Impact Assessment

of Focused Development Program (FRDP) P0331

for

HDFC Bank CSR

NGO Partner: PRADAN

Location: Baster, Chhattisgarh

MODEL

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Executive Summary

About the FRDP

HDFC bank carries out its CSR activities under the umbrella of 'Parivartan', through which it tries to reach out to communities and enable them to shift from poverty to growth. Through interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy, Parivartan aims to contribute towards the economic and social development of the country by sustainably empowering its communities.

The Focused Development Program (FDP) of HDFC Bank CSR is one among its many important programs, where the Bank chooses an implementing partner with expertise in one of the focus areas and tries to improve the lives of the target beneficiaries around that particular focus area. Systematic routine monitoring and independent evaluations are regularly undertaken to assess the effectiveness of projects under their programs.

The proposed study was hence commissioned to conduct an Impact Assessment of the FDP project P0331 on Doubling Income of rural women in Bastar Region. The project was implemented by PRADAN in four blocks of Bastar region - Narharpur and Bhanupratappur block of Kanker and Darbha and Tokapal blocks of Bastar, between October 2020 – September 2023.

About the Assessment

Goal of the Project

5,000 women from households of small and marginal holdings in Bastar region of Chhattisgarh will have secure and sustainable livelihood opportunities to enhance their present income by 75 to 100 percent.

The project aimed to adopt a comprehensive area intervention approach combining varied approaches, appropriate technologies and livelihood prototypes deployed or developed by the NGO partner in their work across the plateau.

Overall, the assessment aimed to evaluate the efficacy and effectiveness of the project interventions, as well as the sustainability of the project's outcomes. A cross-sectional study design was followed for this study, using both quantitative and qualitative methods of data collection. For analysis, the study adopted the OECD-DAC Framework to assess the impact of the project indicators as relevant to the project. The assessment framework evaluated components based on relevance, effectiveness, impact, convergence, and sustainability. Since there were no baseline estimates for the implemented project, a retrospective recall approach was adopted for collecting baseline information and assessing the impact.

The coverage of the project was across 20 villages in Baster district of Chhattisgarh. Thess sample villages were distributed proportionately across the blocks - the coverage hence being as follows: Kanker district: Bhanupratappur – 8 villages, Narharpur – 4 villages; Baster district: Darbha – 6 villages; Tokapal – 2 villages.

A total of 400 quantitative interviews were done with beneficiaries; for qualitative 8 Focused Group Discussions (FGDs) were conducted with beneficiaries along with 10 Key Informant Interviews (KIIs) with Gram Rozgar Sahayak, Village Organization (VO) Leader, Agriculture Entrepreneurs (AEs), Area Coordinators/ Community Trainers, Case Study with beneficiaries.

Study Findings

BENEFICIARY PROFILE: For assessing the impact of the intervention, a total of 400 women beneficiaries were interviewed as part of the assessment.

- Average age: 41 years
- Education level: Illiterate – 34%; Primary level (class 5) – 20%; Literate but not received formal schooling – 18%; Graduation – 2%; Post-graduation – <1%
- Social category: ST – 80%; OBC – 15%; SC – 5%

HOUSEHOLD PROFILE: Among the 400 households, 2206 HH members reported

- 74% adult members and 26% children
- Among adult members (74%) – farming activities (67%) and non-farm activities (21%); unemployed (12%)
- HHs having BPL or Antodaya card – 57%

RELEVANCE: This section assesses the relevance of the intervention in addressing the needs and priorities of the target community.

- **Improved Pricing & Market Access:** Beneficiaries getting remunerative pricing – 96%; Factors contributing to better remunerative pricing: Support from cooperatives (72%), Access to minimum support price (MSP) or assured pricing (65%); Better quality produce (47%)
- **Access to Agricultural Support:** Access to input support in the last 4 years – access to the Agricultural tool bank (46%); Institutional credit support for agricultural purposes (46%); Sapling/seedling support through the village nursery (36%); Access to seed bank support (35%) and irrigation-related input support (28%)
- **Enterprise Development:** Financial assistance taken from SHGs for starting business or enterprise – 52%
- Community's perspectives on the relevance of the project presents a strong case:
    - **Water Needs:** Whether the project met the needs of the community's water requirement – essential priority (5%); high priority (57%); medium priority (38%); low priority (1%)
    - **Agricultural Needs:** Whether the project meets the needs and priorities of agriculture – essential priority (3%); high priority (51%); medium priority (45%); low priority (1%)
    - **Improved Agricultural Practices:** Whether the project met the needs of community's requirement for improved agricultural practices – essential priority (7%); high priority (47%); medium priority (44%); low priority (2%)
    - **Effectiveness of Training:** Whether the training helped to address specific challenges faced before – To a very large extent (3%); To a large extent (53%): To some extent (44%); Not at all (0%); Cannot say (<1%)

Average mean score for Relevance – 3.5: The positive score of 3.5 indicates that beneficiaries found the project highly relevant to their circumstances, though continued efforts to enhance outreach and ensure deeper community engagement could further strengthen its effectiveness.

EFFECTIVENESS: The effectiveness of the project was analysed to gauge the extent to which the project has achieved its outcomes and objectives

Livelihood Choices Before and After the Intervention: The intervention significantly enhanced agricultural-based livelihoods –

- **Increase in farming activities:** Farmers/cultivators rose from 51% to 97%, and engagement in NTFP (Non-Timber Forest Produce) selling increased from 33% to 93%.
- **Diversification in livelihoods:** Agricultural wage labour grew from 39% to 71%, and animal husbandry participation increased from 21% to 71%.

- **Motivations for livelihood changes:** The primary reasons for shifting livelihood choices were increased income (90%) and improved living conditions (84%).

Benefits of Transition in Livelihood Choices: The intervention led to tangible benefits for beneficiaries –

- **Income enhancement:** 96% of respondents reported an increase in income.
- **Increased work opportunities:** 52% reported broader access to employment.
- **Skill development:** 40% gained expertise in vegetable farming, fishery, and livestock, ensuring long-term income sustainability.

Increase in Cultivable Land: The intervention enabled better land utilization –

- **Cultivated land increased** from 3.15 acres to 3.32 acres, showing improved access to resources and confidence among farmers.
- **Better agricultural practices:** 50% credited agricultural training, 43% noted improved farming techniques, and 41% cited better irrigation access.

Irrigation Improvements: The intervention significantly improved access to irrigation –

- **Shift towards groundwater use:** Tube wells increased from 14% to 57%, and pond usage nearly doubled from 15% to 28%.
- **Greater irrigation availability:** Farmers had access to irrigation for 7 months per year, up from 3 months.

Agriculture-Related Interventions – Crop Cultivation Trends

- **Cereal cultivation** slightly increased from **98% to 100%**
- **Vegetable cultivation** more than doubled, rising from **16% to 36%**, highlighting improved access to inputs, irrigation, and market opportunities.

Crop Production and Market Linkages

- **Increased crop production:**
  - 93% of beneficiaries reported **higher crop yields**
  - 86% saw an **increase in retained crops for household consumption**, enhancing food security
- **Market linkages:**
  - Sales to **cooperative societies increased from 46% to 73%**, reducing dependence on brokers/dalals (**26% to 15%**).

Reduction in Input Costs – 9 beneficiaries reported **lower input costs**, citing:

- Use of **organic manure (44%)**; **Training provided under the project (33%)**; Adoption of **water harvesting and reduced reliance on credit (11%)**

Shifts in Seed Usage

- Use of traditional seeds dropped from 81% to 29%, while hybrid seed adoption surged from 5% to 44%, indicating a **shift toward higher-yielding varieties**.

Sources of Agricultural Advice

- Self-reliance remained high, with 94% of beneficiaries still depending on their own experience.
- Advice from relatives and fellow farmers increased slightly from 53% to 54%.
- **PRADAN NGO emerged as a key advisory source,** with 52% of beneficiaries seeking guidance from them.

Mechanization and Tools

- **Use of large machinery increased** from 27% to 90%, greatly enhancing farming efficiency.

Livestock-Related Interventions – Production and Consumption

- 50% of beneficiaries **reported increased livestock production**

Financial Impact

- 33% experienced an increase income from livestock
- Among those whose income increased (34% of total beneficiaries), 86% attributed it to training and inputs provided under the Parivartan Project.

SHGs and Savings – Savings Patterns

- **96% of beneficiaries saved money over the last three years**, with primary saving methods being – Self-Help Groups (SHGs) – 43%; Banks – 42%; Cash in hand – 15%
- 84% **increase in savings post-intervention** was observed, though some beneficiaries reported a decrease or no change

Coping with Financial Constraints

- Significant improvement post-intervention:
  - "Very easy to cope" rose from 1% to 29%.
  - "Easy to cope" increased from 9% to 61%.
  - "Somewhat easy" fell from 74% to 9%, indicating a positive shift in financial resilience.

Average mean score for Effectiveness – 3.3: The project made significant strides in improving livelihood opportunities and enhancing skills among beneficiaries. The 3.3 score reflects meaningful progress, with many participants benefiting from training, exposure visits, and improved agricultural practices.

EFFICIENCY: The efficiency of the project was assessed based on how well resources were utilized to deliver interventions and whether the intended outcomes were achieved with minimal waste of time and effort.

Quality of Services & Beneficiary Satisfaction

- **Water Management Support:** 62% of beneficiaries rated the services as very good (7%) or good (55%); 36% found them acceptable, while only 2% rated them as poor.
- **Agricultural Practices Support:** 50% found the services acceptable; 43% rated them good, while 7% rated them very good; Only 1% rated the support as poor, suggesting overall positive reception.
- **Training & Skill Enhancement:** 47% rated the training as good, while 50% found it acceptable; Only <1% rated the training as poor, indicating general satisfaction.

Average mean score for Efficiency– 3.6: The score of 3.6 reflects that the project efficiently balanced cost and impact, minimizing waste while delivering essential support. However, optimizing service delivery mechanisms and addressing gaps in participation, particularly among those who did not engage in farming-related activities, could improve overall efficiency.

IMPACT: This was assessed to gauge the broader and long-term changes brought about by the project, highlighting its contributions to beneficiaries' lives, livelihoods, and community well-being.

Farming & Livelihoods

- **99% of beneficiaries now enjoy farming** after the intervention, compared to only **2 beneficiaries before the project.**

Livestock & Allied Activities

- **78% of beneficiaries are engaged in chicken farming**, followed by **bullock/ox rearing (52%)**
- **Fishery and pig farming yield the highest earnings** among allied activities.

Income & Economic Stability

- 92% of beneficiaries earn **additional income from selling non-timber forest products (NTFP).**
- **Household income has diversified**, with earnings from: **Farming** (income from crop production minus input costs); **Allied activities** (livestock, fishery, etc., minus expenses); and **non-farm sources** (salaries, wages, business, etc.)
- Increased Asset Ownership: Pre- vs. post-intervention: notable improvement in household assets, indicating enhanced economic stability and resilience – Mobile Phones (Before – 63%; Now – 96%); Scooters/Motorcycles (Before – 44%; Now – 71%)
- **Increase in annual income:** 41% of beneficiaries reported increase in income; while net savings also increased by 38% indicating improved financial condition

Social & Community Impact

- Self-Help Groups (SHGs) have **played a key role in financial inclusion & decision-making:**
  - Average SHG membership: 7 years
  - 96% of SHGs **conduct monthly meetings**
  - 95% of respondents **actively participate in meetings**
- Income Utilization Priorities:
  - **Healthcare (72%)** – Beneficiaries prioritize medical expenses, reflecting improved awareness and access to health services.
  - **Farming improvements (67%)** – Reinvestment in agriculture shows a **commitment to long-term sustainability.**
  - **Children's education (53%)** – A strong focus on **education for future security and upward mobility.**

Average mean score for Impact – 3.5: The project has had a significant impact on economic stability, women's empowerment, and community resilience, as reflected in the 3.5 score.

COHERENCE: This assessment was done to gauge how well the project aligns with other interventions, policies, and broader socio-economic trends.

- **High Relevance of Project Activities:** 83% of beneficiaries (5% strongly agreed, 77% agreed) found the project relevant in addressing community needs.
- **Alignment with Broader Socio-Economic Trends:** The project aligns with national efforts to enhance rural resilience, financial inclusion, and women's economic empowerment in India.

SUSTAINABILITY

Adoption of Good Agricultural Practices (GAPs)

- 65% adopted **Machan preparation/trellis-based creeper farming,** showing a shift toward space-efficient, high-yield cultivation; Qualitative insights suggest that beneficiaries, have **reported a significant increase in production and income through Machan farming.**

Perceived Continuation of Project Benefits

- 73% of beneficiaries believe that **project activities will continue after the exit of HDFC Bank CSR/PRADAN.**

Average mean score for Sustainability – 3.6: With a 3.6 score, sustainability emerged as a strong area for the project, indicating confidence among beneficiaries in continuing the practices and benefits beyond the project's timeline.

Conclusion and Recommendations

In Bastar, Chhattisgarh, women face multiple challenges, including limited economic opportunities, poor infrastructure, gender inequality, and restricted financial autonomy. The lack of financial inclusion, skill development, and leadership representation has further hindered their empowerment. This project aimed to address these barriers by mobilizing 5,000 women from small and marginal households into Self-Help Groups (SHGs), enhancing their financial inclusion, social standing, and livelihood security.

Through value chain development in agriculture, horticulture, and livestock, along with targeted training, women have seen increase in income, breaking the cycle of poverty. The project has enabled them to adopt efficient farming techniques, improve production, and diversify income sources. Increased ownership of assets like mobile phones and motorbikes reflects their growing economic stability. Socially, the formation of SHGs and village organizations has strengthened community ties and enhanced women's decision-making power. Active participation in meetings and training sessions indicates a shift towards greater autonomy and financial independence. Improved access to healthcare and education further highlights the project's positive impact, empowering women to drive their households' economic and social progress.

Based on the findings, here are a few recommendations –

- Increase outreach to all farmers, especially those who have not yet participated in farming-related activities, by strengthening awareness campaigns and expanding engagement efforts
- Strengthen the capacity of SHGs and village organizations to continue their work independently, focusing on leadership development and financial management skills
- Expand access to skill-building opportunities, particularly in livestock farming and value chain development, to enhance beneficiaries' capacity to maximize income from diversified activities
- Foster more robust linkages with government schemes like NRLM to further integrate beneficiaries into national poverty alleviation programs and improve their access to financial services
- Ensure the availability of continuous support for the adoption of good agricultural practices and encourage the formation of networks to share knowledge and resources among beneficiaries.
- Focus on sustaining and scaling up successful interventions such as the adoption of Machan farming, disease management practices, and multi-layered farming systems to ensure that they continue to benefit farmers in the long run.
- Explore opportunities for creating market linkages for beneficiaries' produce, particularly in vegetables, horticulture, and livestock, to ensure that their products reach wider markets and provide higher returns.
- Continuously monitor and evaluate the effectiveness of the training provided, ensuring that materials and support are adapted to meet beneficiaries' evolving needs.

1 INTRODUCTION

1.1. CONTEXT

HDFC bank carries out its CSR activities under the umbrella of 'Parivartan', through which it tries to reach out to communities and enable them to shift from poverty to growth. Through interventions in the areas of *rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy,* Parivartan aims to contribute towards the economic and social development of the country by sustainably empowering its communities.

The Focused Development Program (FDP) of HDFC Bank CSR is one among its many important programs, where the Bank chooses an implementing partner with expertise in one of the focus areas and tries to improve the lives of the target beneficiaries around that particular focus area. Systematic routine monitoring and independent evaluations are regularly undertaken to assess the effectiveness of projects under their programs.

The proposed study was hence commissioned to conduct an Impact Assessment of the FDP project P0331 on Doubling Income of rural women in Bastar Region. The project was implemented by PRADAN in four blocks of Bastar region - Narharpur and Bhanupratappur block of Kanker and Darbha and Tokapal blocks of Bastar, between October 2020 – September 2023.

1.2. STUDY OBJECTIVES

Goal of the Project

5,000 women from households of small and marginal holdings in Bastar region of Chhattisgarh will have secure and sustainable livelihood opportunities to enhance their present income by 75 to 100 percent.

The project aimed to adopt a comprehensive area intervention approach combining varied approaches, appropriate technologies and livelihood prototypes deployed or developed by the NGO partner in their work across the plateau.

Program Objectives

- **To mobilise 5000 marginalised household into SHGs. Strengthening existing forums of SHGs, village level bodies (VOs) and Federations for financial inclusion, build linkages with NRLM, government's flagship program for poverty alleviation.**
- **Creation of a pool of Community Resource Persons to improve service delivery in farm sector and strengthen supply chains**
- **Emergence of robust value chains of vegetables and horticulture crops, Livestock to considerably increase value propositions for the producers and end users thereby revitalize the sectors.**
- **5,000 such deprived women and their families (total population outreach will be 20,000) from marginalized groups to ensure enhancement of income through a basket of activities**

Overall, the assessment aimed to evaluate the efficacy and effectiveness of the project interventions, as well as the sustainability of the project's outcomes. Since there were no baseline estimates for the implemented project, a retrospective recall approach was adopted to collect baseline information and assess the impact.

2 STUDY METHODOLOGY

This chapter describes the research methodology adopted for conducting the said Impact Assessment.

2.1. RESEARCH DESIGN

A cross-sectional study design was followed for this study, using both quantitative and qualitative methods of data collection. The assessment predominantly focused on collecting quantitative data from project beneficiaries using a structured questionnaire, which helped arrive at quantifiable results on the impact indicators. Qualitative techniques of data collection were also used to gain descriptive insights and complement the overall quantitative findings.

For analysis, the study adopted the OECD-DAC Framework to assess the impact of the project indicators as relevant to the project. The assessment framework evaluated components based on relevance, effectiveness, impact, convergence, and sustainability. Since there were no baseline estimates for the implemented project, a retrospective recall approach was adopted for collecting baseline information and assessing the impact.

2.2. SAMPLE SIZE

The coverage of the project was across 20 villages in Baster district of Chhattisgarh. Among the 50 intervention villages in the 4 blocks, it was proposed to cover 40% of the project villages where the FDP was implemented. Thess sample villages were distributed proportionately across the blocks - the coverage hence being as follows: Kanker district: Bhanupratappur – 8 villages, Narharpur – 4 villages; Baster district: Darbha – 6 villages; Tokapal – 2 villages. The selection of these villages was done randomly. From each of the 20 sample villages, 20 beneficiaries were proposed to be covered to achieve the sample size of 400. The selection of these beneficiaries was done using systematic random sampling from the Beneficiary List provided by HDFC Bank CSR.

Data collection for the study involved the following components:

- Quantitative Survey among Project Beneficiaries
- Qualitative Focus Group Discussions (FGDs) with Project Beneficiaries
- Qualitative Key Informant Interviews (KIIs) key community stakeholders

Quantitative Component: Beneficiaries Interviews: Considering the coverage of a known population of 5,000 women from households with small and marginal holdings, a statistically significant sample size at a 95% confidence interval, 5% margin of error, and 10% non-response rate was calculated to be 392. Rounding-off the calculated sample, a sample size of **400** was covered. The level of precision was considered sufficient to establish the level of this indicator to inform survey objective decision, using the following formula: Where, N = population size; z = z-score; e = margin of error; p = standard of deviation

$$\text{Sample size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N}\right)}$$

Table 2.1 Project coverage and corresponding sample size achieved

District	Block	No. of Project Villages	No. of Sampled Villages	No. of interviews @20
Kanker	Bhanupratappur	20	8	160
	Narharpur	10	4	80
Bastar	Darbha	15	6	120
	Tokapal	5	2	40
TOTAL		**50**	**20**	**400**

Qualitative Component: FGDs and KIIs: For the qualitative component, Focus Group Discussions (FGD) and Key Informant Interviews (KIIs) will be conducted, in the same villages as the quantitative survey, for gaining deeper insights assessing program impact. Selection of respondents for the qualitative component will be purposive. The proposed sample for the qualitative sample is as under.

Table 2.2 Distribution of Qualitative Sample Size achieved

Respondent category	Sample size
FGD with Beneficiaries • Bhanupratappur block x 3 • Narharpur block x 2 • Darbha block x 2 • Tokapal block x 1	8
Key Informant Interviews (KII) • Gram Rozgar Sahayak x 2 • Village Organization (VO) Leader x 2 • Agriculture Entrepreneurs (AEs) x 2 • Area Coordinators/ Community Trainers x 2 • Case Study with beneficiaries x 2	10

2.3. RESEARCH TOOLS

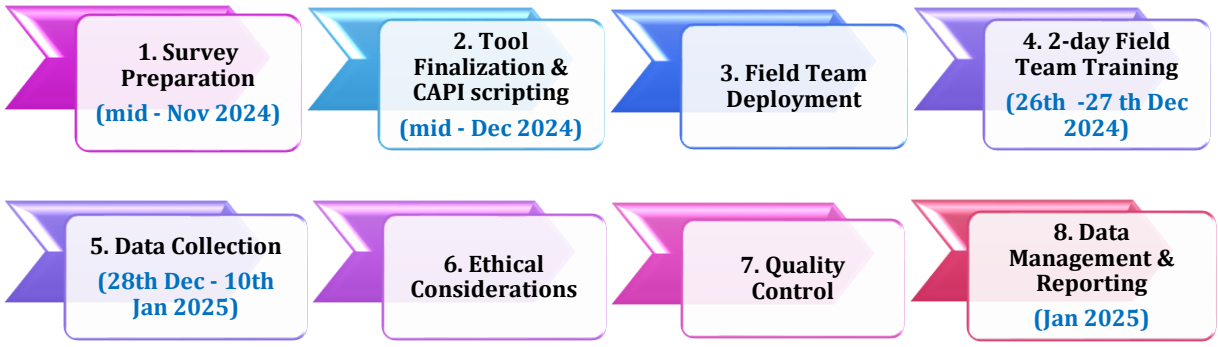
The research tool developed was aligned with the intervention undertaken under the FDP, aiming to establish quantifiable impact indicators and assess the project's efficacy, effectiveness, and sustainability of outcomes. Project-related documents were obtained for HDFC Bank CSR to gain a detailed understanding of the project and develop the tools accordingly. The quantitative research instrument was a structured questionnaire with mainly close-ended questions, allowing responses to be captured through a predefined set of (multiple) response choices. It was finalized in consultation with HDFC Bank CSR. The qualitative FGD and KII Guide included questions designed to draw qualitative insights in line with the scope of the assessment, with special attention given to evaluating the project's efficacy, effectiveness, and sustainability of outcomes.

2.4. STUDY IMPLEMENTATION

The preparation for the Impact Assessment after commissioning from HDFC Bank CSR began in November 2024. One of the important initial tasks was to study the project documents shared by HDFC Bank CSR, for developing an understanding of the project. The study tools were then developed and shared with HDFC

team for approval. The CAPI digital scripting was also undertaken in preparation for the field launch in addition to other field level preparation. Field Team Training was held on 26th – 27th December 2024 at Raipur for orienting and training the teams on the study protocols and tools. Soon after, data collection was launched from 28th December onwards and completed by the second week of January.

This was followed by data processing, management, analysis and preparation of Report which was completed in the month of January.



The photos of the intervention are attached in the Annexure section under the Photo Gallery.

2.5. DATA ANALYSIS AND REPORTING

Data analysis for the study highlighted the impact of the intervention through a pre-post descriptive analysis, reporting the frequency and proportion of change over time and deriving quantifiable estimates wherever possible, depending on the nature of the variables from the retrospective baseline information collected. The analysis aimed to evaluate the effectiveness and efficacy of the project interventions, assess the sustainability of project outcomes, and explore key learnings and insights regarding what worked, what did not work, and what could have been improved. Qualitative data analysis supplemented the overall findings and provided additional context to the data trends reported.

2.5.1. ANALYTICAL FRAMEWORK

This Report on the Impact Assessment of FDP P0331 has made use of the OECD DAC[1] criteria as an analytical framework. This framework defines six evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability – and two principles for their use. These criteria provide a normative framework used to determine the merit or worth of an intervention (policy, strategy, programme, project or activity). They serve as the basis upon which evaluative judgements are made. This framework recommends adapting this framework, wherever feasible and applicable.

Scoring method

To develop an average and weighted score, the questions seeking responses on a 5-point Likert scale were used. These questions were administered to those who received the support and services provided under the program to meet their needs concerning irrigation water, innovative agricultural practices, and training/capacity building. There was a total of 19 questions (quantitative) intended to measure the opinions, attitudes, or perceptions of the beneficiaries about the relevance, efficiency, effectiveness, impact, and sustainability of the program i.e. the 5 OECD criteria. The sixth criterion of coherence comprised

[1] https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm

qualitative information and hence was excluded from the scoring calculation. Before calculating the average score, questions were grouped /categorized within each criterion.

The following steps were used to develop the average and weighted scores;

Step 1: Each response option was given a numerical value (1 to 5) with 5 as the highest and 1 as the lowest score.

Step 2: Responses were counted as per the number of respondents choosing the response option e.g. if we ask 10 respondents a question using a 5-point scale, we get the following responses - 2 respondents chose option 1, 3 chose option 2, 3 chose 3, 1 chose 4 and 1 chose 5. The response count will be (2*1) + (3*2) + (3*3) + (1*4) + (1*5) = 2+6+9+4+5 =26.

Step 3: The average score for each of the questions was calculated, by dividing the total response count by the number of respondents. In the above example, 26/10 =2.6 is the average score.

Step 4: The mean of average scores of all the questions of each criterion was calculated.

Step 5: The weighted average score of each criterion was calculated based on the differential importance/weightage assigned to the OECD criteria HDFC Thematic tool guide. Please note the weightage assigned to the "coherence" criteria was adjusted across the 5 criteria.

Interpretation of score

4.5 - 5.0	Excellent	Highly successful
3.5 - 4.4	Good	Effective with minor areas of improvement
2.5 - 3.4	Moderate	Needs improvement in key areas
1.5 - 2.4	Poor	Significant gaps
1.0 - 1.4	Very poor	Ineffective

2.6. FIELDWORK CHALLENGES

During the fieldwork, several challenges were encountered, primarily in conducting quantitative interviews. One of the key challenges was that many beneficiaries left for their farms early in the morning, making it difficult to conduct interviews during the day. Additionally, in Bastar district, a language barrier was observed, as beneficiaries primarily responded in the Halbi language.

To address these challenges, interviews with farmers were scheduled in the evening when they were available. Furthermore, since the enumerator was a local and proficient in Halbi language, they were able to understand and communicate effectively with the respondents, ensuring accurate data collection.

3 STUDY FINDINGS

The present chapter collates the findings at the beneficiary and household level, giving insights into the overall demographic and socio-economic status of the households surveyed and interviewed.

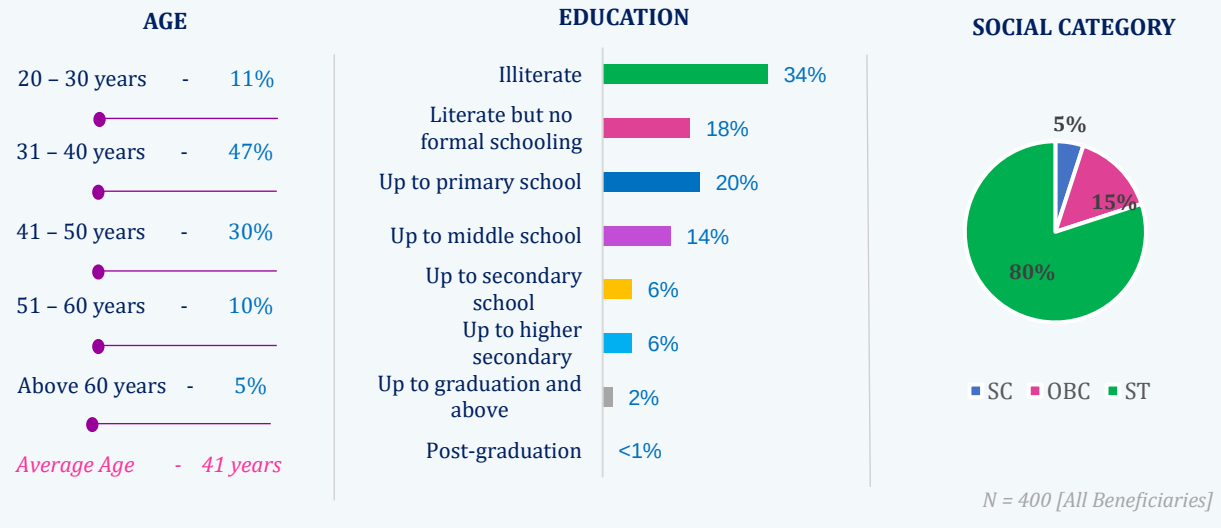
FINDINGS BASED ON QUANTITATIVE INTERVIEWS WITH BENEFICIRIES

3.1. BENEFICIARY PROFILE

For assessing the impact of the intervention, a total of 400 women beneficiaries were interviewed as part of the assessment, the average age of the respondents was 41 years, ranging between 20 – 80 years.

In terms of their educational level, the beneficiaries were mostly found to be illiterate with 34 percent not having received any education, followed much behind by 20 percent beneficiaries who had completed schooling up to their primary level (class 5); 18 percent who are literate, but they have not received formal schooling. There is a need of encouragement among them as very few females have received education up to graduation and above (2%) and only one female has completed her post-graduation.

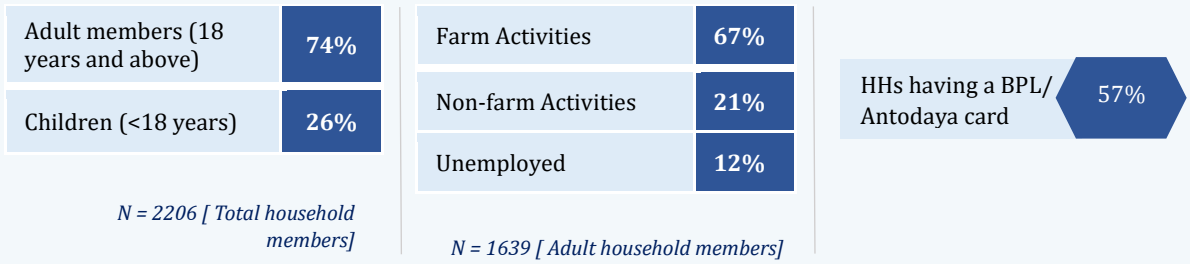
Figure 3.1: Profile of project beneficiary surveyed



3.2. HOUSEHOLD PROFILE

Among the 400 respondent who were part of the quantitative sample, a total of 2206 households' members were reported of which 74 percent were adult members and 26 per cent were children who were below the age of 18 years. Of the 74 percent adult members, it was reported that 67 percent are engaged in in farm activities; 21 percent are engaged in non- farm activities whereas, another 12 percent reported to be unemployed. Further, 57 percent households have BPL or Antodaya card.

Figure 3.2: Household profile of beneficiaries surveyed



3.3. RELEVANCE – Is the Intervention doing the right things?

This section assesses the relevance of the intervention in addressing the needs and priorities of the target community. It examines how well the project aligned with the existing socio-economic and environmental conditions, the extent to which it responded to key challenges, and whether its objectives were consistent with the aspirations of the beneficiaries.

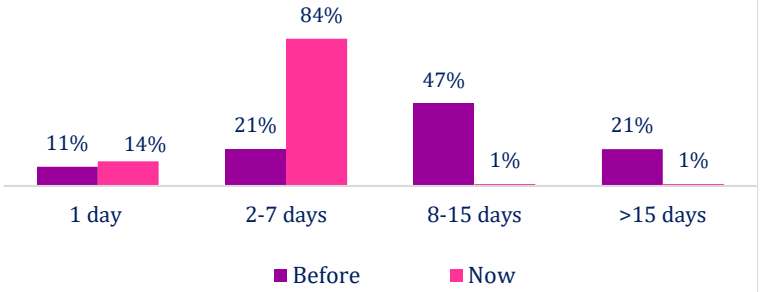
BENEFICIARIES NEED ALIGNMENT

N= 383 [All beneficiaries]

Figure 3.3: Factors contributing to better remunerative after intervention

Improved scope for remunerative pricing: As seen above, the data shows a strong positive impact, with 96 percent beneficiaries reporting better remunerative prices. The improvement in remunerative prices after the intervention was primarily driven by support from cooperatives (72%), followed by access to minimum support price (MSP) or assured pricing (65%). Additionally, better quality produce (47%) has contributed to higher prices, likely due to improved farming practices and input support. This shows that collective bargaining and price security have played a crucial role in ensuring better returns for farmers.

Figure 3.4: Duration of time gap for achieving remunerative prices before and after the intervention



Almost all beneficiaries (98%) reported experiencing a time gap in achieving remunerative prices for their produce in the market. Figure 3.4 illustrates a significant reduction in this time gap after the intervention. The most notable shift was observed in the 2 to 7 days category, where the percentage of beneficiaries reporting this gap increased from 21 percent before the intervention to 84 percent after. A positive shift was also evident in the 8 to 15 days category, where the percentage declined from 47 percent before the intervention to 1 percent after. Similarly, in the more than 15 days category, the percentage dropped from 21 percent to 1 percent, indicating that longer delays in obtaining fair prices were almost completely eliminated. This demonstrates that the intervention effectively enabled beneficiaries to access markets and negotiate prices more quickly.

Insights through the FGDs with women also highlight how the intervention has contributed to improved market access and better pricing for women beneficiaries, allowing them to sell their produce at more competitive rates. Previously, farmers had limited knowledge of pricing trends and often sold their crops at lower rates, with minimal bargaining power. However, through improved market linkages and collective selling mechanisms, they have become more aware of price variations and now have greater control over their sales decisions. Beneficiaries reported that they are now able to identify better markets, negotiate higher prices, and access alternative selling points beyond their immediate locality.

Additionally, the intervention has enabled farmers to increase the volume and diversity of their produce, further strengthening their market position. Women in the FGDs noted that they are now able to sell in bulk, secure better deals, and maximize their earnings from both staple crops and high-value vegetables. The ability to compare prices across different markets has helped them make more informed selling decisions, reducing dependency on middlemen and increasing their overall profitability. As a result, the intervention has not only enhanced income security but also empowered women to engage more actively in the agricultural economy, reinforcing their role as key economic contributors within their households and communities.

Output support: Seventy-seven percent of beneficiaries (*N=306*) reported having heard of crop insurance. Among them, 34 percent stated that they had crop insurance before the intervention, which significantly increased to 73 percent after the intervention. This indicates that the intervention successfully enhanced awareness, leading to greater access to crop insurance, thereby providing a safety net for farmers and reducing their vulnerability to crop failures.

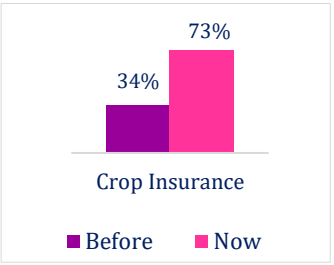
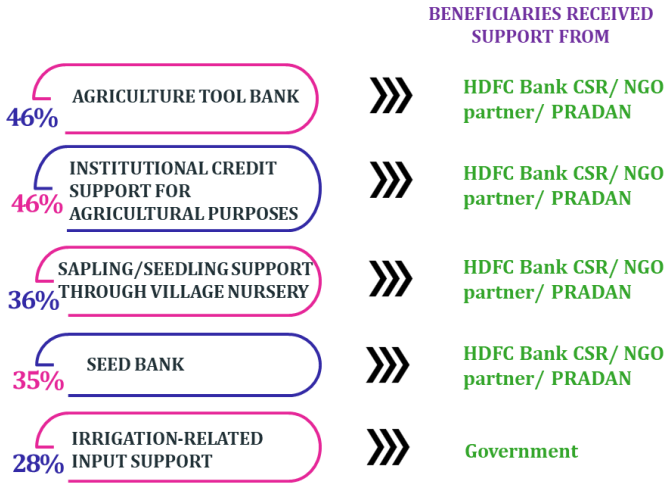


Figure 3.5 depicts the beneficiaries access to input support over the last 4 years. The data shows that beneficiaries primarily have access to the agricultural tool bank and institutional credit support for agricultural purposes (46%), followed by sapling/seedling support through the village nursery (36%). Additionally, access to seed bank support (35%) and irrigation-related input support (28%) has been reported. All these input supports were primarily provided by HDFC Bank CSR; depicting strong relevance of the intervention. The critical gaps, present before have been addressed by ensuring access to essential resources such as tools, credit facilities, saplings, seed and irrigation-related input support. By strengthening these support mechanisms, the intervention has enhanced productivity, in turn fostering improved rural livelihoods.

Figure 3.5: Access to input support in last 4 years

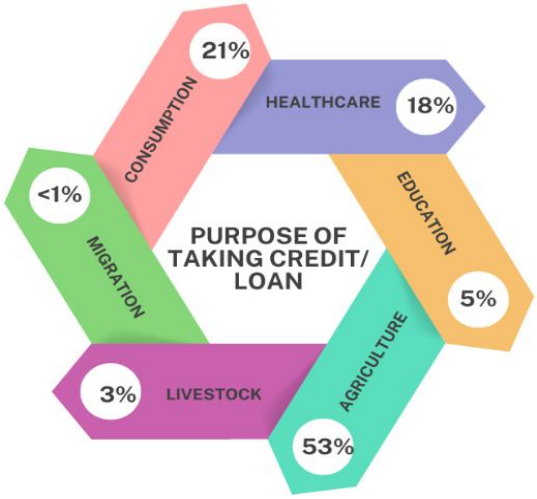


Qualitative insights highlight the impact of establishment of nurseries. Many participants reported the benefits of having nursery sheds with protective nets, which shielded plants from heavy rain, insects, and other pests like chickens and goats. These nets ensured that crops remained healthy, reducing the occurrence of plant diseases and improving overall yields. Prior to the intervention, farmers struggled with seed damage from animals and poor germination due to direct sunlight and harsh weather conditions. However, with the introduction of these nursery sheds, plants were able to grow stronger and faster, providing a safer environment for early-stage crops such as tomatoes, chillies, ridge gourd, and cowpea. Furthermore, many participants noted that the nursery method allowed them to make better use of available space, grow crops in straight lines, and improve water usage, resulting in higher production and profit. Some respondents also highlighted the training provided by the project, which helped them develop skills in nursery preparation and organic fertilization. The nurseries have thus become an essential tool for enhancing vegetable cultivation and ensuring better farming outcomes.

Of all the beneficiaries surveyed, 56 percent reported having borrowed money, with an average loan amount of Rs. 40,569 over the past three years. Among them, 53 percent had taken loans primarily for agricultural purposes, followed by 21 percent for consumption. Additionally, 18 percent of the loans were used for healthcare, indicating that a considerable portion of the beneficiaries relied on borrowed funds to cover basic living expenses, possibly due to insufficient income or savings.

N= 225 [Beneficiaries taken loan]

52 percent beneficiaries reported to have received financial assistance from their SHG for starting business/enterprise.



Through qualitative insights from the FGD conducted with women, it shows that the intervention has significantly improved financial access and credit linkages for women beneficiaries, reinforcing its relevance. Prior to the intervention, women had limited or no access to formal financial institutions, often relying on high-interest informal loans. Through the establishment of self-help groups (SHGs) and bank linkages, beneficiaries are now able to save regularly, access low-interest loans, and provide financial support to others within their communities. The facilitation of loans for agricultural investment has further enabled women to expand cultivation, improve productivity, and generate higher incomes, demonstrating the intervention's direct alignment with the financial inclusion and economic empowerment needs of the community.

Average mean score for Relevance – 3.5: The positive score of 3.5 indicates that beneficiaries found the project highly relevant to their circumstances, though continued efforts to enhance outreach and ensure deeper community engagement could further strengthen its effectiveness. The project demonstrated strong alignment with the needs and priorities of small and marginal farmers in Bastar, particularly women from vulnerable households. The interventions were well-tailored to address economic and social challenges, such as limited livelihood opportunities, weak financial inclusion, and lack of access to modern agricultural practices.

3.4. EFFECTIVENESS – Is the Intervention achieving its objectives?

The following section on effectiveness will analyse the extent to which the project has achieved its intended outcomes and objectives.

3.4.1 LIVELIHOOD CHOICES BEFORE AND AFTER THE INTERVENTION

INTERIM RESULTS (OUTPUTS)

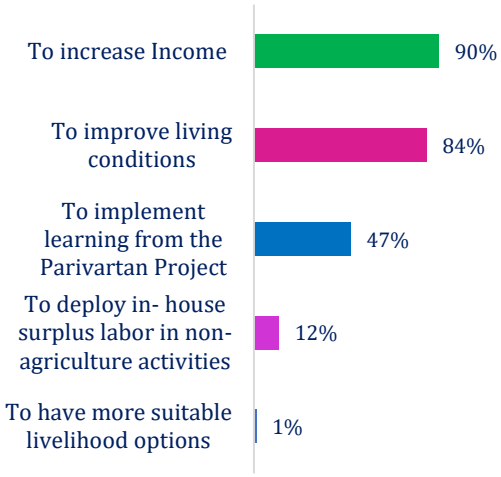
The intervention has considerably strengthened agricultural livelihoods, with farmers/cultivators rising from 51 percent to 97 percent, and selling NTFP increasing from 33 percent to 93 percent. There are also notable increases in agricultural wage labour (39% to 71%) and animal husbandry (21% to 71%), indicating better access to agricultural and livestock activities. Overall, the intervention has been effective in enhancing agricultural-based livelihoods. The primary motivation for changing livelihood choice were to increase income (90%) and to improve living conditions (84%).

Table 3.1: Livelihood choices

Livelihood Activities	Now	Before
Same as Now/ No Change		46%
Farmer/ Cultivator	97%	51%
Selling of non-timber forest products (NTFP)	93%	33%
Agricultural wage labour	71%	39%
Animal husbandry	71%	21%
Non-agricultural wage labour	66%	28%
Self-employed/ Trader	12%	6%
Salaried service (govt./ pvt.)	6%	4%
Small artisan in household and cottage industry	1%	1%

N = 400 [women beneficiary]

Figure 3.6: Reasons for changing livelihood choices



Benefits of transition in livelihood choices:

Further to this, as seen in *table 3.2* the primary benefit received after changing livelihoods was income enhancement 96 percent, showcasing the significant financial improvements made through the intervention. Furthermore, work/employment opportunities increased for 52 percent of beneficiaries, reflecting broader access to job options. Women's participation in community forums like the Gram Sabha and agricultural planning events also rose to 50 percent, demonstrating a positive impact on gender inclusion. Additionally, knowledge and expertise in agricultural practices, such as vegetable farming, fishery, and livestock, developed for 40 percent of beneficiaries, highlighting improved skills and productivity in these sectors. This skill enhancement is likely to contribute to the long-term sustainability of income growth, as beneficiaries gain the tools and knowledge necessary to improve their agricultural practices and diversify income sources. Further, as highlighted by the 35 percent of beneficiaries reporting increased household consumption of vegetables, millets, and pulses, shows enhanced nutritional well-being of the community.

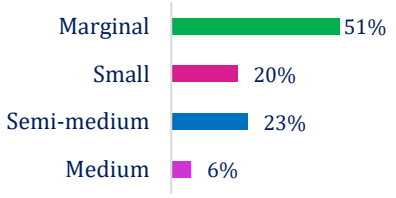
Table 3.2: Benefits received after changing livelihood choices

Income enhanced	96%
Work/employment opportunities increased	52%
Encouraged participation of women in forums like Gram Sabha, Agri planning events, Market etc	50%
Knowledge and expertise of farmers developed in vegetable farming/fishery/livestock	40%
Increased household consumption of vegetables/ millets/ pulses	35%
Enhanced community participation	28%
Employment-related distress migration reduced	26%
Uncultivated land converted to cultivable land	23%
Livelihood security due to assured irrigation	18%
Developed agriculture entrepreneurship	18%

Increase in cultivable land:

N= 396 [Beneficiaries owning agricultural land]

Figure 3.7: Type of farmers and average land size



Land	Land size
Total agricultural land	3.54 acres
Land cultivated - now	3.32 acres
Land cultivated - before	3.15 acres

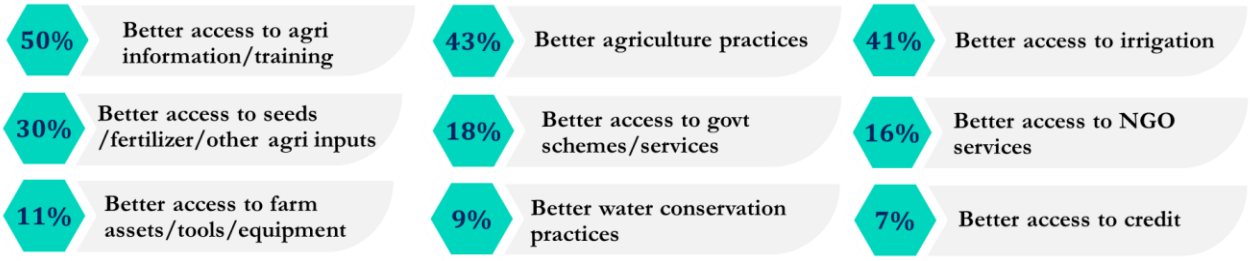
The total agricultural land available to beneficiaries was about 3.54 acres, with 3.32 acres being cultivated at the time, compared to 3.15 acres before the intervention. This indicated a positive shift in land utilization, with beneficiaries cultivating more of their available land. The increase in cultivated land (from 3.15 acres to 3.32 acres) shows that the intervention had likely improved access to resources, such as irrigation or training, enabling better land use. This reflects enhanced agricultural practices or increased confidence among farmers to expand their cultivation.

Overall, this increase in cultivated land demonstrates the intervention's effectiveness in improving agricultural productivity, and its potential to further optimize the use of the remaining unused land for more sustainable income-generating activities.

Qualitative insights from women through the FGDs reported expanding their cultivated land, with many now planting on larger plots compared to the past. Previously, land was mostly used for growing paddy, but now it is being utilized for a wider variety of crops, including vegetables, mustard, and Ragi.

> *"Earlier we used to cultivate in 1 or 2 Dismil, only for the purpose of eating. But now cultivating in more land for both eating and selling."*
>
> *- FGD with women beneficiaries, Bhodiya, Bhanupratappur*

Figure 3.8: Reasons for increase in cultivable area after the intervention

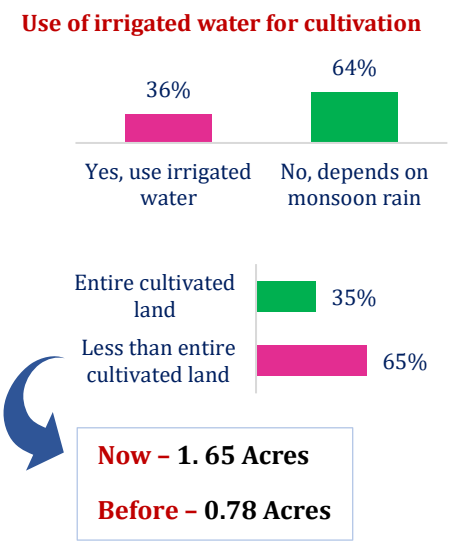


N= 44 [Beneficiaries whose cultivated area increased]

The increase in cultivated area can be primarily attributed to better access to agricultural information/training (50%) and improved agricultural practices (43%), implying that knowledge dissemination and skill development were key factors in enhancing land productivity. Better access to irrigation (41%) and seeds and fertilizers (30%) further supported the expansion, pointing to improved resource availability that likely enabled farmers to cultivate more land.

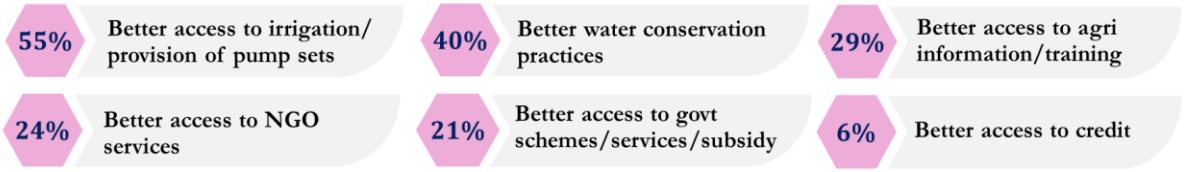
Additionally, the average duration of land under cultivation increased from 5 months per year before the intervention to 6 months per year post-intervention, further emphasizing the positive impact of these changes on agricultural practices and productivity.

The data shows that the majority (64%) of the beneficiaries depends upon monsoon/ rain for irrigation of land they cultivate and the rest 36% beneficiary make use of irrigated water. The intervention had led to an increase in the cultivation of land as compared to what it was before the intervention. The project area constitutes 35 percent of land where the farmer does farm in their entire cultivated land, the majority (65%) cultivated in the less than entire cultivated land. It was observed that the average cultivated area was considerably increased from 0.78 acres to 1.65 acres after the intervention, showing a positive change in cultivation. While the farmers were not utilizing their full land potential, the intervention had still encouraged them to expand cultivation. As shown in *Figure 3.9*, the increase in irrigated land was primarily due to better access to irrigation facilities and pump sets (55%), followed by improvements in water conservation practices (40%). Additionally, 29% of beneficiaries reported that access to agricultural training and information helped them expand irrigation. Additionally, while government schemes and subsidies have helped some beneficiaries, their reach remains relatively low, which indicates the potential gaps in awareness or accessibility among the beneficiaries.



Improved irrigation facilities:

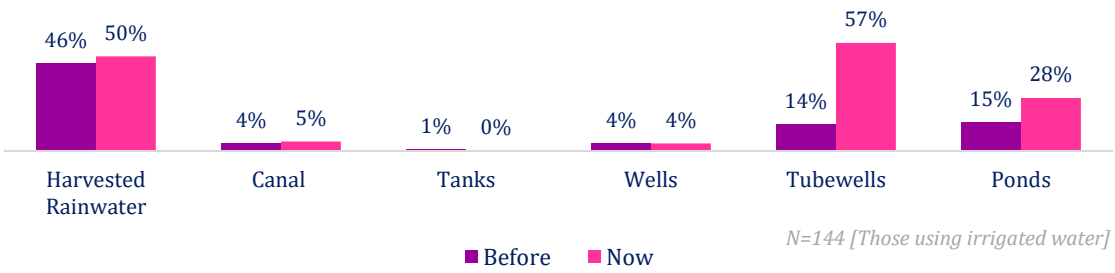
Figure 3.9: Reasons for increase in irrigated land area after intervention



N= 144 [Beneficiaries whose irrigated area increased]

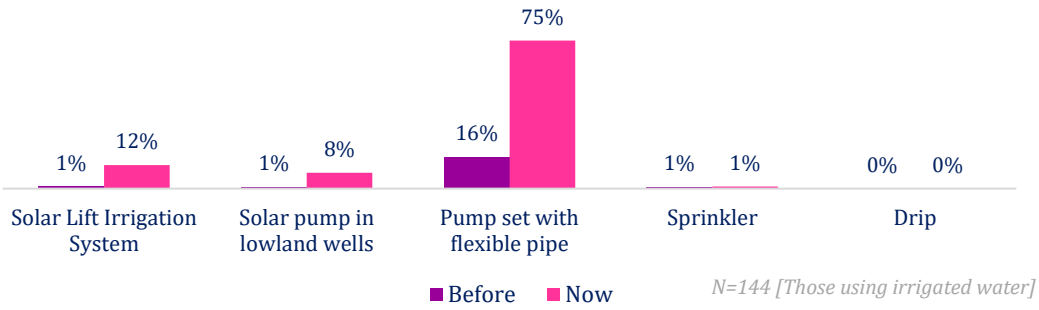
The intervention has significantly changed the sources of irrigation used by beneficiaries. The most notable shift is in the use of tubewells, which increased from 14 percent before to 57 percent now, indicating improved groundwater access. The use of ponds also nearly doubled, from 15% to 28%, likely reflecting efforts in water conservation and storage. Harvested rainwater remains the most commonly used source, increasing slightly from 46 percent to 50 percent. The shift towards tube wells and ponds indicates improved water access.

Figure 3.10: Sources of irrigation before and after the intervention



N=144 [Those using irrigated water]

Figure 3.11: Type of irrigation before and after the intervention



The *Figure 3.11* shows a significant shift in irrigation methods after the intervention, with the most notable increase seen in the use of pump sets with flexible pipes, rising from 16 percent before to 75 percent now. Similarly, the adoption of solar lift irrigation systems increased from 1% to 12%, and solar pumps in lowland wells grew from 1% to 8%, indicating a gradual transition toward renewable energy-based irrigation. While the intervention has considerably enhanced access to pump- based irrigation, the beneficiaries still lack awareness as 10 percent of the beneficiaries do not use any kind of advanced irrigation technology.

After the intervention the ownership and usage of pumps for irrigation have considerably improved. Currently, 69 percent beneficiaries use electric/diesel pumps, followed by 13 percent using both solar and electric pumps, and 7 percent using solar pumps exclusively. Only 10 percent reported not using any type of pump which was 77 percent before the intervention.

Furthermore, the availability of irrigation water has increased from an average of 3 months per year before the intervention to 7 months per year now.

Through qualitative insights, women in the FGDs reported improvements in water availability for agricultural activities, particularly in areas where solar lift irrigation and ponds had been established. These interventions were seen as beneficial for improving the irrigation infrastructure, allowing for more consistent access to water compared to previous years.

In some areas, women noted the construction of ponds and small check dams. These measures were intended to help store water during the rainy season and make it available for use during drier months. However, some beneficiaries reported that the ponds and check dams, especially the smaller ones, were not large enough to store sufficient water. As a result, the water quickly dried up, and the stored water was not enough to support year-round farming.

Solar-powered lift irrigation systems were installed in several villages. Women highlighted that these systems had improved water access significantly in areas where they had been implemented. The use of solar pumps helped to bring water directly to the farms, making it easier for women to irrigate their crops. This intervention was particularly impactful for those who previously had to travel long distances to fetch water for their farms.

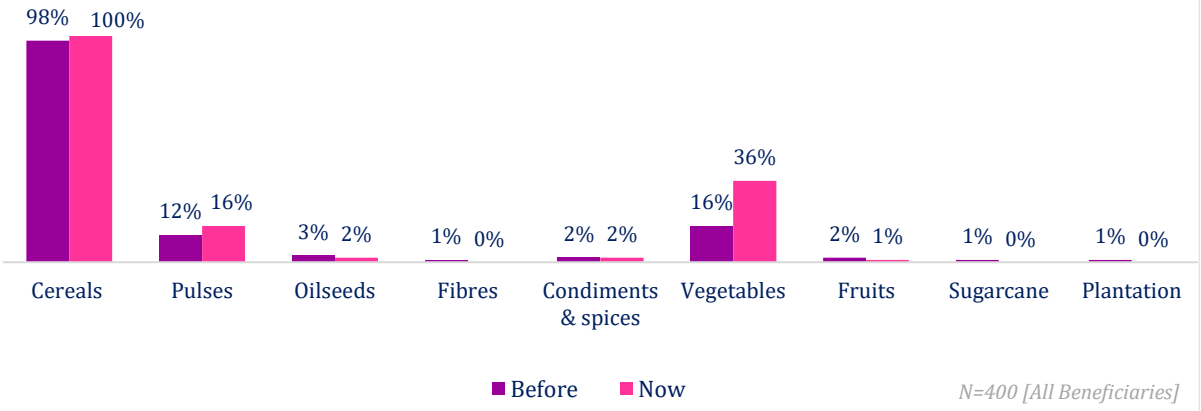
Women reported that the introduction of irrigation systems enabled them to grow more diverse crops and increase the frequency of cultivation. Women were able to grow a wider variety of crops, including vegetables, pulses, and grains, thanks to the irrigation facilities. Some beneficiaries mentioned that they could now grow crops during the summer, a period that was previously too dry for farming. This increased crop production helped improve food security and provided additional income opportunities for women. The ability to irrigate crops more reliably, especially during the summer months, led to higher agricultural productivity in some areas. Women beneficiaries who had access to solar-powered irrigation systems reported increased yields and the ability to cultivate crops beyond the traditional rainy season. This shift allowed for more consistent and higher production, which translated into increased income for the women.

> *"Earlier, there was no water, we could not get water. We used to fetch water from elsewhere. Now, with lift irrigation, we can get water directly."*
>
> - *FGD with women beneficiaries, Bhiraud, Naraharpur*

> *"Now irrigation facility has increased because of which we can able to grow more vegetables near the pond and now we can able to sell the vegetables after household consumption."*
>
> - *FGD with women beneficiaries, Jampara, Bhanupratappur*

AGRICULTURE RELATED INTERVENTIONS

Figure 3.12: Types of crops grown before and after the intervention



The intervention has led to a slight increase in the cultivation of cereals, increasing from 98 percent before to 100 percent now, indicating that staple crops remain a primary focus in the project area. The growth in pulses cultivation from 12 percent to 16 percent shows a shift toward diversified cropping. However, the most significant change was seen in vegetable cultivation, which was more than doubled from 16 percent before to 36 percent now, reflecting improved access to inputs, irrigation, and market opportunities.

Insights from FGDs conducted with women beneficiaries highlight that they no longer need to purchase products from external sources, as they can now grow and use their own crops. This increase in production has also allowed them to sell surplus crops, generating additional income.

Increased yields were particularly evident in both staple crops and vegetables. For example, participants in villages like Bhiraud-Naraharpur reported increased rice yields, as well as the ability to grow more wheat and barley. Some farmers expanded their land use, moving from small plots to larger areas, enabling them to grow and harvest more crops. The adoption of better agricultural practices, such as sowing rice in straight lines, was also credited with enhancing productivity.

As a result of the intervention, many households not only became self-sufficient in terms of their food needs but also started selling surplus produce. In some cases, women gained the opportunity to engage in market activities, selling vegetables and managing the income generated, which empowered them financially. The use of organic farming methods was highlighted as both a factor in increasing production and a health benefit to consumers.

"Now, we do not need to buy things from outside. We can save money and use the crops ourselves."

- FGD with women beneficiaries, Bhodiya, Bhanupratappur

"Production also increased after getting training from PRADAN people. We are following like they told us agriculture and getting good production"

- FGD with women beneficiaries, Topper, Darbha Baster

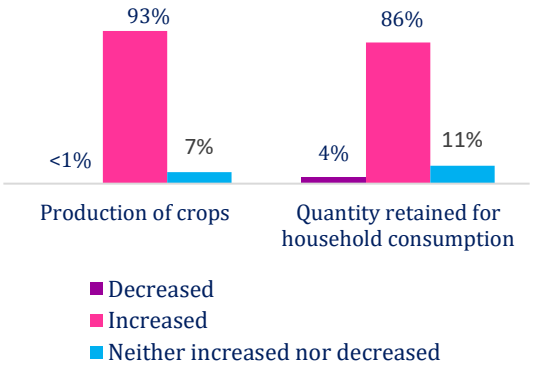
Table 3.3: Crops Cultivation after the intervention

		Cereals	Pulses	Oilseeds	Condiments & spices	Vegetables	Fruits
AVERAGE AREA UNDER CULTIVATION	Acres	2.94	1.01	0.71	0.32	0.58	0.47
AVERAGE PRODUCTION	Quintals	39.1	4.75	3.29	3.83	5.36	2
AVERAGE QUANTITY RETAINED	Quintals	9.06	1.83	1.71	1.83	2.07	1
AVERAGE QUANTITY SOLD	Quintals	30.04	2.92	1.57	2	3.29	1
SOLD TO	Top 2	• Cooperative Society • Broker/dalal picks up produce	• Cooperative Society • Retail sale by self	• Wholesale market • Retail sale by self	• Retail sale by self	• Retail sale by self • Local mandi	• Retail sale by self • Wholesale market
SELLING PRICE OF PRODUCE	Per Quintal – NOW	Rs. 2878/-	Rs. 4030/-	Rs. 2500/-	Rs. 4004/-	Rs. 2400/-	Rs. 2667/-
	Per Quintal – BEFORE	Rs. 2113/-	Rs. 3595/-	Rs. 1783/-	Rs. 2670/-	Rs. 1588/-	Rs. 1667/-

The *Table 3.3* presents data on the variety of crops cultivated in the project area, including their average area under cultivation, average production, average quantity retained for consumption, average quantity sold, primary buyers, and the average selling price per quintal, both before and after the intervention.

This analysis further brings out that the cultivation of cereals and pulses remain high as compared to oilseeds, condiments and spices, vegetables and fruits. Beneficiaries have responded their means of sale of produce through cooperative societies, or through retail by self. The sale of produce through broker/dalals is also seen as prevalent.

Figure 3.13: Comparison of production of crops and quantity retained for household consumption and input cost after the intervention



Increase in crop production: Figure 3.13 highlights a significant increase in crop production, with 93 percent of beneficiaries reporting higher yields after the intervention, while less than 1 percent experienced a decline. Similarly, 86 percent of beneficiaries reported an increase in the quantity of crops retained for household consumption, indicating improved food security. However, 4 percent experienced a decrease, and 11 percent saw no change. Therefore, we can say that the intervention has been largely successful in boosting both production and self- consumption among the beneficiaries.

Further, qualitative insights highlight that the intervention has led to a notable increase in production, allowing many participants to achieve greater self-sufficiency. Several respondents mentioned that they no longer need to purchase products from external sources, as they can now grow and use their own crops. This increase in production has also allowed them to sell surplus crops, generating additional income.

Increased yields were particularly evident in both staple crops and vegetables. For example, participants in villages like Bhiraud-Naraharpur reported increased rice yields, as well as the ability to grow more wheat and barley. Some farmers expanded their land use, moving from small plots to larger areas, enabling them to grow and harvest more crops. The adoption of better agricultural practices, such as sowing rice in straight lines, was also credited with enhancing productivity.

As a result of the intervention, many households not only became self-sufficient in terms of their food needs but also started selling surplus produce. In some cases, women gained the opportunity to engage in market activities, selling vegetables and managing the income generated, which empowered them financially. The use of organic farming methods was highlighted as both a factor in increasing production and a health benefit to consumers.

The following figure shows the average input cost incurred by the farmer beneficiary after the intervention.

Figure 3.14: Input Cost occurred after the intervention

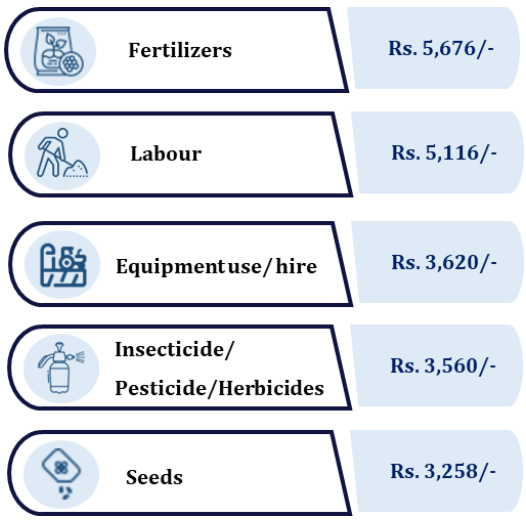
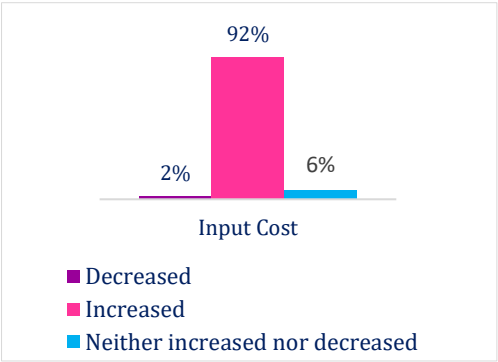


Figure 3.15: Whether input cost reduced



Reduction in input cost: A total of 9 beneficiaries reported a decrease in input costs after the intervention. Ninety-two percent beneficiaries reported increased input costs.

Through qualitative insights from beneficiaries, further highlighted the reason for increase in input costs to expansion of cultivation and more crops are being planted, overall expenses have increased despite cost-saving measures.

> *"The input cost is increasing as earlier we did less farming hence it used to cost less. Now we are doing more farming, everyone is planting more crops and hence the expenses are increasing."*
>
> - *FGD with women beneficiaries, Chhote Parakote, Tokapal*

Among those who remarked a decrease in input costs attributed it to the less usage of organic farming. Women have been trained to prepare Jiv-Amrit themselves using cow dung, dry leaves, and household waste. The process takes about 15 days for the mixture to ferment and become ready for use. Once applied to the soil, it acts as a natural growth enhancer, improving plant health and productivity.

Farmers observed that crops grew better and yielded more produce after using Jiv-Amrit. Several women highlighted that compared to chemical fertilizers, organic fertilizers like Jiv-Amrit led to stronger plants, healthier produce, and better soil conservation over time.

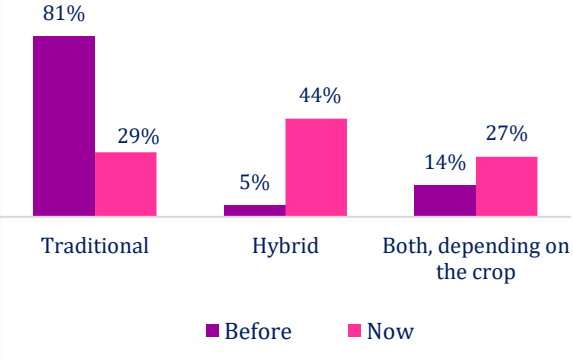
Since Jiv-Amrit is prepared using locally available ingredients, it reduces input costs for farming, making agricultural activities more economically viable for rural women. Additionally, it promotes environment-friendly practices by utilizing organic waste materials.

Overall, the adoption of Jiv-Amrit has been a transformative step in sustainable agriculture, ensuring higher yields, lower costs, and healthier soil for long-term farming success.

> *"Now the agriculture input cost is less because we are preparing organic compost at home and using it in land."*
>
> - *FGD with women beneficiaries, Kamanar, Darbha*

Usage of seeds: (Q317, Q318) The data indicates a significant shift in seed usage after the intervention. The reliance on traditional seeds dropped from 81percent to 29 percent, while the use of hybrid seeds increased from 5 percent to 44 percent, a transition toward higher-yielding varieties. Additionally, the proportion of beneficiaries using both traditional and hybrid seeds, depending on the crop, grew from 14 percent to 27 percent, reflecting a more adaptive and strategic approach to seed selection.

Figure 3.16: Types seeds used for cultivation before and after the intervention



Also, as observed before the intervention, 95 percent of beneficiaries relied on self for agricultural suggestions, which slightly decreased to 94 percent after the intervention, indicating continued self-reliance. Suggestions from relatives and other farmers were sought by 53 percent beneficiaries before the

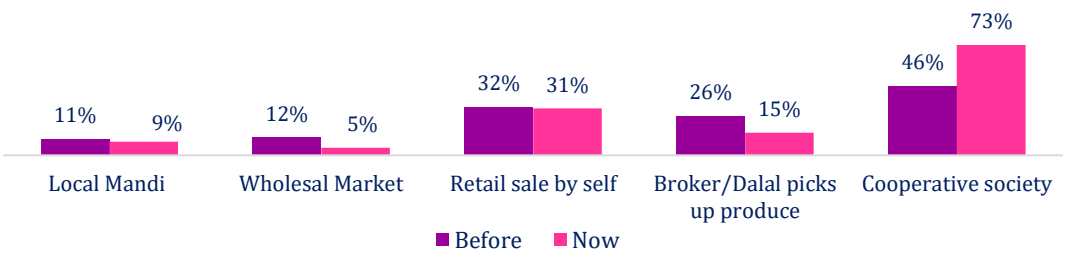
intervention, increasing marginally to 54 percent afterward. Notably, PRADAN NGO emerged as a significant source of advice after the intervention, with 52 percent of beneficiaries seeking guidance from them.

Through qualitative insights women beneficiaries reported a shift from purchasing rice from the market to adopting improved SRI (System of Rice Intensification) method for seed sowing, which enhanced productivity. Additionally, they learned seed treatment techniques before planting, ensuring better germination and crop resilience. Several participants noted that the seeds provided by PRADAN germinated more effectively in nurseries compared to those purchased from the market, which often had a high failure rate due to damage or poor quality. The nursery-based approach also offered protection from external threats, such as chickens eating the seeds, leading to higher germination success.

Furthermore, the intervention promoted the use of hybrid seeds, which resulted in higher yields and increased agricultural output. This shift not only boosted productivity but also reduced dependency on low-quality market seeds, enabling women farmers to achieve better returns from their farming efforts.

> *"The seeds provided by PRADAN NGO become germinated easily in nursery as compared to the seeds purchased from market that do not germinate easily and become damaged."*
>
> *- FGD with women beneficiaries, Kamanar, Darbha*

Figure 3.17: Buyers of crop/produce before and after the intervention

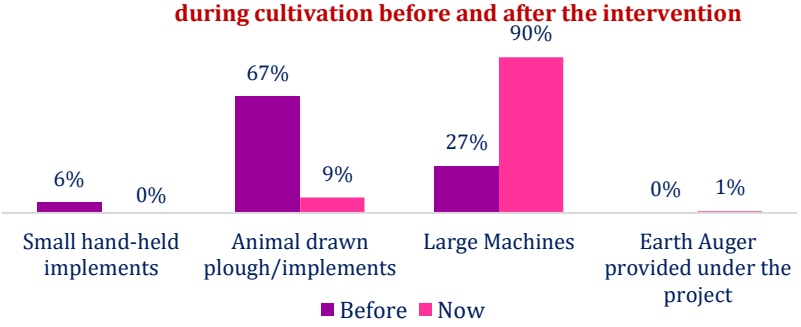


Forward market linkages: The data shows a significant shift in the buyers of crops/produce after the intervention. The proportion of beneficiaries selling to cooperative societies increased from 46 percent to 73 percent. Whereas, the percentage of beneficiaries relying on retail sale by self for selling of produce remained largely unchanged (32% to 31%), while those selling to brokers/dalals decreased from 26 percent to 15 percent, reflecting reduced reliance on intermediaries, better market access and improved pricing through collective bargaining.

Qualitative insights highlight experiences regarding the sale of produce and market linkages. Many of them now sell vegetables within their own villages, directly to other villagers, reducing the need to travel to distant markets. Some women mentioned setting up small shops in the village to sell items like potatoes, radish, and pumpkin. Prior to engaging with the Parivartan project, many of them faced difficulties selling their produce due to a lack of surplus or the means to access markets. In contrast, now they have better guidance on where and when to sell their crops, as well as how to store produce for easier sale. Several women noted that they sell in local markets such as Tokapal, Keshloor, and Nangur, with some also selling to traders or businesspeople who come to these markets. This shift has provided them with more opportunities to sell their produce and earn an income.

> *"The people from PRADAN told us where to sell the produce and where we can get more profit and at what time we should sell the produce."*
>
> *- FGD with women beneficiaries, Topper, Darbha*

Figure 3.18: Agricultural machinery or implements used during cultivation before and after the intervention



Increase in mechanization and usage of tools: In the *Figure 3.18* which depicts the data of agricultural machinery or implement used by the beneficiary before and after the intervention. The significant change was seen in the use of large machine which increased drastically from 27 percent to 90 percent after the intervention. Whereas, the use of animal-drawn ploughs/implements decreased from 67 percent to 9 percent which shows that the intervention has facilitated access to more mechanized farming tools with improving efficiency and productivity.

Qualitative insights show how the provision of tools and the establishment of tool banks significantly enhanced the efficiency of agricultural activities among women beneficiaries. Women were provided with essential farming tools such as sprayers, weeders, earth augers, rope lines, and fish nets, which not only reduced the physical labour involved in farming but also streamlined various agricultural processes. These tools played a crucial role in improving farm output, particularly for women engaged in farming and vegetable cultivation. One of the key advantages of the tool bank model was the shared access to farming equipment. In many villages, beneficiaries reported that tools were collectively used by multiple groups, with some tools serving as many as 80 women. This communal approach ensured that even women with limited resources could benefit from modern farming implements without the financial burden of purchasing them individually. The availability of tools such as earth augers facilitated tree planting and land preparation, while weeders helped maintain fields more efficiently. Similarly, the distribution of sprayers allowed women to apply pesticides and fertilizers evenly across their fields, leading to healthier crops and improved yields. The tool banks also promoted self-reliance and collective decision-making among women's groups.

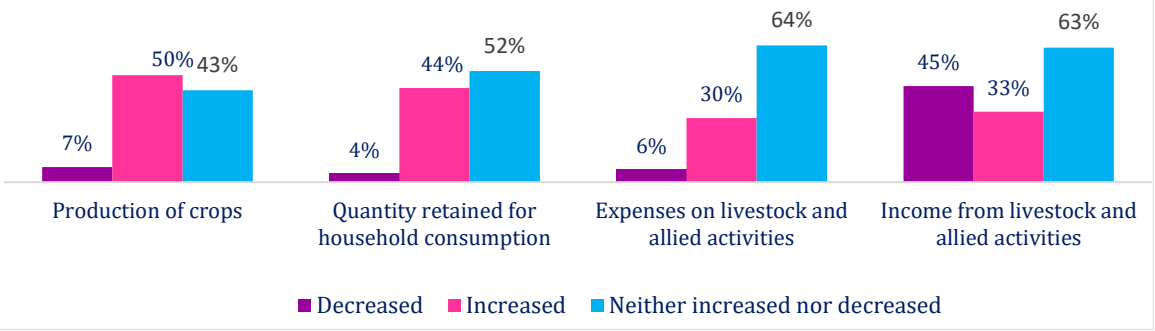
Many of these banks were managed by Self-Help Groups (SHGs) or village committees, ensuring equitable distribution and maintenance of the tools. Beneficiaries highlighted how this system encouraged cooperation and accountability within their communities. The presence of tools helped women overcome initial fears and limitations associated with farming, empowering them to take a more active role in agricultural decision-making. Beyond efficiency, the tool banks had economic benefits. Women saved money that would have otherwise been spent on hiring labour or renting equipment. In some cases, improved access to tools enabled them to cultivate their fields more effectively, leading to higher incomes.

> *"We were provided earth auger, weeder and pump set from PRADAN NGO. This has helped us in doing cultivation"*
>
> *- FGD with women beneficiaries, Topper, Darbha*

> *"The tool bank has been very helpful, especially with the tools like the sprayer and the medicine mixing equipment. It's made our farming work more efficient and helped improve crop yields."*
>
> *- FGD with women beneficiaries, Gawarsili, Naharpur*

LIVESTOCK RELATED INTERVENTIONS

Figure 3.19: Comparison of production, production retained for household consumption, expenses and income from livestock after the intervention



N=354 [Beneficiaries engaged in livestock or allied activities]

The data *(Figure 3.19)* reflects the outcomes on livestock and allied activities, regarding crop production, 50 percent of beneficiaries reported an increase, while 43 percent saw no change, and 7 percent experienced a decrease. Similarly, the quantity retained for household consumption improved for 44 percent, but 52 percent reported no change, and 4 percent saw a decrease.

In terms of expenses on livestock and allied activities, 30 percent reported an increase, while 64 percent saw no change, and 6 percent experienced a decrease. However, income from livestock and allied activities saw a decline for 45 percent, with 33 percent reporting an increase and 63 percent seeing no change. While production and consumption had increased for some, the financial returns from the activities were still constrained.

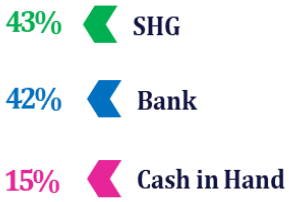
Among the 34 percent or 119 beneficiaries whose income from livestock and allied activities increased 86 percent says that it is because of the trainings and inputs given under the Parivartan Project.

Qualitative insights from FGD with women beneficiaries highlight the benefits of the trainings received on various aspects of livestock management, which has been instrumental in enhancing their knowledge and skills. In villages such as Gawarsili-Narharpur and Chhote Parakote-Tokapal, the women mentioned receiving training in poultry farming, including chicken breeding, and fish farming, with a focus on water management and production techniques. Additionally, some women from Chhote Parakote-Tokapal also took part in training for pig rearing, while others learned about the importance of planting multiple crops alongside animal husbandry. In Dumarkot-Bhanupratapur, training on poultry farming, including how to care for sick animals separately, was provided, while in Jampara-Bhanupratappur, the women received training on raising hens, goats, and fish. Furthermore, training in organic fertilization preparation and poultry health, such as administering injections to prevent diseases, was also shared. Some participants from Kamanar-Darbha and Topper-Darbha villages confirmed that they were offered similar training, although there were a few mentions of the absence of training on fish farming in certain areas. Overall, these trainings have been key in equipping the women with the skills needed to improve their farming and animal husbandry practices.

SHGs AND SAVINGS

N= 384 [Beneficiaries who saved money]

Figure 3.20: Top 3 Savings method used by Beneficiary



96 percent of beneficiaries reported saving money over the last 3 years, with the majority using methods such as Self-Help Groups (SHGs) (43%), banks (42%), and cash in hand (15%). In the *Figure 3.21*, the data indicates that there was 84 percent increase in savings among these beneficiaries' post-intervention. However, some beneficiaries noted a decrease in savings, while others reported no change.

Figure 3.21: Comparison of savings after the intervention

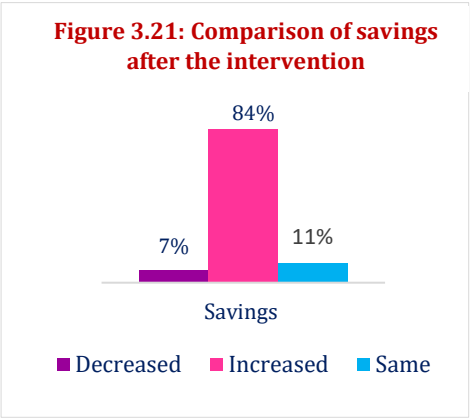
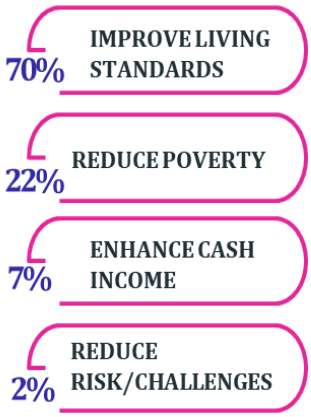


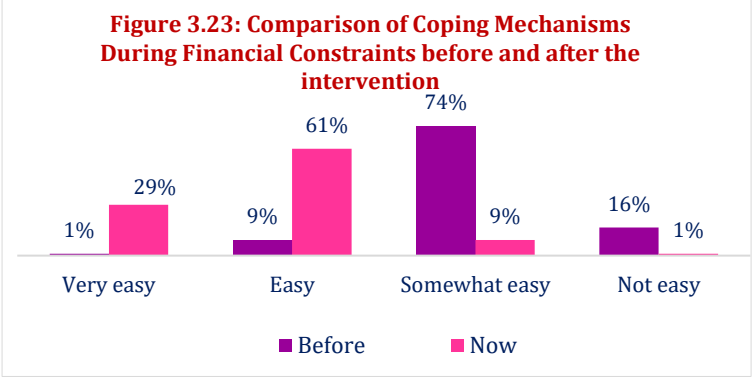
Figure 3.22: Diversification of livelihood activities



N= 400 [All Beneficiaries]

Figure 3.22 depicts the primary reason for diversification of livelihood activities was to improve living standards, with 70 percent of beneficiaries citing it as a key motivator. Additionally, 22 percent of beneficiaries indicated that diversification helps to reduce poverty. This shows expanding efforts to ensure livelihood diversification not only improves living standards. These insights reinforce the importance of promoting multi-source income opportunities, as they empower rural households to break out of poverty cycles while striving for long-term socio-economic advancement.

Figure 3.23: Comparison of Coping Mechanisms During Financial Constraints before and after the intervention



N= 400 [All Beneficiaries]

It was observed that there was a notable improvement in the ease of coping with financial constraints after the intervention. 29 percent beneficiaries now find it very easy to cope, compared to only 1 percent before the intervention. Similarly, the percentage of beneficiaries who find it easy to cope increased from 9 percent to 61 percent. In contrast, 9 percent now find it somewhat easy, a drastic decrease from 74 percent before. The shift indicates a clear

improvement and the intervention has increased financial resilience across the population.

Average mean score for Effectiveness – 3.3:

The project made significant strides in improving livelihood opportunities and enhancing skills among beneficiaries. The 3.3 score reflects meaningful progress, with many participants benefiting from training, exposure visits, and improved agricultural practices. While there is room for further maximizing impact, strengthening linkages with government schemes, enhancing follow-up mechanisms, and encouraging broader adoption of best practices can help unlock even greater effectiveness, ensuring that more households fully realize the benefits of the interventions.

3.5. EFFICIENCY – Is the intervention utilizing resources to achieve desired outcome with minimal waste?

The following section will examine the efficiency of the project by assessing how well resources were utilized to deliver interventions, and whether the intended outcomes were achieved with optimal use of time and effort.

To what extent are you satisfied with the support/ services provided to meet your water requirement by Parivartan Project/PRADAN	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR	CANNOT SAY
	7%	55%	36%	2%	0%	0%

N = 106 [Beneficiaries who received support and services related to natural resource management]

To what extent are you satisfied with the support/services provided to you to meet your community's requirement for improved agricultural practices, by Parivartan Project/PRADAN	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR	CANNOT SAY
	7%	43%	50%	1%	0%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent are you satisfied with the training provided to you to meet your needs	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR	CANNOT SAY
	3%	47%	50%	<1%	0%	0%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

The efficiency of the project in delivering key interventions is reflected in the high levels of beneficiary satisfaction across various domains. In terms of water management support, 62 percent of beneficiaries rated the services as either "very good" or "good," indicating that the project effectively addressed their natural resource needs. Similarly, for improved agricultural practices, 50 percent of respondents found the support acceptable, while 43 percent rated it as good, suggesting that while the interventions were beneficial, there remains scope for further enhancement. Training and skill enhancement services also demonstrated strong efficiency, with 47 percent of participants rating them as good and another 50 percent as acceptable. The low percentage of respondents rating services as poor or very poor highlights that resources were generally well-utilized to meet community needs. However, the predominance of good and

acceptable ratings suggests that while the interventions were useful, optimizing delivery mechanisms and expanding support could enhance overall impact and efficiency.

Further, the beneficiaries also acknowledged that the project was generally well-planned and executed efficiently, with timely meetings and prior communication. Many appreciated the structured approach, regular training sessions, and support in farming, which helped them enhance their agricultural productivity and income. There was no reported discrimination in the implementation process, and most materials and resources were provided on time. However, some noted delays in certain activities and highlighted gaps in the provision of fully functional tools and machinery. While the intervention was largely effective, ensuring the timely completion of all promised components could further enhance its impact.

The handover process was generally well-structured, with beneficiaries informed in advance about the project's closure. Many participants acknowledged that the implementing team remained engaged even after the project's completion, ensuring that the community was aware of the transition. In some villages, a formal program marked the project's conclusion, reinforcing community ownership. Beneficiaries expressed confidence in continuing the work independently, with some stating that they received guidance on sustaining the intervention beyond the project's timeline. This structured handover process reflects the efficiency of the intervention, ensuring continuity and long-term benefits for the community.

Average mean score for Efficiency– 3.6:

The project efficiently utilized resources to implement interventions, ensuring that services such as water management, improved agricultural practices, and capacity-building reached a significant number of beneficiaries. The score of 3.6 reflects that the project efficiently balanced cost and impact, minimizing waste while delivering essential support. However, optimizing service delivery mechanisms and addressing gaps in participation, particularly among those who did not engage in farming-related activities, could improve overall efficiency.

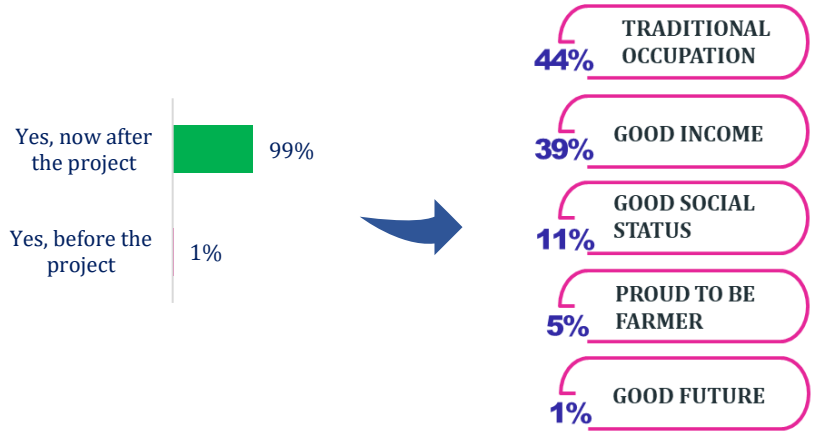
3.6. IMPACT – What difference does the intervention make?

This section examines the broader and long-term effects of the interventions, assessing how the project has contributed to meaningful changes in beneficiaries' lives, livelihoods, and community well-being.

LONG TERM RESULTS OF THE INTERVENTION

The data shows that 99 percent of beneficiaries now enjoy farming more after the intervention, while only 2 beneficiaries reported liking farming more before the intervention. The reasons for enjoying farming after the intervention include 44 percent who like it because it is a traditional occupation, and 39 percent who appreciate it for providing a good income.

Figure 3.24: Reasons for liking farming before and after the intervention



LIVESTOCK AND ALLIED ACTIVITIES

N= 354 [Household owning livestock]

The table below provides an overview of the various livestock and allied activities undertaken by the beneficiaries, including the average number of livestock owned, as well as their average income and expenses.

Table 3.4 Beneficiaries engaged in livestock and allied activities

	ENGAGED IN	AVERAGE NUMBER OF LIVESTOCK	AVERAGE INCOME	AVERAGE EXPENSES
Cow	26%	3	Rs. 788/-	Rs. 351/-
Buffalo	9%	3	Rs. 887/-	Rs. 181/-
Bullock/ox	52%	2	Rs. 592/-	Rs. 193/-
Goat	22%	7	Rs. 5,769/-	Rs. 466/-
Sheep	1%	9	Rs. 3,333/-	Rs. 167/-
Chicken	78%	8	Rs. 1,499/-	Rs. 333/-
Duck	7%	4	Rs. 1,181/-	Rs. 116/-
Pig	5%	3	Rs. 6,079/-	Rs. 53/-
Fishery	4%	103	Rs. 6,846/-	Rs. 1,961/-

- The majority of beneficiaries are engaged in chicken farming (78%), followed by bullock/ox rearing (52%). However, the highest earnings are observed from fishery and pig farming.

INCOME AND EXPENDITURE

- Beneficiary's income from farm (quantity sold * selling price per quintal (now)) and deducting the input cost incurred from farming (eg seeds, fertilizers etc.)

Average Income from farm — **Rs. 66,745/-**

- Beneficiary's income from allied activities and deducting the expenses incurred from it

Average Income from allied activities — **Rs. 3,145/-**

- Average yearly income of the household from non- farm income sources

Average Yearly Income of the Household — **Rs. 73, 886/-**

- 92% of the beneficiaries are engaged in selling non-timber forest product (NTFP)

Average Income from NTFP **Rs. 7, 155/-**

- Average monthly expenses incurred by the beneficiary's household

Average Monthly Expenditure of the Household **Rs. 4,410/-**

- Average annual income is the sum of income from farm, income from NTFP, income from allied activities, income from non-farm sources

Average Annual Income **Rs. 1,53,842/-**

The *Table 3.4* depicts the ownership of assets the beneficiary had before and after the intervention. The findings indicate a notable improvement in asset ownership among beneficiaries, suggesting enhanced economic stability and household resilience following interventions under the Parivartan Project. While ownership of agricultural land has remained consistently high (now – 99%; before – 97%), there has been a significant increase in access to modern amenities and productive assets.

The most remarkable shifts can be observed in ownership of mobile telephones (now – 96%; before – 63%), scooters/motorcycles/mopeds (now – 71%; before – 44%), and televisions (now – 59%; before – 36%), reflecting improved connectivity, mobility, and access to information. Similarly, an increase in the ownership of kitchen gardens (now – 53%; before – 31%) and cattle sheds (now – 34%; before – 24%) indicates strengthened household food security and livelihood diversification.

Infrastructure improvements are also evident, with pucca houses increasing from 10 percent to 20 percent and irrigation pumps from 5 percent to 14 percent, which suggests better housing conditions and enhanced agricultural productivity. While the increase in ownership of large farming equipment such as tractors/power tillers (now – 8% before – 5%) and threshers (2% unchanged) is relatively modest, it aligns with broader trends of mechanization and access to shared agricultural resources.

These shifts in asset ownership underscore the project's positive impact on improving household wealth, living conditions, and access to essential resources, ultimately contributing to beneficiaries' long-term economic and social well-being.

Table 3.5: Ownership of asset before and after the intervention

Ownership of Assets	Now	Before
Agricultural Land	99%	97%
Mobile Telephone	96%	63%
Bicycle	86%	77%
Semi-Pucca House	72%	71%
Scooter/Motorcycle/Moped	71%	44%
Television	59%	36%
Kitchen Garden	53%	31%
Cattle Shed	34%	24%
Pucca House	20%	10%
Pump (Irrigation)	14%	5%
Tractor/Power tiller	8%	5%
Thresher	2%	2%

N= 400 [All beneficiaries]

SHG and Participation of women: The beneficiaries reported being part of Self-Help Groups (SHGs) for an average of seven years. Women also indicated that SHG meetings are conducted monthly (96%) to discuss matters and make decisions during the intervention. Additionally, 95 percent of the respondents, or 380 beneficiaries, reported participating in these meetings.

Qualitative insights suggest that the intervention has also led to a notable increase in the participation of women in various aspects of community and agricultural life. Before the intervention, women did not have a collective space or group to interact, and they were largely isolated in their daily routines, focused solely on farming without much engagement with others in their village. However, with the support and training provided, women's involvement in cultivation and community decision-making has grown significantly. Women now actively participate in village development meetings, offering their opinions on ways to improve conditions for everyone. Their voices are increasingly heard, and their contributions are valued, signalling a shift toward greater gender inclusivity in local governance and community activities. This growing participation reflects a positive change in their roles both within the family and the broader village context, enhancing their empowerment and sense of agency.

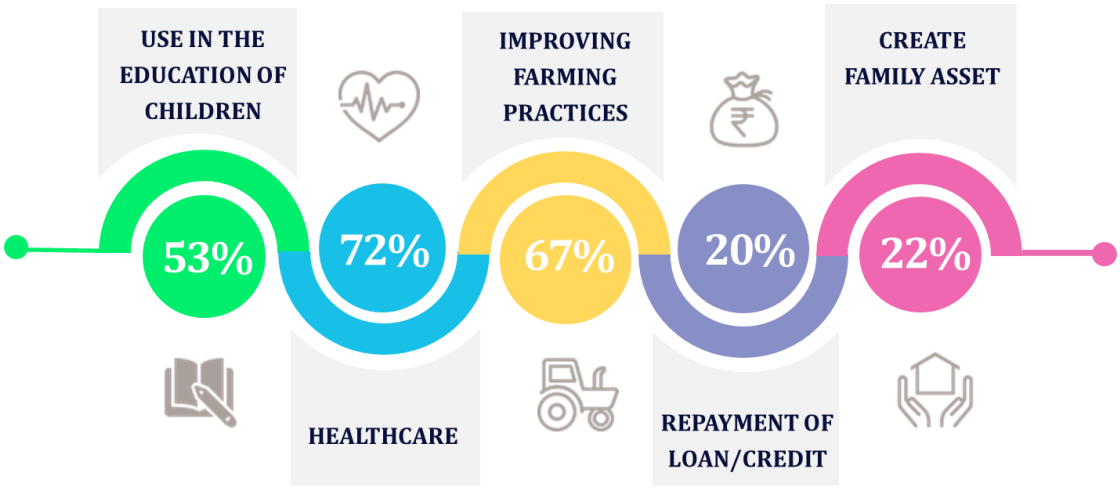
Further, the intervention has significantly contributed to the empowerment of women, both economically and socially. Many women have reported increased confidence, especially in public settings. They are now able to participate more actively in meetings, express their opinions without fear, and engage in discussions with men in ways they couldn't before. The increased income has allowed women to make important decisions independently, such as purchasing household items and improving their living conditions. The training provided has enabled them to take charge of their finances and make informed choices. Women are now more self-sufficient, contributing to their families' well-being by ensuring better education for their children and access to health services. Additionally, their social status has risen due to improved financial independence, and they are now able to travel and interact freely, without the restrictions they once faced. This empowerment is further demonstrated in the increased ability to contribute to community decision-making and engage in activities that were previously considered outside their reach. Overall, the intervention has not only boosted women's income but also their self-esteem, social standing, and ability to make decisions that impact their lives.

The intervention has also contributed to a significant increase in women's ability to make decisions, particularly regarding agriculture. Previously, women relied heavily on male family members for decision-making, especially in agricultural matters. However, with the training and support they have received, women now feel more confident in making decisions related to farming and other household matters. This shift signifies a greater sense of autonomy and empowerment, as women are no longer solely dependent on men for key choices and are increasingly involved in shaping their own futures and those of their communities.

> *"There has been a good change as compared to before. Earlier we were not able to do more saving but now it is possible. There has been a change in the way of our conversation as well. In the earlier days we were shy to discuss things with men and attend meeting. But now we don't feel anything and easily participate in meeting and giving our opinion in the meeting."*
>
> *- FGD with women beneficiaries, Chote Parakot, Tokapal*

> *"We have got so much right after joining the community. Right to get out of the house and get the opportunity to talk. We move forward."*
>
> *- FGD with women beneficiaries, Jampara, Bhanupratappur*

Figure 3.25: Ways to utilize the enhanced income through livelihood diversification



N= 400 [All Beneficiaries]

The above data in the *Figure 3.25* reveals that beneficiaries are utilizing their enhanced income from livelihood diversification primarily for healthcare (72%), followed by improving farming practices (67%), and children's education (53%). The prioritization to healthcare and education shows a strong focus on well-being and future stability while the investment in farming practices shows the commitment to improving productivity and sustainability.

Qualitative insights have highlighted how the intervention has had a profound impact on the participants' lifestyle, bringing about significant improvements in various aspects of their lives, primarily through the increase in income. This has led to a higher standard of living, enhanced access to essential services, and a better quality of life for families involved in the program.

Improved Education for Children: Previously, families were unable to provide quality education for their children, often resorting to government schools or Anganwadis. However, with the increased income, many families are now able to send their children to English-medium schools, which was a luxury before. The ability to afford better education has empowered children with more opportunities for the future. School uniforms are now maintained well, and families are able to ensure their children attend school regularly.

> *"Before, we used to send them to a government school or Anganwadi. Now, we are able to send them to an English medium school."*
>
> - *FGD with women beneficiaries, Bhodiya, Bhanupratappur*

Better Clothing and Personal Well-being: In the past, families struggled to buy clothes, and children often wore the same clothes for long periods. Now, with the additional income, families can purchase new clothes, not only for special occasions but also for daily use. This has positively impacted their self-esteem and confidence. Additionally, participants are now able to meet their personal needs, such as purchasing mobile phones, which were previously out of reach.

> *"Earlier, I could not buy good clothes. Now, I can buy good clothes. I can also buy mobile phones."*
>
> - *FGD with women beneficiaries, Bhodiya, Bhanupratappur*

Enhanced Housing Conditions: The financial improvement has allowed families to upgrade their living conditions. Many participants have moved from mud houses to brick houses, providing them with better durability, security, and comfort.

> *"In the past, our entire village used to be made of mud, not brick. Now we are making brick houses"*
>
> *- FGD with women beneficiaries, Dumarkot, Bhanupratappur*

Improved Access to Food: Prior to the intervention, participants were limited in the types of food they could afford, with basic foods and limited variety being the norm. Now, families are able to access a wider range of foods, including vegetables like mushrooms and paneer, which were previously unavailable to them. This has contributed to better nutrition and overall health.

> *"We can eat vegetables like mushrooms and paneer, which we did not know about before."*
>
> *- FGD with women beneficiaries, Bhodiya, Bhanupratappur*

Better Healthcare Access: The increase in income has also led to better access to healthcare services. Families are now able to afford medical treatment, even seeking care from outside hospitals in emergencies, which was not possible before. This improvement in health facilities has contributed to better health outcomes for participants and their families.

> *"In emergency we are now able to make treatment in hospitals as our income increased."*
>
> *- FGD with women beneficiaries, Topper, Darbha*

Word cloud visualization showing the empowerment of women beneficiaries

The size of the words in the word cloud corresponds to their frequency of usage in beneficiary responses.

Overall, the intervention has had a transformative impact on the participants' lives. By increasing their income, the program has not only addressed material needs but also empowered participants to make better decisions regarding their families' education, health, and well-being, thereby improving their overall quality of life.

INCREASE IN INCOME

To assess the economic impact of the interventions, respondents were asked to compare their current income levels to those from four years ago (2019-20). The question was designed to capture both quantitative and qualitative changes in income. If respondents could provide exact figures, their current and past incomes were recorded in absolute terms. If they were unable to quantify the change, they were asked to estimate the difference in percentage terms. For those who could not specify a numerical change, a qualitative scale was used, allowing them to describe their income status as "much better," "better," "same," or "worse." This multi-tiered approach ensured that varying levels of financial literacy did not hinder data collection, allowing for a more inclusive and comprehensive understanding of income trends among beneficiaries.

Table A: Change in annual income and expenses (for those provided absolute figure)

Category	Before interventions (4 years ago)	After interventions (currently)	Absolute change	% Change	No of the respondents provided the number
Annual income (a)	97216	136868	39652	41	173
Farming expenses (b)	16060	23526	7466	46	173
Other expenses (c)	11923	18046	6123	51	173
Net saving a-(b+c)	69233	95296	26063	38	

Table B: Change in annual income and expenses (for those provided %, no absolute figures were reported)

Category	% increase	% decrease	No change	% Change	No of the respondents provided a %
Annual income	13%	0%		13%	18
Farming expenses	10%	0%		10%	18
Other expenses	12%	0%		12%	18
Net saving	interpret qualitatively				

Table C: Change in annual income and expenses (for those provided qualitative data in the Likert scale, excluding those who responded in absolute and % figures)

Category	Much better	better	same	worse	No of the respondents responded qualitatively
Annual income	11%	85%	4%	0%	209
Farming expenses	18%	64%	18%	0%	209
Other expenses	18%	68%	14%	0%	209
Net saving	interpret qualitatively				

Total N=400

To effectively present this mixed method data (quantitative, percentage-based, and qualitative responses), it needed a three-part table.

- Quantitative data for respondents who provided income and expense figures (Table A).
  - Annual Income increased for many beneficiaries (N=173), with quantitative data showing a 41 percent rise and qualitative responses supporting this trend.
  - Farming expenses increased, due to the use of better inputs and package of practices
  - Other household expenses rose, universally including education, health, social needs, etc.
  - Net savings increased by 38 percent considerably indicating improved financial condition

- Percentage-based data – for those who shared percentage changes (Table B)
  - For these few beneficiaries, the increase in income and expenses at different rates as given, indicates an increase in savings.

- For those who described the change in words. (Table C)
  - The majority of such beneficiaries perceived their income as much better (significant increase) and better (some increase) and expenses have also increased as reported by a relatively lesser number of respondents, their net savings likely improved.

3.7 COHERENCE – How well does the project align with other interventions?

This section will assess how well the project aligns with other interventions, policies, and broader socio-economic trends. This will gauge whether the project activities complement, reinforce, or duplicate existing efforts and how effectively they fit within the larger development landscape.

Respondent opinion on whether project activities was relevant in addressing the needs of community

	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
To what extent do you agree or disagree that the Parivartan Project activities were relevant to addressing the needs of your community?	**5%**	**77%**	**19%**	**0%**	**0%**

N = 400 [All Beneficiaries]

On being asked whether the project activities were relevant to the needs of the community, a total of 83 percent beneficiaries (5% strongly agreed, 77% agreed) reported that they found the project activities relevant, while the activities broadly meet the community need there may be specific areas or groups where the relevance could be better addressed.

Insights from Focus Group Discussions (FGDs) with women beneficiaries highlight the profound relevance of the Parivartan Project in addressing long-standing challenges faced by their communities. The women described how, for years, their villages remained isolated, with even the village head (Sarpanch) showing little interest in their struggles. Government support was minimal, and external visitors hesitated to engage with them, dismissing their villages as too remote and difficult to access. Essential resources and services were far away, and women were forced to travel long distances on foot to access basic necessities. Despite these hardships, they took matters into their own hands and worked together to form village organizations, which eventually provided a platform for collective action and advocacy.

Before the intervention, economic insecurity pushed many families into migration for labour work, as agricultural practices were limited primarily to paddy cultivation for subsistence, leaving no surplus for

sale. Women recalled how vegetable farming was almost non-existent, and what little they grew was solely for household consumption. However, the introduction of improved farming techniques such as Machan farming and mulching brought a transformative change. The women emphasized that they were able to increase production, ensuring not just food security but also generating income through surplus sales. Through the FGDs, women beneficiaries shared how the project's impact went beyond farming – it enhanced their collective agency, self-reliance, and decision-making power.

The project's interventions align well with the broader socio-economic shifts in rural financial empowerment, particularly for women in Bastar, Chhattisgarh, and across India. The further findings from stakeholder interviews and FGDs, reflect a clear synergy between the project's objectives and the evolving needs of the community. Earlier, financial insecurity and lack of access to resources forced many families into migration and subsistence farming. Women had little control over household finances or decision-making. However, the project's focus on livelihood diversification, improved agricultural techniques, and financial inclusion has reinforced a structural change. Women are now earning through vegetable farming, fish cultivation, and engagement in MGNREGA work, reducing their reliance on loans and enabling them to make independent financial choices. These changes are not isolated but part of a larger trend seen in rural India, where targeted interventions are increasing women's participation in the economy. Additionally, the strengthening of women's collective agency through village organizations echoes national and global efforts to enhance women's financial decision-making and social mobility. By integrating economic, social, and institutional support, the project has created a coherent framework for sustainable change, aligning with broader development goals of rural resilience and women's empowerment in India.

> "Earlier women did not have money but now women have money. They sell vegetables and cultivate fish and some people makes work in MGNREGA. So, there is no problem. People can buy things of their own choice. For example, women can buy a saree of their choice, or clothes for their children. Now female takes their own decision and are sending their children to good school and providing better education and all these things become possible due to HDFC Parivartan project."
>
> - KII with VO, Lendra, Darbha

Average mean score for Impact – 3.5:

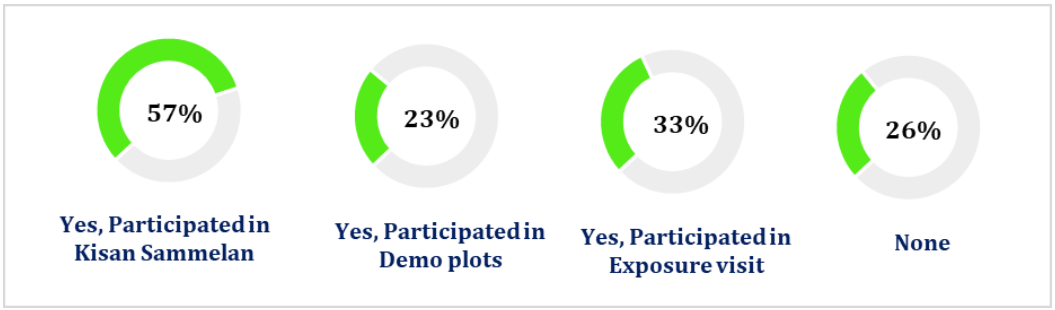
The project has had a significant impact on economic stability, women's empowerment, and community resilience, as reflected in the 3.5 score. The increase in farming engagement, diversification of income sources, and improved financial decision-making among women highlight its success in fostering long-term change. However, ensuring sustained benefits post-project and expanding the reach of interventions to neighbouring communities could enhance the overall transformative impact.

3.8 SUSTAINABILITY – What benefits of the intervention last?

This section will focus on the long-term viability and continuity of the interventions introduced under the Parivartan Project, assessing whether the benefits, practices, and resources provided can be sustained beyond the project's duration. It will examine the extent to which beneficiaries have integrated these interventions into their daily lives, the role of community ownership, and the availability of institutional or financial mechanisms to support ongoing impact.

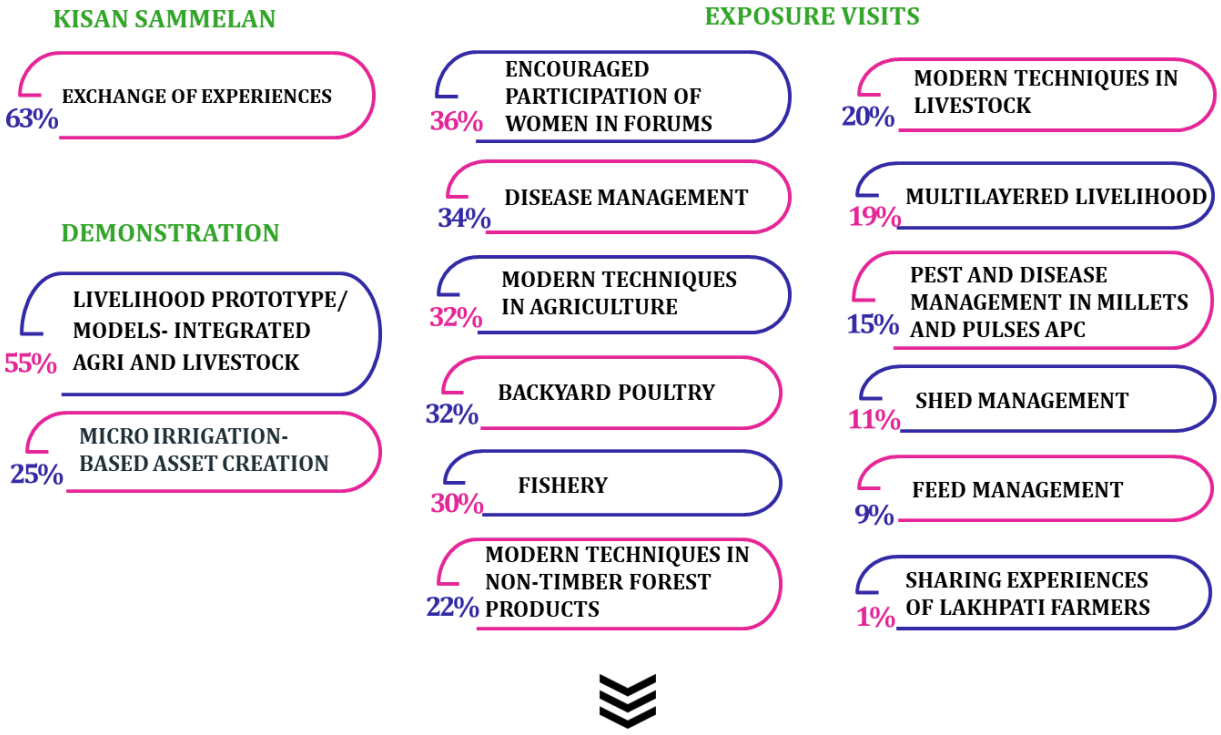
CONVERGENCE OF THE INTERVENTIONS

Figure 3.26: Participation of Beneficiaries in different farming related activities



The *Figure 3.26* shows the participation of beneficiaries in different farming related activity. Of all the beneficiary 57 percent of respondents participated in Kisan Sammelans, making it the most attended activity, followed by 33 percent in exposure visits and 23 percent in demo plots. However, 26 percent of the beneficiary did not participate in any farming related activity, which highlights there is lack of awareness among farmers resulting in less participation.

Figure 3.27: Type of training received in the Kisan Sammelan or demo plots or exposure visits



The training was organized mostly by HDFC Bank CSR/ NGO partner/ PRADAN (87%) ; GOVERNMENT (7%)

N= 296 [Beneficiaries received training in Kisan Sammelan, or demo plots or exposure visits]

The above data highlights the training beneficiaries received to enhance agriculture-related practices. In Kisan Sammelan, 63 percent of beneficiaries reported that they learned through experience exchange. During Demonstrations, beneficiaries reported learning from livelihood prototypes and models—including integrated agriculture and livestock systems (55%) and micro-irrigation-based asset creation (25%). Additionally, from exposure visits, beneficiaries reported learning primarily about modern techniques in livestock (20%), followed by multilayered livelihood approaches (19%), pest and disease management in millets and pulses APC (15%), and shed management (11%).

Qualitative insights highlight that the farmers actively participated in agricultural meetings and expos, which provided them with exposure to improved farming techniques and market opportunities. Many women mentioned attending the Krishi Mela rally, where entire villages or selected members from women's groups traveled together to learn about various agricultural practices. In these events, they observed how crops like bitter gourd, ladyfinger, and okra were grown using cow dung manure, and they also saw home gardens developed with Machan structures. Additionally, they attended an expo focused on poultry farming in Mawalipadar, where they learned about better livestock management. Another expo showcased vegetable cultivation, where farmers were encouraged to explore different techniques for growing crops such as cowpea, ridge gourd, bitter gourd, and tomatoes. Some women also participated in Krushi Samilani, a farmers' meeting where they visited different locations to see a variety of farming methods. While these learning opportunities were valuable, some participants expressed challenges in attending due to logistical or financial constraints. Overall, these events played a crucial role in expanding the farmers' knowledge and encouraging the adoption of improved agricultural practices.

Beneficiaries have adopted various Good Agricultural Practices (GAPs) under the intervention. The most widely adopted practice is Machan preparation for vegetable cultivation/trellis-based creeper farming (65%), followed by disease and pest management (49%). Additionally, 23% of beneficiaries have implemented multi-layered farming, and 21% have adopted Backyard Poultry (BYP) disease management. The high adoption of trellis-based farming shows that there is a strong shift toward space-efficient and high-yield cultivation methods.

Table 3.6: Good Agricultural Practices (GAPs) adopted by beneficiaries

Machan preparation for vegetable cultivation /Trellis-based creeper	65%
Disease and pest management	49%
Multi-layered farming	23%
BYP-Disease Management	21%
BYP-Feed management	14%
Back Yard Poultry (BYP) - Shed Management	11%
Mulching	10%

Qualitative insights highlight how Machaan farming has brought a significant transformation in vegetable cultivation for women farmers who previously relied on traditional open-field methods. Earlier, farming was less efficient and highly vulnerable to insect attacks, waterlogging, and plant damage. However, after joining Self-Help Groups (SHGs) and receiving training from organizations through PRADAN, farmers adopted Machaan farming. This method involves growing creeper vegetables on a raised trellis structure made of wood, bamboo, ropes, and nets, offering better protection and improved yields.

One of the most notable benefits of Machaan farming has been the increase in production and income. Farmers have reported rise in yield, with the ability to grow more crops in limited space. The structured setup allows for the simultaneous cultivation of two to three crops, further boosting income. In addition, vegetables such as bitter gourd, bottle gourd, ridge gourd, and cowpea now thrive better due to reduced exposure to insects and ground moisture. Unlike traditional methods where vegetables often rotted due to excess water, Machaan farming ensures that produce remains in better condition, improving both quantity and quality for market sale.

Beyond higher yields, this farming method has enhanced resource efficiency. By keeping crops elevated, it prevents waterlogging and soil erosion, ensuring that the plants grow under optimal conditions. Farmers have also been able to utilize the space beneath the Machaan for additional cultivation, maximizing land use. The shift has been a learning process for many, as women who had no prior exposure to structured vegetable farming have now gained the skills to build and maintain these trellis structures. Initially, some

farmers hesitated to adopt this method, but after witnessing increased production in neighboring farms, more people embraced the technique. In some villages, Machaan farming has become a widespread practice, with entire communities transitioning to this approach, such as one village where all 19 households have implemented it.

Overall, Machaan farming has significantly improved food security, reduced losses, and increased household incomes. The structured training and support provided by SHGs and agricultural organizations have empowered women farmers with new knowledge and techniques, enabling them to cultivate crops more effectively. This transformation not only ensures better livelihoods for farming communities but also strengthens their role in sustainable agricultural practices.

N= 351[Beneficiaries who have received any skill related training]

- Of all the beneficiaries, 88 percent or 351 beneficiaries have received any kind of skill training for enhancing their agriculture or livestock related practices for their livelihood. The below *table 3.7* represents the training which held in the project area under the project.

Table 3.7: Type of training received under the project

Integrated agriculture and livestock system	89%	Developing agriculture production cluster	25%
Improved agriculture practices	47%	Preparing village development plan	23%
Land-based crop planning	37%	Triggering women's identity and recognition as farmers	23%
Enhancing participation in farming	37%	Collective-based livelihood planning	17%
Enhanced participation of women in forums	32%	Ensuring package of practices of different crops	16%
Collective farming	30%	Enhancing expenditure-related decision-making at the HH level	11%
Credit planning	25%	Helped understand market dynamics	3%

N= 351[Beneficiaries who have received any skill related training]

Under the project, beneficiaries received training in various aspects of agriculture and community participation. The most common training was on the Integrated Agriculture and Livestock System (89%), followed by Improved Agricultural Practices (47%), Land-Based Crop Planning (37%), and Enhancing Participation in Farming (37%). Additionally, 32% of beneficiaries were trained in women's participation in forums, reflecting efforts toward gender inclusivity.

- The training was primarily organised by ***HDFC Bank CSR (97%)***

Qualitative insights highlight holistic trainings received in agriculture and livestock management, equipping them with essential skills to enhance productivity, sustainability, and market access. These trainings not only improved their technical knowledge but also empowered them to make informed decisions regarding their farming and livestock practices.

Table 3.8: Type of agriculture-based skill training received

Growing fruits & vegetables	74%	Soil Testing	19%
Pest and Disease Management	44%	Weed Control	15%
Creeper Farming	43%	Micro-irrigation techniques like drip, sprinkler	14%
Organic Farming	43%	Market linkage	12%
Vermi-Composting	37%	Multi-layered cropping	11%
Trellis/Stake/Cage Method	30%	Livestock Integration	9%
Crop Rotation	27%	Mulching	8%
Nadep Pits	21%	Crop Diversification	5%
Inter-cropping	20%	Rainwater Harvesting	3%

N= 351[Beneficiaries who have received any skill related training]

Beneficiaries have received agriculture-based skill training in key areas, with the highest participation in growing fruits and vegetables (74%). Training in pest and disease management (44%), creeper farming (43%), and organic farming (43%) was also provided, focusing on improving crop health and sustainable practices. Additionally, 37% of beneficiaries were trained in vermi-composting, while 30% learned the trellis/stake/cage method for crop support. Through these training sessions, a positive impact was observed, with a strong emphasis on horticulture and organic farming, indicating a shift toward sustainable and diversified agricultural practices.

- The training was mainly conducted by ***HDFC Bank CSR (97%)***

Agriculture related training: Women were educated on essential agricultural techniques, including the correct irrigation systems, organic fertilizer preparation, and seed sowing. As one participant shared, they learned about the irrigation system, how to prepare organic fertilizers, and how to plant seeds in the land. This knowledge was reinforced through practical training on vegetable cultivation, organic pesticide use, and the benefits of different farming methods like "Machan" farming and trellis farming.

Training also extended to more specialized areas, such as mushroom cultivation, chicken breeding, and medicinal plant farming, with a focus on sustainability and organic practices. For instance, participants learned how to grow mushrooms, prepare medicine from plants, and even pack mushrooms for market sales. The incorporation of both modern and traditional knowledge was emphasized, blending indigenous seeds and hybrid varieties, as shared by one participant who learned the benefits and challenges of both.

Additionally, women were taught about market linkages. Training on how to connect with the market, sell collectively, and manage earnings was also provided. This was not just limited to agricultural products but extended to how to reach the market with their produce in an organized and profitable manner.

Table 3.9: Type of livestock-based skill training received

Poultry/ Duck Farming	75%	Market Linkage	15%
Goat Farming	34%	Buffalo Farming	11%
Cow Farming	31%	Pig Farming	10%
Aquaculture/ Fishery	26%	Productivity Enhancement	9%
Backyard Poultry	23%	Sheep Farming	7%
Feed and Fodder Management	17%	Not received livestock related training	2%

N= 351[Beneficiaries who have received any skill related training]

Beneficiaries received livestock-based skill training primarily in poultry/duck farming (75%), followed by goat farming (34%) and cow farming (31%). The high participation in poultry/duck farming shows focus on low-investment, high-return livestock activities, which are easier to manage and scale. Also, the data indicates limited access to resources, market linkage or training opportunities in these areas.

- The training was mainly conducted by ***HDFC Bank CSR (94%)***

Qualitative insights on livestock related trainings: The women shared that they received training in various aspects of livestock management, which has been instrumental in enhancing their knowledge and skills. In villages such as Gawarsili-Narharpur and Chhote Parakote-Tokapal, the women mentioned receiving training in poultry farming, including chicken breeding, and fish farming, with a focus on water management and production techniques. Additionally, some women from Chhote Parakote-Tokapal also took part in training for pig rearing, while others learned about the importance of planting multiple crops alongside animal husbandry. In Dumarkot-Bhanupratapur, training on poultry farming, including how to care for sick animals separately, was provided, while in Jampara-Bhanupratappur, the women received training on raising hens, goats, and fish. Furthermore, training in organic fertilization preparation and poultry health, such as administering injections to prevent diseases, was also shared. Some participants from Kamanar-Darbha and Topper-Darbha villages confirmed that they were offered similar training, although there were a few mentions of the absence of training on fish farming in certain areas. Overall, these trainings have been key in equipping the women with the skills needed to improve their farming and animal husbandry practices.

Further, the training sessions under Project Parivartan were largely perceived as valuable and impactful by the participants with 82 percent of participants finding it very useful (10%) or useful (72%).

According to you how did you find the training received under Project Parivartan?	VERY USEFUL	USEFUL	SOMEWHAT USEFUL	NOT USEFUL	NOT USEFUL AT ALL
	10%	72%	18%	<1%	0%

N = 351 [Beneficiaries who received any kind of skill training]

Table 3.10: Reasons for finding the training useful

BUSINESS/INCOME RELATED

Increased the cultivation area	46%
Increased household consumption	37%
Helped increase income	37%
Learned to contribute to village development plan	29%
Increased adoption of improved agricultural practices	26%
Increased saleable produce	26%
Increased productivity	21%
Increased regularity in irrigation	21%
Helped pursue alternative sources of income	12%
Increased knowledge of improved agricultural practices	7%

PARTICIPATION/ DECISION MAKING RELATED

Increased participation in village-level decision-making led to enhanced self-confidence	68%
Increased participation/interest in farming	64%
Increased expenditure-related decision-making at the household level	33%
Increased participation in forums	28%
Enhanced social standing in family and community	7%

The question was asked to the beneficiaries who have received any kind of skill training and found that the training was useful. After that if the training was found to be useful by the beneficiary it was asked the reason by which they felt that the training was useful to them. From the business/ Income related training, majority of the beneficiary reported that there has been an increase in cultivation area (46%); increased in household consumption and increase in income (37%). Whereas, from participation/ decision making related, the beneficiaries mostly reported that participation in village level decision making led to enhanced self-confidence (68%); their participation /interest in farming increased (64%) and their expenditure related decision making at the household level increased (33%).

Average mean score for Sustainability – 3.6:

With a 3.6 score, sustainability emerged as a strong area for the project, indicating confidence among beneficiaries in continuing the practices and benefits beyond the project's timeline. The establishment of self-help groups, adoption of improved agricultural techniques, and increased financial literacy contribute to long-term resilience. Strengthening community-led initiatives and institutionalizing support mechanisms could further solidify sustainability and encourage broader replication of successful models.

4 CASE STUDY

Balmati Baghel: A Woman's Journey from Struggle to Success in Poultry Farming

For years, life in Gadamguda, a small village in the Darbha block of Chhattisgarh's Bastar district, followed a predictable rhythm. Families depended on small-scale farming, struggling with erratic incomes and limited resources. Balmati Baghel, a local farmer, was no exception. But today, she stands as a testament to how knowledge, training, and persistence can transform not only an individual's life but an entire community.

"Before, I had nothing. No savings, no furniture at home, no proper way to earn a living," Balmati recalls. *"Now, I have a thriving poultry business, I send my children to good schools, and I help others in my village learn how to succeed in farming and poultry."*

A New Beginning with Poultry Farming

Balmati's journey took a turn when she became involved in the HDFC Parivartan Project, implemented by PRADAN NGO. She had been farming for years, but the unpredictability of crops made financial stability difficult. When she was introduced to poultry farming, she realized its potential. *"Poultry farming is different. Unlike traditional farming, you do not need large acres of land. Chickens can be raised in a small space, and they do not require as much manual labor as goats or cattle,"* she explains.

What started with a single hen quickly grew into a business. With training and support from PRADAN, Balmati expanded her poultry farm, learning about proper feed, vaccinations, and disease prevention. *"Earlier, we raised 'desi' chickens, which took six months to grow. But after learning about 'Sonali Murgi,' I switched. They grow faster, in just three months, and sell for nearly the same price,"* she says.

Overcoming Challenges: Learning to Manage Poultry Disease and Nutrition

Poultry farming, however, came with its own challenges. Disease outbreaks often wiped-out entire flocks, and feed shortages affected growth. Balmati credits her training with helping her tackle these issues head-on. *"Before, we did not know that hens needed vaccinations. We thought they died naturally. Now, I vaccinate my chickens every three months and use medicines like Kriminashak to prevent diseases,"* she says.

She also learned to make poultry feed at home, mixing rice, oil residues, and dried fish to ensure proper nutrition. *"Just like humans need balanced food, hens also need the right nutrition to grow well,"* she explains.

But it was not just about learning; it was about sharing knowledge. Balmati became a Pasu Sakhi – a community livestock caretaker – helping others in her village vaccinate and care for their poultry. *"I visit homes, administer vaccines, and teach people how to prevent disease. It feels good to help others,"* she says.

Financial Independence and a Better Life for Her Family

Before poultry farming, Balmati's family depended entirely on her husband's farming income. Money was tight, and buying even basic household items was a challenge. *"We did not have a proper bed, cupboard, or*

sofa. Even buying a bicycle was difficult. But after poultry farming, I saved money and gradually bought everything – a cupboard, a bed, a sofa, even a scooter," she says proudly.

More importantly, she could afford to send her four children to good schools. Her eldest daughter is studying computer science, and two of her other children are enrolled in Ekalavya School, a well-regarded institution in the district. *"Education is the most important thing. I never wanted my children to struggle like we did,"* she says.

Building a Sustainable Business and Market Linkages

Balmati's success was not just about raising chickens – it was about selling them effectively. She learned that selling in bulk was more profitable than selling individual chickens. *"Instead of selling one or two at a time, I gather chickens from different households and sell them together in the market. This way, we get a better price,"* she explains. Through PRADAN, she also established a supply chain for poultry feed and vaccines. *"Earlier, we struggled to get medicines. Now, PRADAN helps us source everything from Raipur. We even got a deep freezer to store vaccines, which has helped reduce losses,"* she says.

Empowering Women Through Knowledge Sharing

Perhaps the most remarkable aspect of Balmati's journey is the impact she has had on others. In her role as an SHG leader and Pasu Sakhi, she has encouraged many women in her village to take up poultry farming. *"Earlier, women here did not work outside the house. They were dependent on their husbands for money. Now, many are earning through poultry and goat farming. They attend meetings, learn about new techniques, and contribute financially to their families,"* she says.

The transformation is not just economic – it's social. Women who once hesitated to speak up now actively participate in discussions. *"Before, I would not talk to officials or visitors. Now, people respect me. They call me a 'doctor' because I vaccinate chickens and treat livestock,"* she remarked.

The Road Ahead: Expanding and Sustaining Growth

Despite the progress, challenges remain. Water scarcity, market fluctuations, and occasional disease outbreaks continue to be hurdles. Balmati believes the solution lies in better infrastructure and continued support. *"If we can get more solar pumps and better storage facilities, we can expand further. We also need more direct market linkages so that farmers get fair prices,"* she says. Her vision extends beyond her own success. *"I want every woman in my village to become financially independent. If I could do it, they can too,"* she says.

A Story of Transformation and Hope

Balmati Baghel's journey – from struggling farmer to successful poultry entrepreneur and respected community leader – is a story of resilience, learning, and transformation. *"Earlier, people did not take me seriously. Now, they listen. They ask for my advice. I feel proud that I have built something not just for myself, but for my entire village,"* she says. Her story is a testament to the power of knowledge, community support, and sheer determination. And as more women in Gadamguda take up poultry farming, it is clear that the seeds of change have been sown—and they are growing strong.

From Tradition to Transformation: Unita Kuldeep's Journey in Sustainable Farming

For generations, farming in the small village of Dumarkote, nestled in the heart of Chhattisgarh's Kanker district, followed a predictable rhythm. Wheat and pulses dominated the fields, and traditional methods reigned supreme. But for Unita Kuldeep, a 38-year-old farmer, the past few years have rewritten the story of agriculture – and her life.

"When we first heard about the training, some of us were hesitant," Unita recalls. *"We had always done farming the same way – why change it now?"* But curiosity won over skepticism. She joined the *Maa Shakti* Self-Help Group in 2018 and soon found herself at the forefront of a new approach—*Machan agriculture farming*, an advanced technique introduced through the *HDFC Parivartan Project*, implemented by PRADAN NGO.

A New Way to Farm, A New Way to Live

With just 2.5 acres of land at her disposal, Unita learned how to optimize crop production. Trainers from PRADAN guided her through soil preparation, row spacing, and organic fertilization. She invested in a tractor-fitted machine for ploughing – saving time and labor – and began using polythene sheets to enhance soil moisture retention. *"Before, we planted seeds by hand. It took days. Now, with these techniques, we finish in just hours,"* she explains.

Her farm soon became a showcase for diversified vegetable cultivation – brinjals, bitter gourd, bottle gourd, long beans, and cluster beans flourished where only pulses had once grown. The transition was not just about crops – it was about confidence. *"Earlier, I never spoke to outsiders, let alone officers. Now, I can confidently share my experiences,"* she says with pride.

Challenges and Triumphs

Unita and her family faced challenges of unavailability of water. Despite this setback, Unita and her family adapted. They shifted cultivation to another plot near a canal, using a diesel pump for irrigation. The results were astounding—daily harvests of 100 kg of brinjals, 70 kg of long beans, and 60 kg of bitter gourd. The impact was tangible: *"In just 2-3 months, we saved Rs. 30,000-Rs. 40,000 from vegetable farming. With that money, we bought a bike,"* she shares, a sign of newfound financial stability.

Beyond the Fields

Unita's journey did not stop at farming. Recognizing her leadership skills, she was appointed *chairperson* of multiple community groups. She became actively involved in the *Bhumgadi Women Farmers' Producer Company*, traveling across villages to procure and sell maize, *kodo* millet, and tamarind. Her efforts not only brought her additional income but also strengthened market linkages for other farmers.

Her transformation extends beyond economics. *"We eat better now, dress better, and even our self-respect has grown,"* she reflects. *"Earlier, women here would not speak to male officers. Now, I travel, attend meetings, and even negotiate prices in the market."*

The Power of Knowledge and Community

For Unita, the project was more than just agricultural training – it was a shift in mindset. *"We used to be like the frog in the well – only seeing our small world. Now, we've seen what's possible,"* she says. Her story is a testament to the power of knowledge, resilience, and community-driven change.

As she looks ahead, her goals are clear. *"If we get a sustainable water source, we can grow even more. We can change our future,"* she says. And if her journey so far is any indication, change is not just a possibility – it's a certainty.

Cultivating Change: The Rise of Laxmi Usendi as a Community Leader in Agriculture

For years, farming in the small village of Puriyara, located in Chhattisgarh's Kanker district, was a solitary endeavor. Families toiled in their fields, using conventional methods, often struggling with poor-quality seeds, water scarcity, and limited market access. But for Laxmi Usendi, a 34-year-old farmer, the arrival of the *HDFC Parivartan Project*, implemented by PRADAN NGO, was more than just an agricultural intervention—it was a turning point in her life.

"When they first came to our village, I was just another farmer," Laxmi recalls. *"I had no idea that within a few years, I would be leading meetings, distributing seeds, and helping other farmers grow their incomes."*

From Pasu Sakhi to Agriculture Entrepreneur

Before joining the *Parivartan Project* in 2020, Laxmi was already engaged in community work. She had served as a *Pasu Sakhi* under the National Rural Livelihood Mission's *Bihan* program, assisting women with poultry and livestock management. But deep down, she knew her passion lay in agriculture. *"I joined as Pasu Sakhi to gain experience, but I always wanted to focus on farming,"* she says.

Her commitment did not go unnoticed. When PRADAN began identifying potential Agriculture Entrepreneurs (AEs) – community leaders who could guide other farmers – Laxmi's name was at the top of the list. *"I was already working closely with them, organizing meetings and mobilizing farmers. They saw my interest and recommended me,"* she explains.

The Knowledge Revolution

This intervention not only provided resources; but also built the knowledge of the community. Laxmi underwent extensive training at the *Krishi Vigyan Kendra*, where she learned advanced techniques in seed production, and soil management. She also received hands-on training in mushroom farming, fisheries, poultry management, and even mango plantation. *"Before, we relied on whatever seeds were available in the market. Now, I understand the importance of seed quality and soil preparation,"* she says.

Her training in fisheries took her to Pakhanjur, where she learned how to breed and feed fish effectively. Poultry training led her to the village of Santra, where she observed successful community-based poultry

farming. *"They did not just teach us in a classroom – they took us to real farms, showed us the work, and made us do it ourselves,"* Laxmi recalls.

Building a Sustainable Seed System

One of Laxmi's biggest contributions has been in seed distribution and management. Farmers in Puriyara often struggled with inconsistent seed availability, leading to delayed sowing and lower yields. Laxmi changed that. *"Instead of depending on the market, I convinced farmers to save high-quality seeds from their best crops. I would buy these seeds at a fair price, store them, and distribute them in small packets when needed,"* she explains.

Her efforts ensured that farmers had access to reliable seeds on time. She even introduced a grading system, where seeds were packed in different weights, catering to farmers with small and large plots. *"Farmers with only a little land do not need a big bag of seeds. I started making Rs. 10 and Rs. 50 packets for them,"* she says.

But her work did not stop at seeds. Laxmi also facilitated organic fertilizer exchange within the community. Farmers who had excess cow dung were encouraged to sell it to those who needed it, creating a local, sustainable solution.

Overcoming Challenges, Gaining Trust

The road was not always easy. One of the biggest challenges Laxmi faced was convincing farmers to adopt new techniques. *"Many were sceptical. Some even attended meetings drunk and disrupted discussions,"* she says. But over time, as they saw the results – higher yields, better income – they started listening.

Money was another issue. Farmers often struggled to pay for seeds upfront, forcing Laxmi to invest her own savings to keep the distribution going. *"At first, they would not pay me on time. Some took a year to return the money,"* she recalls. But persistence paid off. As farmers saw the quality of her seeds, they started paying in installments, and eventually, her monthly income rose from Rs. 2,000 to Rs. 5,000.

A New Role for Women in Farming

Perhaps the most significant impact of the intervention has been the transformation of women's roles in agriculture. *"Before, women were confined to household work. They did not even attend meetings,"* Laxmi says. *"Now, they are actively involved in farming, fisheries, and poultry. In fact, women farmers are earning more than men in some cases."*

This shift in mindset has empowered women financially and socially. *"Women are sending their children to better schools. They have money in their hands and decision-making power in their families,"* she observes.

The Future of Farming in Puriyara

Despite the project's official end in 2023, Laxmi continues her work as an AE. She has started her own small nursery, growing and selling saplings for tomatoes, brinjals, chilies, and cauliflowers. *"Buying seeds from the market is expensive. By growing them myself, I ensure quality and keep costs low,"* she explains.

Her goal is to further strengthen the community's agricultural ecosystem by improving irrigation access. *"We still struggle with water. Farmers fight over irrigation because resources are limited,"* she says. She believes that better water-sharing mechanisms and more solar-powered pumps could solve this issue.

A Story of Transformation

Laxmi's journey is more than just a success story – it is a testament to the power of knowledge, leadership, and community-driven development. *"Before this, I never thought I could speak in front of people, let alone lead meetings,"* she reflects. *"But now, I see that if we share knowledge and support each other, we can change not just our farms, but our lives."*

Her transformation – from a farmer to a leader, a mentor, and an entrepreneur – mirrors the larger transformation taking place in Puriyara. The seeds of change have been planted, and under the right conditions, they will continue to grow.

5 Discussion – through OECD DAC Framework

The OECD DAC framework has defined 6 evaluation criteria – relevance, coherence, effectiveness, efficiency, impact, and sustainability. These criteria provide a framework used to determine the worth of an intervention. They serve as the basis upon which evaluative judgments are made. This section analyses the findings of the study as per the given evaluation criteria.

4.1. RELEVANCE

The findings strongly affirm the relevance of the intervention in addressing the critical needs and priorities of the target community. The intervention's ability to improve market access and ensure remunerative pricing has been instrumental in strengthening agricultural livelihoods, with 96 percent of beneficiaries reporting better prices for their produce. The role of cooperatives and MSP mechanisms has provided essential support, aimed at enhancing farmer incomes. Additionally, the significant increase in crop insurance uptake from 34 percent to 73 percent underscores how the intervention has successfully bridged gaps in risk mitigation, fostering resilience against climate uncertainties.

Beyond market access, the intervention's emphasis on agricultural support – through tool banks, institutional credit, seed banks, and irrigation assistance has addressed structural barriers to productivity. Notably, the promotion of enterprise development through SHG-based financial assistance has catalysed entrepreneurship among beneficiaries, further diversifying income sources. The community's perspectives reinforce this alignment, as a majority recognized the project's responsiveness to essential water needs (62% high or essential priority) and agricultural priorities (54% high or essential priority).

The intervention's training programs also demonstrated high relevance, with 56 percent of participants reporting that the training significantly addressed their pre-existing challenges, while another 44% found it helpful to some extent. This underscores the project's role in equipping farmers with improved agricultural practices, strengthening their capacity to adapt to evolving economic and environmental challenges. The findings collectively highlight that the intervention has not only met the immediate needs of the community but has done so in a way that aligns with broader efforts to enhance rural livelihoods and resilience in India.

The project scored 3.5 for relevance, reflecting its strong alignment with the needs of community.

4.2. EFFECTIVENESS

The intervention has demonstrated strong effectiveness in transforming agricultural livelihoods, expanding market access, and enhancing financial resilience among beneficiaries. A shift in livelihood choices underscores the impact – farming participation increased from 51 percent to 97 percent, while engagement in non-timber forest produce (NTFP) selling grew from 33 percent to 93 percent. This diversification extended beyond farming, with agricultural wage labour and animal husbandry witnessing substantial increases. The motivations behind these transitions were clear – higher income (90%) and improved living conditions (84%), reinforcing the intervention's ability to create tangible economic benefits.

The project's effectiveness is further evident in increased cultivable land and improved agricultural practices. With an expansion from 3.15 to 3.32 acres per farmer, better irrigation access, and an extended cultivation period (from five to six months), the intervention has enabled more sustainable land use. Training initiatives have played a crucial role, with 50 percent attributing better farming techniques to project-supported knowledge-sharing. Irrigation improvements were another significant outcome – access to groundwater sources expanded dramatically, and reliance on irrigation technologies increased, reducing vulnerability to erratic rainfall. The proportion of farmers with no irrigation access dropped sharply from 77 percent to just 10 percent, marking a substantial leap in agricultural security.

Beyond production, the intervention strengthened market linkages, reducing dependence on intermediaries. Farmers increasingly sold their produce through cooperatives (rising from 46% to 73%), benefiting from better prices and stability. Adoption of hybrid seeds (from 5% to 44%) also suggests a shift toward higher-yielding, commercially viable crops. While input costs declined for some (due to organic manure and training-led efficiencies), mechanization significantly enhanced productivity, with large machinery use climbing from 27 percent to 90 percent, while reliance on animal-drawn plows dropped sharply.

Financial stability emerged as a key impact, with 96 percent of beneficiaries reporting an increase in income, supported by higher savings through SHGs (43%) and banks (42%). The ability to cope with financial constraints improved dramatically – those finding it "very easy" to manage financial challenges rose from 1 percent to 29 percent. Meanwhile, livelihood diversification (70%) proved a critical strategy for poverty reduction and long-term resilience.

Women's empowerment was another notable outcome – participation in Gram Sabha and agricultural planning forums doubled to 50 percent, reinforcing their role in decision-making. Enhanced dietary diversity (reported by 35% of households) highlights the project's contribution to improved nutrition, linking economic progress with well-being. However, while training uptake was high, sustained application of acquired skills varied, indicating a need for continued reinforcement.

Overall, the intervention has been highly effective in strengthening rural livelihoods, boosting income, and fostering resilience. By addressing structural barriers in agriculture, finance, and gender inclusion, the project has created pathways for sustained economic stability and growth, making a lasting impact on the target communities.

With a score of 3.3 for effectiveness, the project made notable progress in enhancing livelihoods and skills.

4.3. EFFICIENCY

The efficiency of the project in delivering its intended outcomes can be attributed to the well-utilized resources and high levels of beneficiary satisfaction with the services provided. Notably, the water management support was highly rated by 62 percent of beneficiaries, who found the services either very good (7%) or good (55%). This positive reception suggests that the resources allocated to water interventions were effectively used, leading to satisfactory outcomes for the majority of the target community. A relatively small percentage, 36 percent, found the services acceptable, and only 2 percent rated them poorly, indicating that, overall, the project met the community's needs in this area with minimal resource waste.

Similarly, the agricultural practices support, which was critical to improving farming techniques, was generally well-received, with 93 percent of beneficiaries rating the services as either good or acceptable (50% good, 43% acceptable). Only 1 percent of beneficiaries rated the agricultural support as poor, reinforcing the idea that the interventions were efficiently implemented. Given that agricultural practices are a core component of livelihood improvement, the high satisfaction level reflects well on the project's effectiveness in mobilizing resources for agricultural development.

Training and skill enhancement services also demonstrated efficient use of resources, as evidenced by the fact that 47 percent of beneficiaries rated the training as good, and 50 percent found it acceptable. Only a negligible portion (<1%) rated the training as poor, highlighting the effectiveness of the capacity-building efforts. The fact that such a large percentage of beneficiaries found the training either good or acceptable indicates a successful use of resources to enhance skills, essential for long-term impact.

Overall, the project has efficiently utilized its resources to provide services that are generally well-received by beneficiaries. The satisfaction ratings suggest that the interventions met the target community's needs

with minimal waste of time or effort, making effective use of available resources to achieve the desired outcomes.

With a score of 3.6, the project effectively utilized resources to deliver key interventions, including water management, improved farming practices, and capacity-building.

4.4. IMPACT

The impact of the intervention has been profound, fostering long-term positive changes in the beneficiaries' lives, livelihoods, and broader community well-being. Farming, once a low-priority activity for many, has now become a valued and enjoyable occupation for nearly all beneficiaries (99%), up from just a few prior to the project. The reasons for this transformation are tied to farming's dual benefit of serving as both a traditional cultural practice and a sustainable income source, with 44 percent of beneficiaries recognizing its cultural significance and 39 percent appreciating its ability to provide a reliable livelihood. This shift in perception underscores the project's success in not only improving agricultural productivity but also reinvigorating the traditional farming lifestyle as a meaningful and economically viable occupation.

Livestock and allied activities have also emerged as key contributors to economic resilience. A significant portion of beneficiaries (78%) now engage in chicken farming, and 52 percent in bullock/ox rearing, with fishery and pig farming generating the highest returns. These activities not only diversify livelihoods but also create additional revenue streams, contributing to a broader economic base for households. This diversification, especially in rural areas, has likely increased economic stability, enabling beneficiaries to better withstand market fluctuations and external shocks.

The intervention's impact on income generation has been especially striking, with 92 percent of beneficiaries now earning additional income from selling non-timber forest products (NTFPs). Household income has diversified, blending earnings from farming, allied activities, and non-farm sources, thus reducing financial vulnerability. The project's contribution to asset ownership – such as a significant rise in mobile phone ownership from 63 percent to 96 percent, and scooter/motorcycle ownership from 44 percent to 71 percent – indicates a marked improvement in economic stability and resilience. These assets not only signify enhanced economic capacity but also reflect a shift toward greater autonomy and integration into the broader economy.

Socially, the project has fostered strong community bonds, particularly through Self-Help Groups (SHGs). With 96 percent of beneficiaries being members and 95 percent actively participating in monthly meetings, SHGs have become central to financial inclusion and decision-making. This collective participation in community activities has empowered beneficiaries, especially in managing finances and supporting each other in times of need.

The allocation of income also highlights the project's social impact. A significant 72 percent of beneficiaries prioritize healthcare, reflecting improved awareness and access to essential services. Additionally, 67 percent reinvest in farming improvements, underscoring a commitment to long-term agricultural sustainability. A focus on children's education (53%) further emphasizes the project's contribution to upward mobility and future security for the next generation.

In conclusion, the intervention has catalysed a significant and lasting change in the lives of beneficiaries, boosting their economic resilience, fostering community cohesion, and ensuring sustainable livelihoods. The diverse income sources, improved assets, and prioritization of health and education indicate that the project has made a meaningful contribution to both individual and collective well-being.

With a score of 3.5, the project has highly boosted economic stability, women's empowerment, and community resilience.

4.5. COHERENCE

The project has demonstrated strong alignment with both community needs and broader socio-economic trends, ensuring its activities are highly relevant and complementary to other initiatives in the region. A significant 83 percent of beneficiaries (77% agreed, 5% strongly agreed) reported that the project addressed their community's needs, confirming the relevance of its interventions. This widespread recognition highlights the project's resonance with the aspirations and challenges faced by the beneficiaries, ensuring its impact is both meaningful and timely. Furthermore, the project has played a crucial role in empowering women by enhancing their control over household finances and financial decision-making. This shift towards greater autonomy is a key indicator of women's empowerment within the community, demonstrating that the project aligns with broader gender equality goals. Women are now more involved in economic and family decisions, which is a significant step towards breaking traditional gender norms and fostering equitable power dynamics in households. The formation of village organizations has been pivotal in strengthening collective agency among the beneficiaries, particularly women. These organizations have provided a platform for women to advocate for resources and improved services, allowing them to take a more active role in community decision-making processes. This bottom-up approach has fostered greater community cohesion and self-reliance, reinforcing the project's impact on creating sustainable, locally-driven change. The project aligns seamlessly with national efforts in India aimed at enhancing rural resilience, promoting financial inclusion, and advancing women's economic empowerment. By addressing these critical socio-economic priorities, the project contributes to broader development goals and reinforces the national agenda of building more resilient rural economies, reducing poverty, and fostering inclusive growth. Lastly, the project's integration of economic, social, and institutional support has created a coherent framework for long-term change in rural communities. This holistic approach ensures that the project's impact is not short-lived but instead lays the foundation for sustained development. The focus on empowering individuals, particularly women, while simultaneously fostering community-driven change, ensures that the benefits will continue to evolve and expand beyond the project's duration. In summary, the project's coherence with community needs, national development objectives, and its contribution to long-term socio-economic changes highlights its effectiveness and sustainability. By empowering women, fostering collective action, and aligning with broader trends, the project has created a solid foundation for continued positive impact in rural communities.

4.6. SUSTAINABILITY

The sustainability of the project can be understood through the extent to which beneficiaries are actively participating in farming activities, adopting new practices, and perceiving long-term benefits. While a majority of beneficiaries (57%) engaged in Kisan Sammelans, and 33 percent participated in exposure visits, there remains a notable portion (26%) who did not engage in any farming-related activities. This indicates that, while the project has had a broad reach, there is room for improvement in engaging all farmers, potentially through increased awareness and targeted outreach. The training provided to beneficiaries has had a notable impact, with 88 percent receiving training in agricultural and livestock practices, which suggests that the project has successfully built the skills necessary to drive long-term change. The widespread adoption of good agricultural practices, such as Machan farming (65%) and disease management (49%), reflects a clear shift toward sustainable and efficient farming methods. These practices not only improve productivity but also enhance the income of beneficiaries, indicating that the training has had tangible, lasting benefits.

Furthermore, the beneficiaries' confidence in managing their financial affairs, with 48 percent feeling confident in conducting bank transactions independently, demonstrates a step toward financial autonomy and inclusion, which is critical for sustaining the economic progress achieved. However, while many beneficiaries have adopted new practices, a proportion of them still rely on external support, underscoring the need for ongoing capacity-building to ensure the sustainability of these changes after the project's exit.

The beneficiaries' confidence in the continuation of project benefits post-exit is promising, with 73 percent believing that activities will continue and 80 percent anticipating that neighbouring villages will adopt similar practices. This suggests that the project has not only achieved individual-level outcomes but has also contributed to community-wide shifts, creating a ripple effect that may extend beyond the immediate beneficiaries. This, coupled with perceptions of sufficient sustainability measures in place, such as water management and agricultural practices, further supports the idea that the project has laid a foundation for enduring change.

In terms of skill maintenance, 53 percent of beneficiaries plan to continue developing their skills, indicating that the training has sparked a desire for ongoing improvement. This is crucial for long-term sustainability, as continuous learning ensures that beneficiaries remain adaptive to changing conditions. While the overall effectiveness of the support provided – ranging from water management to agricultural practices – was largely rated as adequate by beneficiaries, the slightly lower satisfaction with some aspects of the support, particularly water management and agricultural practices, suggests areas where further efforts could enhance the long-term impact.

In summary, the sustainability of the project appears strong, with beneficiaries demonstrating a clear commitment to maintaining the benefits they have gained. However, to maximize long-term success, efforts should be made to increase participation across all segments of the farming community, ensure the ongoing availability of resources and training, and reinforce financial inclusion measures. The foundations laid by the project have set the stage for lasting change, with the potential for continued growth and adaptation even after the formal end of the intervention.

Scoring 3.6, sustainability is a strong aspect of the project, with beneficiaries confident in maintaining its benefits beyond the intervention.

6 Conclusion & Recommendations

In the context of India, and particularly in the Bastar region of Chhattisgarh, women face several multifaceted challenges, including limited access to economic opportunities, poor infrastructure, gender inequality, and the marginalization of rural communities. Many women in this region are confined to traditional roles with little autonomy over household finances and decision-making processes. The absence of proper financial inclusion mechanisms, limited access to skill development opportunities, and a lack of representation in leadership roles have further hindered their empowerment. The goal of this project, which aimed to provide 5,000 women from small and marginal households with secure and sustainable livelihood opportunities, has addressed these barriers directly. By mobilizing women into Self-Help Groups (SHGs), the project has not only improved financial inclusion but also enhanced the social and economic standing of these women within their communities. Through the establishment of value chains in agriculture, horticulture, and livestock, and by offering targeted training and resources, the project has empowered these women to improve their income levels by 75 to 100 percent, ultimately giving them the tools to break the cycle of poverty. The holistic approach, integrating financial inclusion, skill development, and leadership, has helped mitigate the challenges faced by women in Bastar, promoting long-term economic and social empowerment.

The findings from the study indicate that the project has successfully mobilized and engaged a significant number of beneficiaries, with 5,000 marginalized women being organized into Self-Help Groups (SHGs). These women have gained financial inclusion, improved access to agricultural and livestock training, and acquired skills to adopt sustainable agricultural practices. Notably, a large proportion of beneficiaries reported increased income due to participation in the project, with diversified income sources from farming, allied activities, and non-farm sectors. Additionally, beneficiaries have adopted more efficient agricultural practices, such as space-efficient farming techniques and disease management strategies, leading to improved production and income. These changes have contributed to broader improvements in household assets and economic stability, as evidenced by the increase in mobile phone ownership and the acquisition of motorbikes among beneficiaries.

Socially, the project has fostered strong community ties through the formation of Self-Help Groups and village organizations, which have played a key role in empowering women and enhancing their decision-making power. The active participation of women in these groups, as well as in meetings and training sessions, reflects a positive shift towards greater autonomy and financial independence. Moreover, the project has contributed to improving access to healthcare, education, and farming resources, as beneficiaries are prioritizing healthcare expenditures and reinvesting in agriculture. These outcomes indicate that the project has made a significant impact on improving the well-being of rural women, empowering them to contribute to their households' economic and social development.

Based on the findings, here are a few recommendations –

- Increase outreach to all farmers, especially those who have not yet participated in farming-related activities, by strengthening awareness campaigns and expanding engagement efforts
- Strengthen the capacity of SHGs and village organizations to continue their work independently, focusing on leadership development and financial management skills
- Expand access to skill-building opportunities, particularly in livestock farming and value chain development, to enhance beneficiaries' capacity to maximize income from diversified activities
- Foster more robust linkages with government schemes like NRLM to further integrate beneficiaries into national poverty alleviation programs and improve their access to financial services
- Ensure the availability of continuous support for the adoption of good agricultural practices and encourage the formation of networks to share knowledge and resources among beneficiaries.

- Focus on sustaining and scaling up successful interventions such as the adoption of Machan farming, disease management practices, and multi-layered farming systems to ensure that they continue to benefit farmers in the long run.
- Explore opportunities for creating market linkages for beneficiaries' produce, particularly in vegetables, horticulture, and livestock, to ensure that their products reach wider markets and provide higher returns.
- Continuously monitor and evaluate the effectiveness of the training provided, ensuring that materials and support are adapted to meet beneficiaries' evolving needs.

Annexure

Here are some data findings that provide additional context to the analysis. These have been included in the annexure to ensure a more detailed and comprehensive understanding of the study outcomes.

RELEVANCE

To what extent was the support provided under Parivartan Project, a priority and need to meet your/your community's water requirement	ESSENTIAL PRIORITY	HIGH PRIORITY	MEDIUM PRIORITY	LOW PRIORITY	NOT A PRIORITY
	5%	57%	38%	1%	0%

N = 106 [Beneficiaries who received support and services related to natural resource management]

To what extent was the support adequate to meet your/your community's water requirement	EXTREMELY ADEQUATE	FAIRLY ADEQUATE	ADEQUATE	SLIGHTLY ADEQUATE	NOT AT ALL ADEQUATE	CANNOT SAY
	7%	43%	44%	6%	1%	0%

N = 106 [Beneficiaries who received support and services related to natural resource management]

To what extent does the support provided under Parivartan Project meet your agriculture needs and priorities	ESSENTIAL PRIORITY	HIGH PRIORITY	MEDIUM PRIORITY	LOW PRIORITY	NOT A PRIORITY
	3%	51%	45%	1%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent was the support provided under Parivartan Project, a priority and a need to meet your/your community's requirement for improved agricultural practices	ESSENTIAL PRIORITY	HIGH PRIORITY	MEDIUM PRIORITY	LOW PRIORITY	NOT A PRIORITY
	7%	47%	44%	2%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent was the support adequate enough to meet your/your community's requirement for improved agriculture practices	EXTREMELY ADEQUATE	FAIRLY ADEQUATE	ADEQUATE	SLIGHTLY ADEQUATE	NOT AT ALL ADEQUATE	CANNOT SAY
	3%	41%	50%	6%	0%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent did the training help you address the specific challenges that you faced or had before you became a part of the Parivartan Project	TO A VERY LARGE EXTENT	TO A LARGE EXTENT	TO SOME EXTENT	NOT AT ALL	CANNOT SAY
	3%	53%	44%	0%	<1%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

To what extent the training materials and resources adequate for you?	EXTREMELY ADEQUATE	FAIRLY ADEQUATE	ADEQUATE	SLIGHTLY ADEQUATE	NOT AT ALL ADEQUATE	CANNOT SAY
	1%	40%	55%	4%	0%	0%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

EFFECTIVENESS

Frequency of making use of interventions done for water management by Parivartan Project/PRADAN in last one year	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER	CANNOT SAY
	6%	43%	49%	2%	1%	0%

N = 106 [Beneficiaries who received support and services related to natural resource management]

Frequency of making use of interventions done for improved agriculture practices by PRADAN/HDFC Bank in last one year	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER	CANNOT SAY
	2%	34%	60%	4%	<1%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent did you use or utilize the training that you received under the Parivartan Project	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER	CANNOT SAY
	2%	30%	55%	12%	<1%	<1%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

To what extent the increase in income from livestock and allied activities could be contributed to the training and inputs given under the project (2020 – 23)	TO A VERY LARGE EXTENT	TO A LARGE EXTENT	TO SOME EXTENT	NOT AT ALL
	3%	83%	14%	0%

N = 119 [Beneficiaries whose income from livestock and allied activities increased]

IMPACT

Considering the changes that you have observed due to the water management support received under the Parivartan Project to meet your requirements, what was the impact of this support?	HIGH	MODERATE	NEUTRAL	NOT MUCH	NOT AT ALL	CANNOT SAY
	8%	57%	28%	6%	1%	1%

N = 106 [Beneficiaries who received support and services related to natural resource management]

Considering the changes that you have observed due to the support received under the Parivartan Project on improved agricultural practices, what was the impact of this support?	HIGH	MODERATE	NEUTRAL	NOT MUCH	NOT AT ALL	CANNOT SAY
	5%	44%	39%	13%	0%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

Considering the changes that you have observed due to the training received under the Parivartan Project to meet your requirements, what was the impact of the training?	HIGH	MODERATE	NEUTRAL	NOT MUCH	NOT AT ALL	CANNOT SAY
	4%	58%	34%	4%	0%	0%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

SUSTAINABILITY

To what extent are there measures/ ways in place to ensure the continuation of the benefits of the assets created for water management in the absence of Parivartan Project/PRADAN?	EXCELLENT MEASURE	ADEQUATE MEASURE	SOME MEASURE	NOT SURE	NO MEASURE ARE MADE YET	CANNOT SAY
	2%	53%	43%	3%	0%	0%

N = 106 [Beneficiaries who received support and services related to natural resource management]

To what extent are there measures/ ways in place to ensure the continuation of the benefits of the assets created/ services provided for improved agricultural practices in the absence of Parivartan Project/ PRADAN?	EXCELLENT MEASURE	ADEQUATE MEASURE	SOME MEASURE	NOT SURE	NO MEASURE ARE MADE YET	CANNOT SAY
	6%	49%	44%	2%	0%	0%

N = 308 [Beneficiaries who received support and services related to agriculture production cluster]

To what extent do you plan to maintain and improve your skills over time?	EXCELLENT MEASURE	ADEQUATE MEASURE	SOME MEASURE	NOT SURE	NO MEASURE ARE MADE YET	CANNOT SAY
	4%	53%	40%	3%	0%	<1%

N = 228 [Beneficiaries who received support and services related to training and skill enhancement]

According to you, activities undertaken under Parivartan Project will continue to sustain in future, even after the exit of HDFC Bank CSR/ PRADAN NGO from your region?	DEFINATELY	VERY PROBABLY	PROBABLY	PROBABLY NOT	DEFINITELY NOT
	4%	69%	27%	<1%	0%

N = 400 [All beneficiaries]

According to you, the Parivartan Project activities influenced neighbouring villages to have similar activities in their area too?	VERY LIKELY	SOMEWHAT LIKELY	NOT LIKELY
	20%	80%	1%

N = 400 [All beneficiaries]

Photo Gallery

Machan Construction,
Bhiraud Village, Narharpur

Farm Pond Construction,
Kurri Village, Bhanupratapur

Mulching Construction

Solar Lift Irrigation,
Keshapur, Darbha

NADEP Pit Construction,

Beneficiary with pump set

Women practicing trellis-based vegetable cultivation
Dhumarkote, Bhanupratapur

FGD conducted in
Kamanar Village, Darbha,Bastar

Agriculture machinery received by
beneficiary during intervention

Women farmers engaged in seed sowing
using plastic mulching technology

Solar Lift irrigation,
Bhodiya Village, Bhanupratapur

Women beneficiary engaged agriculture entrepreneurship