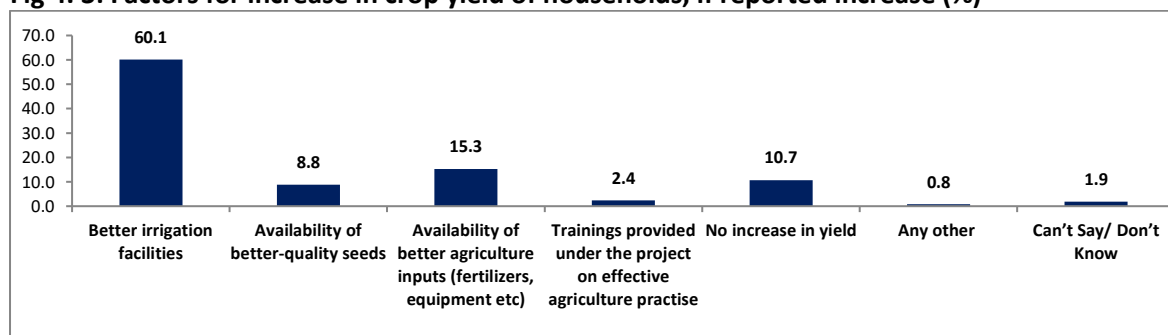
- VDC member, Kudo village, MP

Table 4. 2: Impact of various agriculture interventions on households

Agriculture	Before	After	Changes	
Increase in average annual availability of water for irrigation (in months)	2.2	5.3	3.1	↑
Increase in average crop yield per acre (in kg)	343.9	941.7	597.8	↑
Increase average number of crops grown	1.7	7.7	6.1	↑
Average No. of vegetables grown	2.5	6.0	3.5	↑
Average HH monthly income from agriculture activities (INR)	4100.7	8720.0	4619.3	↑
Number of respondents			373	

Increase in productivity of the crop and providing sustainable source of income is one of the key objectives of the program. Marked improvement in irrigation (60.1%) aided in farming and hence raised yields (Table 4.3). Among the farmers, 15.3% beneficiaries utilized better agriculture inputs like fertilizer, farming equipment etc. and 8.8 per cent beneficiaries received better quality of seeds. As part of the program, various trainings on topics like effective farming techniques were conducted among beneficiaries which led to improvements in crop yields of about 2.4% of farmers.

Fig 4. 3: Factors for increase in crop yield of households, if reported increase (%)



4.2.2 Skill Development and Livelihood Enhancement

The HRDP undertook varied skill development trainings to up-skill beneficiaries of the rural households. Trainings provided to farmers, women and youth helped the beneficiaries to enhance their livelihood.

Overall benefits:

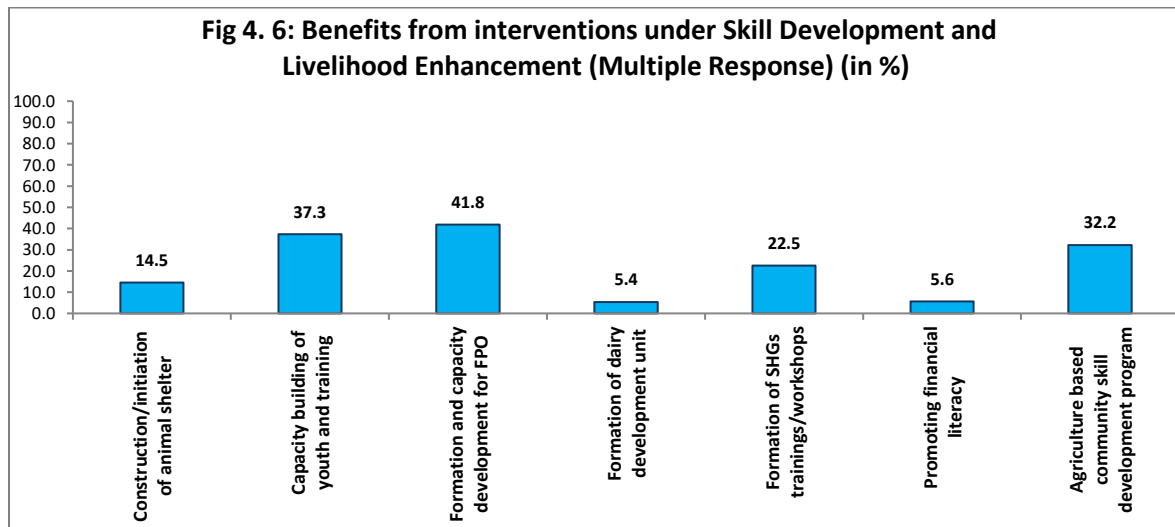
The formation of ten-membered Farmer’s Group in the year 2018 by Haritika NGO to improve farming practices and enhance villager’s livelihood had been the prime medium for up-skilling of the farming community. The one-day training on different farming techniques, especially in water utilization for optimum crop production given to farmers was most welcomed by the farmers. For training purposes, farmers were taken to Patna and Khajuraho by the NGO Partner. The farmer’s group was responsible for community engagement and resolving issues. The group motivated other farmers for FPO (Farmers produce organization) membership registration (Fee INR 110), and to contribute INR 3000 for Vermi pits and Solar water pumps. Furthermore, once

“We were taken to Khajurao & Patna for training. There we learnt the technique that helped us understand how to use less water for farming.”
 - VDC member, Ghatkhirwa village, MP

in a month farmer’s group arranged meetings to discuss needs, challenges, suggestions and for sharing of updates on actions taken on the previous issues discussed and decisions.

As observed in Figure 4.6, among beneficiaries who received trainings, majority (41.8%) benefitted through formation and capacity development of FPO. From the discussion with Farmer’s group, it turned out that the interventions guided them to use less water skilfully to optimize the crop production. Construction of Vermi compost helped them in getting in-house fertilizers which were far more cost-effective and efficient than chemical fertilizers. Moreover, the use of indigenous fertilizers from vermi compost was making the land more fertile and suitable for cultivation. Beneficiaries received various training in farming related areas that aimed to increase the average annual income and enhance average productivity of their land. The training programme helped the beneficiaries by introducing and explaining new concepts and techniques that reduced their costs and increased their annual income.

Among other training programmes conducted, the capacity building programmes of youth benefitted 37.3% of the beneficiaries. Additionally, 32.2% were benefitted from agriculture-based community skill programme and a 22.5% benefitted from the trainings/workshops conducted for formation of SHGs. However, only 5.4% benefitted from trainings for formation of dairy development unit and 5.6% benefitted from trainings promoting financial literacy (Fig 4.6).

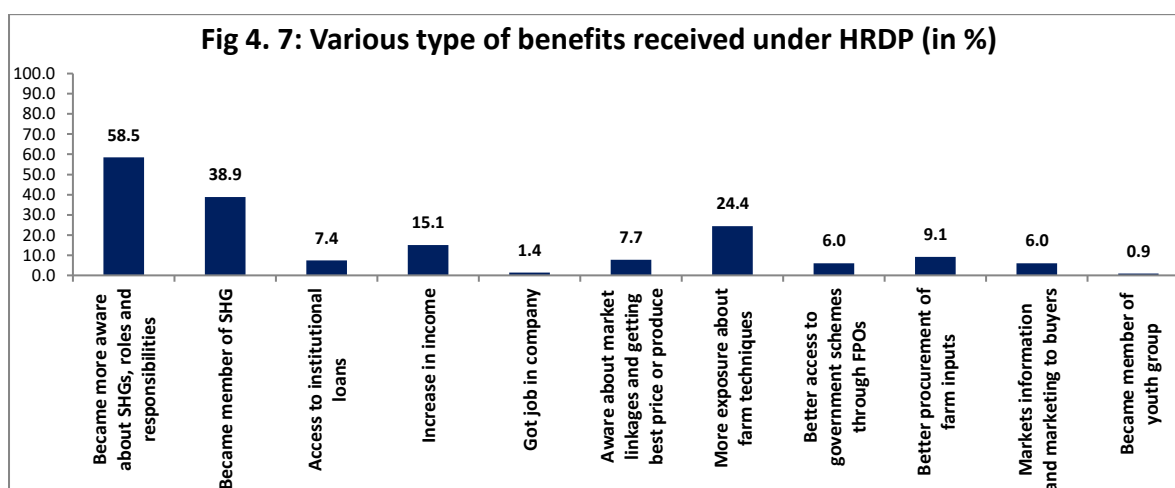


Types of benefits from SD & LE interventions:

The interventions undertaken under the program has had a positive impact on the livelihoods of the farmers. Fig 4.7 highlights various types of benefits derived from skill development and livelihood enhancement programs under the HRDP. Majority of the respondents (58.5%) became aware about SHGs, and its roles and responsibilities and therefore became members of it (38.9%).

“Because of HDFC Bank program, financial loan can be availed easily due to association with FPO”.
 - VDC Member, Kudo village, MP

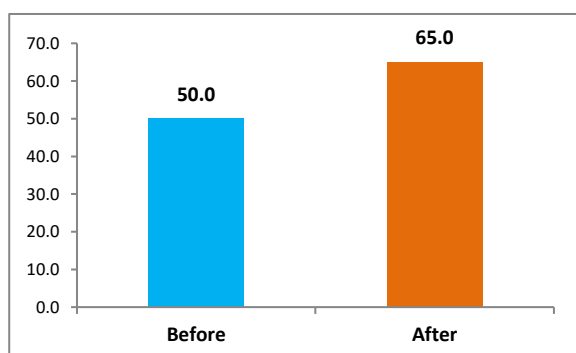
About 24.4 percent of the respondents have adopted new farming techniques, the access to institutional credit was eased to 7.4% of them and about 6 percent had better access to government schemes. All these benefits contributed to livelihood generation through improved market linkages (7.7%) and marketing (6%), leading to increase in visibility of the produce and ultimately feeling of self-reliance among beneficiaries which has increased profit margins of about 15 percent of the respondents.



An observation made from the data was that awareness of the market linkages and information, pricing, farm techniques and government schemes differed across social groups. Though OBCs formed higher proportions of those whose awareness improved, a social group-wise comparison shows that higher proportions of the STs (79 percent) sampled stated that their awareness improved as compared to 66 percent of OBCs and 56 percent SCs stating an improvement in their awareness (Annex Table 6).

Awareness and Accessibility to Institutional Credit:

Fig 4. 4: Before and after Comparison of Awareness and Accessibility to SHGs (in %)



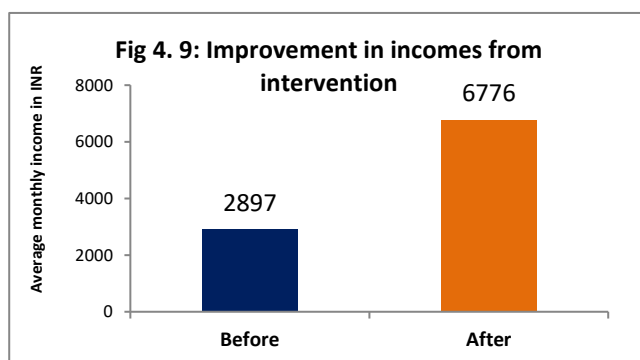
Various training programme offered under HRDP has led to an increase in awareness about SHGs (Figure 4.8). Among the respondents, 65 percent were aware of SHGs compared to 50 percent before the interventions. Training and awareness about SHGs enabled the beneficiaries to increase their annual income and savings, reduced paperwork and borrow without collateral and reduced them from falling in trap of moneylenders.

It was observed an increase in the proportion that have accessed loans before and after the interventions. Prior to intervention only 12.8 percent accessed loans while this increased 91.2 percent after intervention. About 36.6 percent respondents stated that loan was easier before the intervention whereas this proportion was 86.7 percent after the intervention. However, an impact of the debt burden due to COVID situations were seen in the study area too as the sources of financing had not shifted to institutional sources and the rural households continued to borrow from non-institutional sources. There was a marginal increase (6.7 percent before intervention to 9 percent after intervention) in dependence on SHG finance (Table 4.3).

“Women in our village received Sewing machine and they also got training for it!”
 - SHG member, Ghatkhirwa village, MP

Table 4. 3: Household accessed loan before and after intervention (in %)		
	Before Intervention	After Intervention
Household accessed loan before intervention (in %) (N=373)		
Accessed loan	12.8	91.2
Did not access loan	78.2	8.8
Received Sources of Loan through the Intervention (N=321)		
Institutional (Govt or private banks, Co-operatives, etc)	62.2	57.6
Non-Institutional (Moneylender, Traders, Shopkeepers, Agents, Landlords, Relatives, etc)	26.7	27.7
Microfinance/SHG, etc	6.7	9.0
Loan process was easier (lack of understanding prior to intervention)	36.6	86.7

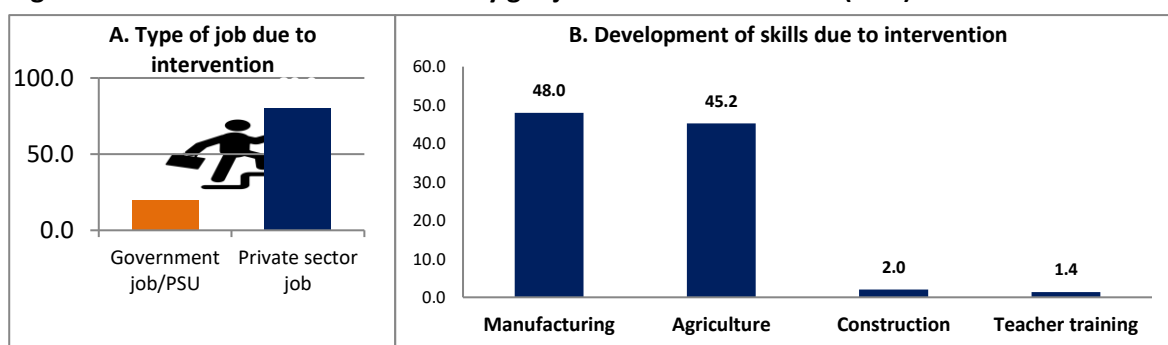
Livelihood enhancement - Economic improvement



The study findings revealed a marked improvement in the monthly income of the beneficiaries after the provision of skill development interventions. Average monthly income increased to the tune of INR 3878. The earlier average was INR 2897 and post skill development interventions it had risen to INR 6776 indicating a doubling of the incomes which has been a remarkable impact of the HRDP (Fig 4.9).

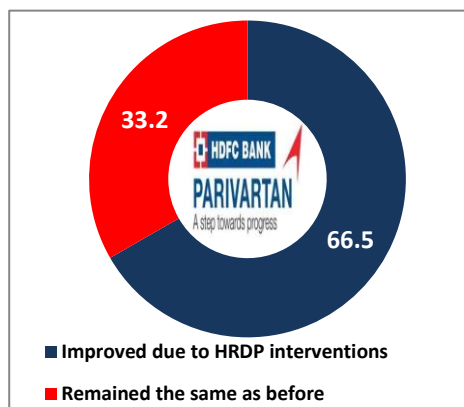
Job placements: Of the 352 respondents who attended trainings, only 5 respondents were selected for jobs in either private and government (private sector jobs was 4 in number) (Fig 4.10 A). The training program helped in developing skills with respect to manufacturing sector (48%) and agriculture (45.2%). The respondents were also given trainings on construction sector, teaching, handicraft, healthcare, sewing and handloom, and mechanics. However, the number of beneficiaries who benefitted from these activities was only a miniscule (Fig 4.10 B and Annex Table 7).

Fig 4. 5: Beneficiaries who said that they got job due to intervention (in %)



Improved risk reduction and informed decision-making:

Fig 4. 6: Improvement in risk reduction and informed decision-making through provision of technical information (in %)



With the support of technical information such as introduction to technological know-how, exposure to mechanized methods of farming, and process inputs such as how seeds need to be planted, how ploughing should be done, how fertilizers need to be used etc., the farmers are now able to diversify and grow multiple crops 2-3 times in a year where majority were growing only one crop before the program was imparted under the HRDP. Training on technological innovations helped in improving the productivity and reduced the costs. Symmetry information about market and pricing helped in reducing risks and helped in informed decision-making. It can be observed

from Fig 4.11 that 66.5 percent of the respondents have improved their awareness on marketing avenues, pricing, etc. which will help them to properly assess the situation and take better decision.

Association with CBOs: Due to project intervention, family members of 24.1% of the respondent got associated with various community-based organizations (Figure 4.12 A). Out of these, 89 percent of the members are mostly associated with farmer’s group, followed by minimal participations in SHGs (8.9 percent) and youth groups (2.2 percent) (Figure 4.12 B). A cross tabulation of the association in CBOs across social groups showed that most of the beneficiaries were from the OBC category (62.5 percent) followed by the SC category (27.5 percent). However, the participation of STs were very low (only 7 percent) (Annex Table 5). It is imperative to make the respondents aware about the benefits of CBOs as it helps in improving their local economies and can improve community decision-making.

Fig 4. 7: Member of family associated with any CBOs as part of the program (in %)

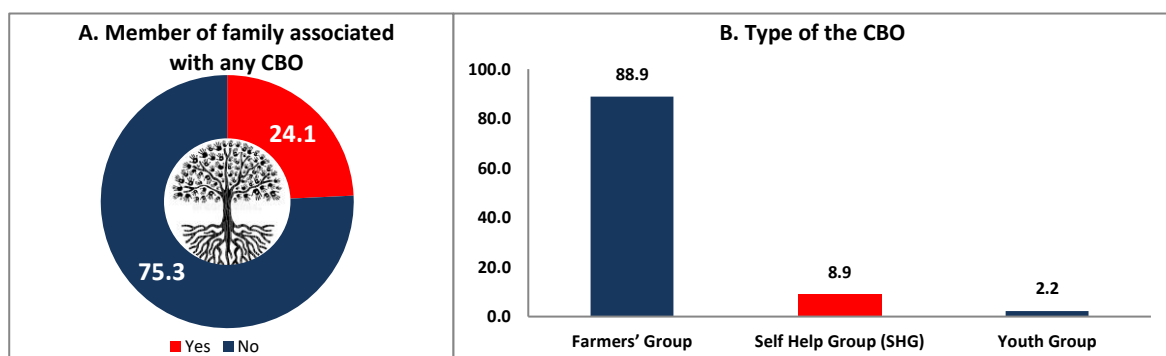


Table 4. 4: Benefit derived from various types of CBOs

	Total
Benefits from Farmers Group (N=80)	
Received training on farm practices & techniques	21.2
Capacity building on low input cost in agriculture cropping	65.4
Opportunity of exposure visit	3.8
Received facilitation for effective market linkage & to get the best price for produce	5.8
Any other (specify)	3.8
Benefits from SHGs (N=8)	
Taken loan from the group	53.9
Started small business	9.6
Developed entrepreneurship	19.2

Any Other (Specify)	9.6
Can't Say	7.7
Benefits from Youth Group (N=2)	
Received training & capacity building for employment generation	100.0

According to Table 4.4, about 65.4 % of the beneficiaries benefitted from capacity building on low input cost in agriculture cropping provided by the Farmer's Groups. Further, 21.2% of the respondents received training on farm practices and techniques. However, only 3.8% of the respondents had the opportunity of exposure visit and only 5.8% of the respondents received facilitation for effective market linkage and best price for produce. Inclusion of more individuals in the exposure visits and a focus on raising the awareness about market linkages could have brought better impacts.

As per the discussions with farmers, setting up of FPO (Farmers Producer Organization) helped in getting machine which manufactured wheat seed domestically at low prices. The NGO facilitated market linkages for the produce to some extent. Consequently, it led to increased crop yield and hence increase in their overall income.

"Earlier we used to rent machines for farming purposes, now we have our own because of FPO"
- Farmer's Group, Ghatkhriwa village, MP

"Because of HRDP intervention, financial loan can be availed easily due to association with FPO"
- Farmer's Group, Kudo village, MP

Currently, there are six members in VDC including one President and one Secretary. The groups are not active from past 1 year and expressed their need for further handholding support from similar kind of projects as implemented by HDFC Bank.

Among those respondents who were associated with SHGs (8 in number) nearly half of them took loans from the SHGs. These beneficiaries either started small businesses and became entrepreneurs. There were 2 respondents who were associated with Youth Groups and they have received training and capacity building for employment generation and jobs. However, the number of respondents associated with SHGs, and Youth groups is very negligible to draw any conclusions (Table 4.4).

During the FGDs, it was revealed that a 15-day training was provided to the women for the usage of sewing machine and stitching of bags but the SHGs lacked motivation. The women members were not very clear about the functioning of the SHGs as they received few trainings and no other follow-up activities were conducted.

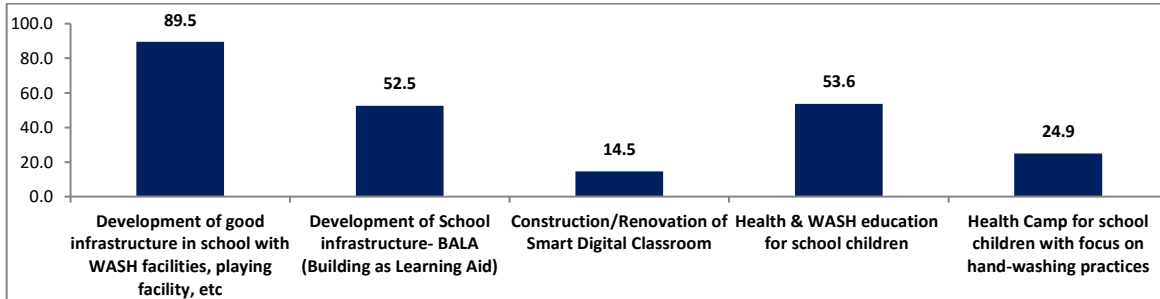
4.2.3 Education

Under HRDP, schools were provided infrastructural development, safe drinking water, sanitation, health, hygiene education and hand washing practices. The main objective of the programme is to make schools attractive which will positively impact the attendance rates of the students.



Overall benefits: Under the programme, 89.5% of the respondents benefitted from the development of good infrastructure in school with water, sanitation & hygiene (WASH) facilities, playing facility, etc. (Fig. 4.8). More than half of the respondents benefitted from the health & WASH education for school children (53.6%) and development of School infrastructure (52.5%). The benefits of reaching out through the health camps for school children by educating on good handwashing practices, though is important in COVID times, reached only 25% of the beneficiaries. About 14.5% reported benefits from construction/renovation of smart digital classroom (Fig 4.13).

Fig 4.8: Benefits derived by respondents from Education interventions (Multiple Response) (in %)



Type of benefits: It can be noted from Figure 49, that majority (90.3%) of the respondents were happy with education related interventions in terms of better facilities provided in school. Due to the interventions, few respondents stated that there was activity-based learning in school (24.7%) which made learning enjoyable for their children (29.8%). However, the child-friendly infrastructure was acknowledged by only 11% of the respondents while 24% were complacent with the accessibility of infrastructure for children with special needs.

Infrastructure and facilities made available:

Under the programme, schools were provided with facilities to improve the learning ambience of children. Table 4.5, depicts the facilities provided such as furniture, computer labs, hygiene, sanitation, water, etc. Under the intervention, the school was equipped with water tanks, toilets and swings for playground which resulted in an increase in

“Because of HDFC Bank’s program, our school has become Model School in our village. Now, children do not go to city for studies, they prefer to study in village.” - School Headmaster, Kohari village, MP.

“The students are happily going to school because of the new developments inside the school”

- VDC Member, Kudo village, MP

the interest to go to school among children and subsequently a decline in drop-out. Internet connections have been provided and smart (digital) classrooms created. The provision of such facilities also discouraged few students to go to cities for admission in schools and they happily go to the village school.

Fig 4. 9: Type of benefits derived by the households in Education-related interventions (in %) (Multiple Response) N=373

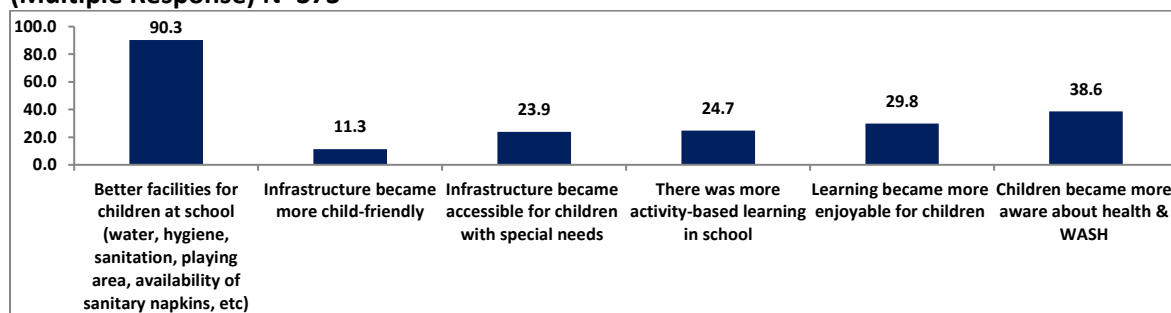


Table 4. 5: Availability of facilities in School during pre and post intervention (in %)

	Before	After	Changes/ Variations
Water	15.3	89.3	74.0
Hygiene	6.2	82.8	76.6
Sanitation	9.4	85.8	76.4
Sanitary Napkins	6.7	77.7	71.0
Playground	12.1	90.6	78.5
Sufficient teachers	10.2	83.4	73.2
Adequate number of classrooms	19.0	90.1	71.1
Electricity	37.3	95.4	58.1
Table	22.3	93.3	71.0
Furniture for staff	45.8	85.3	39.5
Adequate light/fans	38.3	86.6	48.3
Science laboratory for student	15.0	75.6	60.6
Computer for students	15.3	75.6	60.3
Internet Connection	8.8	66.8	58.0
Smart (digital) classroom	9.7	70.0	60.3
Sports equipment	16.6	81.5	64.9
Teaching learning material (charts/maps/objects)	14.2	78.8	64.6
Number of respondents			373

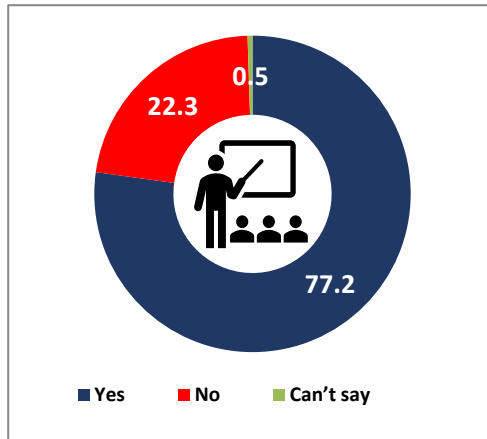
Overall, it could be observed from Table 4.6 that the respondents strongly felt an improvement in the infrastructure in the schools and compared to before intervention. There has been a decline in dilapidated condition of the schools and classrooms. According to the stakeholders, the schools were also painted which made the school look beautiful and attractive resulting in increase in enrolment. The program was quite successful in providing better infrastructure in school/classroom.

Table 4. 6: Infrastructure condition of the school/classroom in pre and post intervention (in %)

Infrastructure condition of the school/classroom	Before	After	Change/Variations
Dilapidated conditions	75.6	10.2	-65.4
Average condition	13.7	31.1	17.4
Good condition	10.7	58.2	47.5
Can't say	0.0	0.5	0.5
Number of respondents			373

Intervention outcomes:

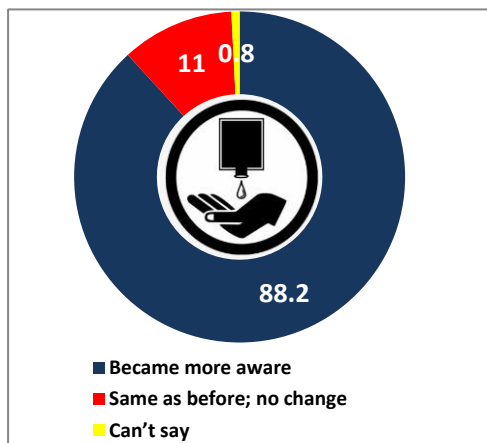
Fig 4. 10: Improved interest in going to school after intervention (%)



Majority of the respondents felt the program has made the school infrastructure good which has improved the school environment. Due to such changes, there has been an increase in interest of the children to go to school after invention (77.2%) (Fig 4.15) and has also impacted the regularity of attendance of children in school (Annex Table 4). It can be observed that there has been a significant improvement in regular attendance (4-5 days a week) among the children in school. From the discussion with the stakeholders, it was eminent that the regularity has improved due to the development of infrastructure.

Fig 4. 11: Level of awareness of children on Health &

WASH



The program has a positive impact on spreading awareness on health and WASH among the children. With the improvement of infrastructure and facilities in schools, majority (88.2%) of the children are aware of health and WASH practices (Figure 4.16). Health camps at schools, health and WASH education and WASH facilities at school has actively promoted better health and sanitation. The discussions with the stakeholders also revealed that the health camps were attended by both parents and the students. The students continue to follow the instructions and teachings of the camps on washing hands with soap and cleaning habits.

“Health camp was organized by HDFC Bank in our school and students attentively attended the camp. Now, students wash their hands from soap before and after eating.”
 - School Headmaster, Kudo village, MP

4.2.4 Health and Sanitation

Health and sanitation are the two important determinants of many public health outcomes. Construction of safe drinking water sources and toilet infrastructure for the village community as well as for individuals, help in promoting better health and sanitation. To improve the health and sanitation practices among the beneficiaries, the program undertook construction of toilet and soak pits along with installation of community RO plants.

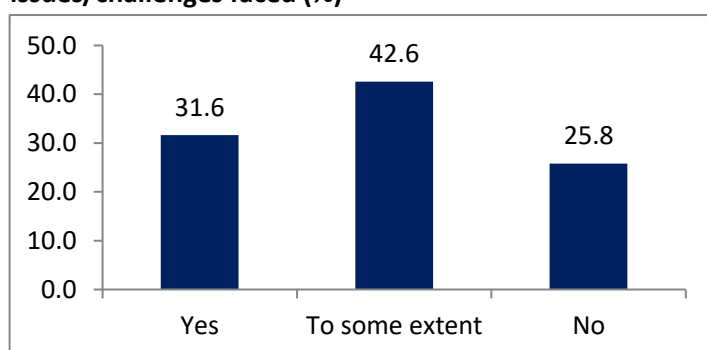
Table 4. 7: Benefits derived from Health & Sanitation Interventions (in %) (Multiple Response)

	Total
Type of health and sanitation intervention through respondent or his/her children got benefited	
Construction/Renovation of toilets	85.3
Installation of community RO plant	33.8
Construction of Soak-pit	13.4
Did not benefit under this focus area	7.2
Don't remember	1.9
Any other (specify)	0.5
Nature of benefits derived by the respondent due to intervention	
Toilet was constructed/renovated at home	97.8
Availability of clean, safe water from RO plant	24.8
Soak-pit was constructed at home	15.1
Any other (specify)	0.3
Number of respondents	373

The program included construction and repair of health and sanitation facilities (such as installation of drinking water and toilets). Majority of the respondents benefitted from the construction/renovation of toilets (85.3%) (Table 4.7) followed by the installation of community RO plant (33.8 percent) and construction of soak-pits (13.4 percent). Through discussions it emerged that beneficiaries who owns a toilet uses it but lacks water facilities. Further, there is a need for improving the drinking water sources as majority of the respondents depend on hand pumps and tube wells (Annex Table 3).

"I feel glad that villagers do not defecate in open due to provision of toilets built by HDFC Bank."
 -VDC member, Lamtara Village, MP

Fig 4.12: Respondents reporting program interventions helped them to overcome issues/challenges faced (%)










About 31.6% of the respondents agreed fully and 43% agreed to some extent that program interventions had helped them to overcome issues / challenges faced before. However, during the discussions with the beneficiaries many were of the opinion that the programme should continue in order to benefit the villagers.

"HDFC Bank's program was for 3 years. Due to COVID, 2years were spent in pandemic. We want that program should be implemented for more years such that more people can avail benefits."
 - VDC member, Khohari village, MP







4.3 Overall Impact, Effectiveness, Sustainability and Replicability of the Project

An assessment of the outputs and outcomes of the HRDP shows that the project has left lasting impacts in the lives and livelihood of the rural households in all the four specific domains of intervention in selected villages of Katni district. A summary of the findings of the impact assessed is provided in Table 4.8. The linkages between the inputs, output and outcomes as outlined in the logical framework were examined and smiley rated as per the achievements. It could be observed that most of the achievements were excellent or satisfactory under the HRDP.

Table 4. 8: Matrix of Inputs, Processes, Outputs and Outcomes of the HRDP

Domain	Inputs	Activities	Output/Outcome	Smile Rating	
Natural Resource Management (NRM)	Human Resource Solar powered street-lights & home lights, solar powered water pumps, infrastructure support for Irrigation and vermin compost units	Training of farmers, setting of vermin-compost units and dustbins, installation of solar lights and solar water pumps, construction of ponds, installation of sprinklers & drips	Adoption of organic farming	▶ 25% benefitted from information about vermi-pits and its installation	
			Installation of solar lights	▶ 44% HH & 21% community benefitted from installation of solar lights ▶ 38% HH & 34% community benefitted from solar water pumps	
			Irrigation facilities	▶ Increase in avg. availability of water for irrigation from 2 months to 5 months ▶ 30% HH & 37% community benefitted from construction of ponds ▶ 26% community benefitted from construction & renovation of check dam	
			Increased agricultural productivity	▶ Incremental avg. crop yield per acre by 598 kgs ▶ Increase in avg. number of crops grown per year from 2 to 8 ▶ Increase in avg. number of vegetables grown from 3 to 6	
			Increase in farmers income	▶ Incremental monthly HH income from agriculture by Rs.4619	
			Skill Development & Livelihood Enhancement	Human resources for training purposes, provision of seeds	Training on modern techniques of agriculture, youth trainings, training on SHGs
Skilled women and SHGs; CBOs	▶ 65% were aware of SHGs ▶ 24% associated with CBOs				
Increase in income of farmers,	▶ Increased profit margins of about 15% of respondents ▶ Incremental monthly income after skill development by Rs 3000 – doubling of incomes				

Classification - Internal

			women, and youth, Job placements	<ul style="list-style-type: none"> ▶ Very few (5) had job placements after trainings ▶ Except for manufacturing and agriculture, benefit from the remaining trainings were miniscule 	
Education	Human resources for training purposes, infrastructure development, educational material support	Development of school infrastructure, workshops and health camps for spreading awareness, development of digital classrooms, provision of materials for teachers	School pedagogy	<ul style="list-style-type: none"> ▶ 25% appreciative of activity-based learning ▶ 30% felt learning was presently enjoyable for children 	
			Improved school infrastructure	<ul style="list-style-type: none"> ▶ 90% reported of better facilities ▶ Only 11% acknowledged child-friendly infrastructure ▶ Painting of schools leading to increased interest & higher enrolment 	
Health & Sanitation	Human resources, infrastructure support for WASH and health camps	Construction of toilets (home/community), installation of community RO plants	Better adoption of sanitation practices	<ul style="list-style-type: none"> ▶ 85% benefitted from construction/renovation of toilets ▶ 13% benefitted from construction of soak-pits 	
			Better drinking water facilities	<ul style="list-style-type: none"> ▶ 34% benefitted from installation of RO plants 	
Awareness Generation	Human resources for training purpose	Training of VDC members	Improved community relationship, improved community functioning	<ul style="list-style-type: none"> ▶ 42% benefitted through formation and capacity development of FPO ▶ Capacity building of youth benefitted 37% of beneficiaries ▶ 32% benefitted from agri-based community skill program ▶ 23% benefitted from trainings/workshops conducted for formation of SHGs 	



Excellent



Satisfactory



Poor

Having reiterated the achievements, the project was assessed from three dimensions – effectiveness, sustainability and replicability, for sketching the scope for the future interventions or scale-up

Effectiveness: According to the project team members, regular community meetings was held and planning was done for successful implementation within the time frame of three years.

Mainly there were two models of implementation-

1. **Delivery Model-** For the basic needs and requirements at community level such as solar street lights installation, school renovation, construction of bore well and check dam. community dustbin set up, vemi-compost construction for manufacturing of indigenous manure, set up of Wheat seed making machine etc. activities were undertaken.
2. **Capacity Building Model-** it is focused on trainings of farmers for different farming techniques, training for cultivation in less water. Farmers were taken to Khajuraho and Patna for training purposes. Self-help groups were given training related to sewing and stitching. Kumhar (Potter) society women were given trainings for making toys from pottery. Health and hygiene camps were arranged in schools for generating awareness in community etc.

According to the stakeholders, the intervention helped the community in increasing their livelihood and quality of life but there is still scope for more. In many instances the beneficiaries stated that toilets are available but water connections are not present. Similarly, provision for library, science laboratory, computer rooms are also needed.

One of the key effectiveness of the program was the execution of the invention on time. Project team ensured that the project was executed on time. In case of any delays, HDFC was always notified about the anticipated delays and requisite course corrections during the program implementation. Regular monitoring by the HDFC CSR manager (field visits for once in three months) ensured the quality and timeliness of the intervention. This helped in building trust within the community towards the intervention.

Sustainability: Sustainability of the programme refers to the activities or learnings under HRDP which will be taken forward and have long-term benefits. The programme was well received by all the beneficiaries. The use of solar lights and water pumps solved the problems of dependence on electricity, construction of ponds and bunding has helped the farmers and the use of vemi compost is also environment friendly. Market linkages to some extent have helped the farmers in getting fair prices for their yield and students are not opting out for studies due to school development. The programme has also increased the confidence and sense of security among the members of the communities. Due to training and workshops, the beneficiaries are more aware of the roles and responsibilities. The VDCs have been more aware and have actively monitoring activities for the development of the communities. The members of VDCs as well as the beneficiaries have agreed that they would like to continue the activities for betterment of the community after the program ends.

Replicability: Replicability refers to whether learnings has been shared beyond the beneficiaries of the HRDP program or whether the beneficiaries have been approached by other non-beneficiaries. It has been witnessed that women (non-beneficiaries) wanted to be self-empowered by joining SHGs. Similarly, solar lamps and toilets construction are demanded by other villagers too. It was noticed that the neighbouring villages are also demanding for similar projects by looking at the school development and livelihood enhancement of the beneficiaries.

4.4 Impact Stories

Stories of Change	<p>Anita Yadav Farmer Kudo Village, Madhya Pradesh</p>	<p><i>“Now, there is no need to purchase expensive chemical fertilizers from the market as there is domestic production of fertilizers from the Vermi pits installed by HDFC-HRDP”- Anita Yadav, Kudo Village, Madhya Pradesh.</i></p> <p>Villagers in Kudo are mostly involved in farming activities. Anita Yadav is one such self-employed farmer. Before the HDFC Bank intervention, she along with other villagers faced various problems relating to fertility of soil, scarcity of water (depending on rainfed agriculture) low productivity which resulted in low income. HRDP helped the farmers by introducing organic farming through vermi-pits, tilling of farming land, construction and renovation of ponds. Anita is now able to grow crops throughout the year due to the irrigation facilities provided by the HRDP and has benefitted immensely from the tilling of land and vermi-pits constructed by the intervention. Her crop production and income has also increased.</p> <p>Anita Yadav has also received a sewing machine and it helped her in getting self-empowered. The installation of solar street lights has helped her to move freely in and around the village at night. According to her, women in her village feel much safer while travelling at night. Due to the interventions by HRDP, Anita is now a much more confident women and her sense of security in terms of finances and safety has increased.</p> <p>Women in her village expressed their desire to become self-empowered like Anita Yadav and they wanted guidance and support from projects like HDFC- HRDP.</p>
	<p>Hukumchand Patel Farmer, Khohari Village, Madhya Pradesh</p>	<p><i>“Due to shortage of electricity, it was difficult to use water pump. But, Solar water pump given by HDFC does not require any electricity and water can be available any time for cultivation”. - Hukumchand Patel, Khohari Village, Madhya Pradesh</i></p> <p>Hukumchand Patel is a self-employed farmer from Khohari Village, Madhya Pradesh. Scarcity of water for agriculture was the biggest challenge in the village. According to him <i>“Farmers were dependent on monsoon as it was the only source of water”</i>. Farmers were also facing problems with respect to non-availability of seeds and were not getting fair prices for their crops. This left farmers like Hukumchand Patel disheartened as he did not receive value for his hard work and the money was not sufficient for further farming practices.</p> <p>Under the HDFC- HRDP, implemented by Haritika NGO, many problems were solved at significant level. The intervention led to an overall improvement in quality of life for farmers like Hukumchand. Interventions such as construction of pond, check dam, vermi pit, bore well, solar water pumps, made water easily available for farming. Now, water is available for eight months (through solar pumps) and Hukumchand grows crop for 2-3times in a year as compared to once pre-intervention. Fertilizers obtained from Vermi compost have improved the production of his crops. Getting affordable seeds (INR 8.0) from <i>Wheat seed forming machine</i>, an intervention by HDFC, played a pivotal role in Hukumchand’s life. The NGO facilitated market linkages for the produce and helped him in selling the crops at good price. This has resulted in increased household income of Hukumchand.</p> <p>Seeing the success stories of Hukumchand, more farmers are showing willingness to contribute initial investment for solar water pump and other resources provided by HDFC-HRDP intervention.</p>

5. Conclusion and Recommendations

5.1 Study Conclusions

The present study was undertaken to assess the Holistic Rural Development Program (HRDP or Program) in one district (Katni) of Madhya Pradesh (MP). A retrospective analysis study design and mix method approach was adopted. In the absence of availability of full address of beneficiaries purposive sampling method with snow ball technique was adopted for the selection of respondents. Using semi structured questionnaire, pre and post intervention status was evaluated. A total of 373 quantitative interviews were conducted with the beneficiaries. Additionally, 11 in-depth interviews (IDIs) were conducted with the project team members and stakeholders and 3 FGDs were also conducted. The study also included village level observation. The IDIs and FGDs along with village level observation helped in gaining insight about the Program and whether the interventions were effective, replicable, and sustainable. The program has achieved some important breakthrough as listed below:

Natural Resource Management: Installation of solar light at home and streetlights has helped in ensuring a sense of security among the beneficiaries. Nearly 44 per cent benefitted from installation of solar lights and 37.5 per cent benefitted from solar water pumps which further promotes clean and renewable energy. Further, installation of sprinklers and drips, vermi-pits has also resulted in aiding the farming households and helped them to reduce and recycle waste. Construction of ponds helped the beneficiaries in agriculture as well as in aquatic farming. At the community level, construction and renovation of ponds (36.7 per cent), installation of solar pumps (33.8 per cent), construction and renovation of check dam (25.5 per cent), installation of solar street lights (21.2 per cent), etc helped the community to enhance their livelihood. Installation of sprinklers, drips helped the community to enhance their crop productivity and reduce wastage of water.

Skill Development and Livelihood Enhancement: With the help of the local NGO (Haritika), training programme/workshops were conducted to up-skill the beneficiaries. These programs helped the farmers to increase their crop yield and income and promoted sustainable agriculture. Further, training was also imparted to women on SHGs and youth on capacity building. These trainings created awareness about SHGs enables the beneficiaries to increase their annual income and savings, reduces paperwork and borrow without collateral and reduces them to fall in trap of moneylenders. Majority of the beneficiaries (58.5 per cent) became aware about SHGs. However, few benefitted from the training on getting new jobs, market information, access to loans, awareness about market linkages, etc.

Education: There have been considerable improvements in educational infrastructure development. More than half of the respondents benefitted from the health & WASH education for school children and school infrastructure development. Interventions such as health camps, construction/renovation of smart digital classroom, drinking water facility, toilet facilities, school painting and installing swings in the playground. There has been an overall increase in attendance and decline in drop-out rates in the schools.

Health and Sanitation: There has been an increase in construction of toilets and nearly 98 per cent of the beneficiaries who earlier did not have access to toilets benefitted from it. Nearly 34 per cent of the beneficiaries benefitted from the installation of the community RO plants.

Generation of Income: There has been a positive change in the income of the farmers due the various interventions under the programme. Adoption of organic farming and modern techniques along with availability of irrigation facilities has increase in productivity and number of crops grown resulting in

an increase of monthly income to the tune of INR 4619 from agricultural activities (from INR 4100 to INR 8720).

The survey shows a marked improvement in the monthly income of the sample after the provision of skill development interventions. There's an increase in the average monthly income to the tune of INR 3878 (from INR 2897 to INR 6776) post skill development interventions.

5.2 Learnings and Recommendations

Based on the analysis, the key learnings for any future interventions are described below.

- There is a need for proper assessment of the villages before activities are finalized as selections of village are the most crucial component of the program.
- Irrigation and electricity itself helped people in getting employment opportunities in village.
- Student's migration rate reduces if education facility is good in village.
- Indigenous production of wheat seed and fertilizers helped in cost reduction of farming.

The key recommendations are as follows:

- There is a need to train the beneficiaries based on their respective needs.
- Proper time to time monitoring and evaluation system should be adopted by HRDP.
- The project team members and field members should be well aware about the various social norms and problems associated with the villages.
- Appropriate top-down and bottom-up approaches should be undertaken which takes into account ground realities and involves key stakeholders of the community to enhance relevance
- Timely and active sharing of feedback with NGO partners (both formal and informal)
- More focus should be given to aware and train the SHGs and youth groups. Additionally, there is a need to identify and train the youths based on market demand and employability and provide placement and recruitment assistance to youth through counselling, job fairs, job application guidance, etc.
- There is an urgent need for child-friendly infrastructure as well as for infrastructure for children with special needs
- Provision for school such as library, science laboratory and computer laboratory should be provided.

Annexure 1: Annex Tables**Annex Table 1: Profile of the household members**

Characteristics	Total
Age Group	
0-14 Years	20.8
15-24 Years	26.6
25-39 Years	23.1
40-55 Years	21.0
More than 55 Years	8.5
Marital Status	
Never Married/Single	45.0
Married	51.5
Widow/Widower/Divorced/ Separated	3.5
Religion	
	Total
Hindu	97.3
Muslim	2.7
Social Group	
Schedule Caste	18.2
Schedule Tribe	23.1
Other Backward Classes	55.2
General	2.1
Any other/Prefer not to say	1.4
Education Status	
Literate	16.5
Primary Education	17.2
Literate with formal education	3.4
Literate without formal education	16.6
Up to VIII	25.1
Up to X	9.9
Up to XII	6.0
Graduation And above	3.9
Any other (specify)	1.3
Total Number of Respondents	1504

Annex Table 2: Profile of the respondent

Characteristics	Total
Type of House	
Mud/Kaccha	62.5
Semi-pucca	28.7
Pucca (Brick/Stone)	8.8
Education Status of head of the household	
Illiterate	25.9
Up to Primary Education	40.7
Up to VIII	21.6
Up to X	7.0
Up to XII	3.0
Graduation and above	1.6
Any other (specify)	0.3
Economic Status	
Main Occupation (N= 373)	
Farming/Agriculture	55.0
Casual Labour (farm/non-farm)	42.8
Salaried employment	0.8
Trading/small business	0.3
Unemployed	0.8
Any other (specify)	0.3
Secondary Occupation (those who said that they had secondary source of income) N=36	
Farming/Agriculture	27.8
Casual Labour (farm/non-farm)	58.3
Salaried employment	2.8
Trading/small business	11.1

Classification - Internal

Retired	0.0
Unemployed	0.0
Any other (specify)	0.0

Annex Table 3: Asset Mapping of the Household (in %)

	Total
Sources of Fuel for Cooking	
LPG/Natural Gas	15.3
Biogas	7.2
Kerosene	1.1
Coal/Lignite	0
Charcoal	0.4
Wood	75.1
Straw/Shrub/Grass	0.0
Agricultural crop waste	0.0
Cow dung cakes	0.0
Any Other (specify)	0.9
Sources of Lighting	
Electricity	97.6
Kerosene	0.8
Generator	0.5
Solar Power	1.1
Any Other (specify)	0.0
Sources of Drinking Water	
Piped into dwelling	4.2
Piped to yard/plot	1.1
Public tap/standpost	7.0
Hand pump	56.3
Tube Well/bore well	30.3
Protected well	0.5
Bottled water	0.0
Unprotected well	0.0
Tanker/truck	0.0
Cart with small tank	0.3
Open source-river/dam/lake/pond/canal/irrigation channel	0.3
Any other (specify)	0.0
Availability of Toilet	75.1
Usage of Toilet	69.2
Own Land	61.1
Livestock (Multiple Response)	
Cow	60.6
Buffalo	31.1
Goat	7.8
Sheep	0.5
Chicken/Duck	0.3
Any other (specify)	0.8
All of the above	0.5
Other Assets and Facilities (Multiple Response)	
MNREGA card	46.6
LPG Connection	29.2
Pucca house	35.1
Katcha house	82.8
Geyser	0.0
Fan	74.0
TV	22.0
Mobile Phone (normal)	80.7
Smart phone	38.6
Cooler	4.8
Air Conditioner	0.0
Refrigerator	2.1
Washing Machine	0.3

Classification - Internal

Own Credit card	1.1
Generator for power backup	1.1
Life insurance	0.5
Animal cart	1.6
Two-wheeler	20.9
Cycle	42.1
Four-wheeler	1.6
Tractor	4.3
Water filter	0.5
Computer/Laptop	0.5
Internet access	1.9
Electricity Connection	83.4
Total Number of Respondents	373

Annex Table 4: Regularity in attendance of children in school (pre and post) (in %)

Regularity (N=373)	Before	After
Regular (4-5 days a week)	22.5	92.2
Irregular	77.5	7.5
Can't say/Don't know	0.0	0.3
Number of respondents		373

Annex Table 5: Association in CBOs across social groups

	Farmer's group		SHG		Youth Group		Any other	
	Count	%	Count	%	Count	%	Count	%
General	0	0.0	0	0.0	0	0.0	0	0.0
SC	22	27.5	1	12.5	0	0.0	0	0.0
St	7	8.8	3	37.5	0	0.0	0	0.0
OBC	50	62.5	4	50.0	1	50.0	0	0.0
Prefer not to say	0	0.0	0	0.0	0	0.0	0	0.0
Any other	1	1.3	0	0.0	1	50.0	0	0.0
Can't say/DK	0	0.0	0	0.0	0	0.0	0	0.0
Total	80	100.0	8	100.0	2	100.0	0	0.0

Annex Table 6: Awareness about market linkages, market information, pricing, farm techniques, government schemes, etc after the intervention across social groups

	Improved		Remained the same as before		Can't say		Total	
	Count	%	Count	%	Count	%	Count	%
General	2	0.9	6	5.1	0	0.0	8	2.3
SC	35	15.0	28	23.9	0	0.0	63	17.9
ST	66	28.2	17	14.5	1	100.0	84	23.9
OBC	127	54.3	65	55.6	0	0.0	192	54.5
Prefer not to say	1	0.4	0	0.0	0	0.0	1	0.3
Any other	3	1.3	1	0.9	0	0.0	4	1.1
Can't say/DK	0	0.0	0	0.0	0	0.0	0	0.0
Total	234	100.0	117	100.0	1	100.0	352	100.0

Annex Table 7: Percentage of beneficiaries who developed skills through the interventions

Areas in which respondents developed skills	Total (%)
Teacher training	1.4
Manufacturing	48.0
Handicraft	0.9
Construction	2.0
Agriculture	45.2
IT	0.0
Healthcare	0.9
Sewing & handloom	0.5
Stenography	0.0
Mechanic	0.2
Any Other (specify)	0.9
Total Respondents	352