2025

Impact Assessment

of Focused Development Program (FDP) P0340

for

HDFC Bank CSR

FINDINGS REPORT

NGO Partner: Self- Reliant Initiatives through Joint Action (SRIJAN)

Locations: Baran District, Rajasthan

MODEL

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Executive Summary

About the FDP

The Focused Development Program (FDP) P0340 on Strengthening Rural Livelihoods through establishing value chain around farm commodity was implemented by SRIJAN in 30 villages of Mangrol Block of Baran district, between January 2021 – December 2023. The project aimed to strengthen rural livelihoods by establishing robust value chains around garlic and other high-value crops, thereby enhancing income opportunities for smallholder farmers. Core components of the intervention included organizing farmers into a Farmer Producer Organization (FPO), introducing farm mechanization tools to reduce drudgery, promoting sustainable agricultural practices, and increasing water security through the renovation and construction of water harvesting structures. The project also focused on building institutional capacity through training programs for FPO members and establishing custom hiring centers and central processing units to improve post-harvest management and market access.

Goal of the Project

Establishing Value Chain Linkages around garlic and other high value crop for better price realization

About the Assessment

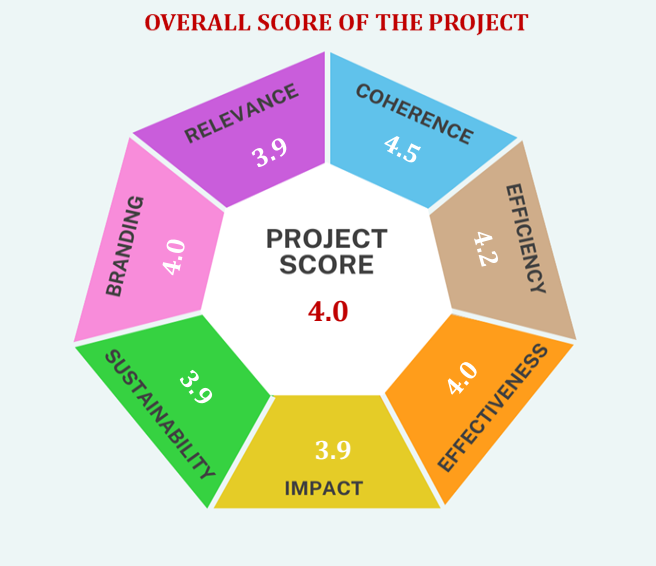
The assessment aimed to evaluate the efficacy and effectiveness of the project interventions, as well as the sustainability of the project's outcomes. A cross-sectional study design was followed for this study, using both quantitative and qualitative methods of data collection. For analysis, the study 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.

For the purpose of the Assessment, data was collected from 50% of the project villages where the FDP was implemented. Quantitative data was collected from a statistically significant sample size of 400 beneficiaries. Qualitative data collection methods included 5 Focused Group Discussions (FGDs) with beneficiaries, 5 Key Informant Interviews (KIIs) (with VDC leader, FPO Chairperson/ Board of Director, In-charge at Custom Hiring Centre) and 2 Case Study with beneficiaries. Data collection was conducted between 20th – 27th February 2025.

The study deployed the DMS Thematic Tool for Skill Development and Livelihood Enhancement (SDLE), developed by HDFC Bank CSR and data collected on their SurveyCTO platform. Analysis of data followed HDFC Bank CSR's DMS Evaluation Framework wherein scores were calculated for each OECD parameter and further with the individual weights, a combined score for project was arrived at. This included providing scores and weights for both qualitative and quantitative variables. All scores were backed by a rationale and justification for the same.

Key Study Findings

As per the DMS Framework, overall performance of a project was assessed based on seven key evaluation criteria: Relevance, Coherence, Effectiveness, Efficiency, Impact, Sustainability and Branding. For project P0340, the composite project score, was calculated to be **4.0.** The score for each of the individual OECD parameters are shown in the figure below:



RELEVANCE: The Relevance of the project was assessed based on whether the intervention's goals and implementation were aligned with beneficiary and stakeholder needs and priorities.

Relevance Score - 3.9: The project demonstrated good alignment with beneficiary needs, achieving an overall relevance score of 3.9 out of 5. Among the four intervention areas, Infrastructure Support and Output Support were rated highest at 3.9, followed by Input Support (3.7) and Capacity Building (3.6). In terms of relevance, specific activities such as Water Pumps, Tool Banks, Grain Banks, and Farm Technique Training received top scores of 4.0, indicating high beneficiary satisfaction. 82% of respondents accessed input support, while 62% benefited from capacity-building initiatives. Priority perceptions further reflected the project's alignment, with Infrastructure marked as high priority by 62%, Input Support by 59%, Capacity Building by 88%, and Output Support by 78%, though the latter reached fewer participants.

Sufficiency ratings also reflected positively on the intervention's adequacy. Grain Bank (4.0) and Tool Bank (3.7) emerged as the most sufficient infrastructure components, while Water Pump (3.6) and Training (3.5–3.6) scored well among other activities. A majority of respondents considered the support adequate or fairly adequate: 73% for input support, 91% for infrastructure, 84% for capacity building, and 100% for output support, despite its limited coverage. Overall, the project effectively addressed core agricultural challenges—such as irrigation, mechanization, and market access—earning consistently high ratings for both relevance and sufficiency across components.

- **Strong Local Alignment**: The project aligns well with local agricultural needs, focusing on staple crops (garlic, wheat, soybean) and addressing issues like poor irrigation, soil degradation, and market access.
- **Climate-Sensitive Design**: Use of disease-resistant seeds and irrigation infrastructure (anicuts, sprinklers) reflects thoughtful adaptation to local climatic challenges.
- **Inclusive and Holistic Approach**: The intervention integrates mechanization, irrigation, and financial access, while actively including women in training and leadership, addressing both productivity and social equity.
- **Supportive Structures**: Establishment of CHCs and FPOs, along with alignment to government schemes, enhance financial relief and market access for small and marginal farmers.
- **Remaining Gaps**: Challenges persist in reaching the most marginalized and ensuring consistent access to post-harvest support, storage, and transport—highlighting the need for improved coordination and targeted follow-up.

COHERENCE: The Coherence of the project sought to assess how well the intervention has compatibility with other interventions in the country, sector or institution.

Coherence Score – 4.5: The project demonstrated an overall rating of 4.5 out of 5.

- **Strategic Alignment**: The project aligns with HDFC's CSR policy *Parivartan* and adheres to NITI Aayog's development guidelines.
- **Integrated & Inclusive Design**: It incorporates key HRDP components—water-energy-food nexus, infrastructure, financial literacy, and gender inclusion.
- **Strong Governance & Monitoring**: CSR managers ensure transparency, while a robust M&E framework supports data-driven decision-making and scalability.
- **Effective Stakeholder Coordination**: Collaboration with local officials (BDO, SDM, MLA) enhances alignment with government priorities, though better synergy among HDFC's own CSR projects in Rajasthan is needed to avoid fragmentation.

EFFICIENCY: The Efficiency of the project was assessed based on whether the intervention's resources (man, material and time) justified the results.

Efficiency Score – 4.2: The project demonstrated efficiency with an overall rating of 4.2, with Input Support receiving the highest score of 4.9. Other components followed closely: Infrastructure Support scored 4.8, Capacity Building earned 4.7, and Output Support received 4.3.

Input support activities like water pumps, farm tools, and seeds/saplings scored 4.9, indicating timely delivery aligned with seasonal needs. Infrastructure support saw top ratings, with the grain bank at 5.0 and tool bank at 4.9, reflecting swift setup and strong relevance. In capacity building, farm technique training (4.8) and general training sessions (4.7) were also rated highly for timely and effective knowledge delivery. Output support through crop market linkage scored 4.3—though accessed by fewer respondents, it was still seen as timely and beneficial.

Timeliness was a key strength, with 90% of beneficiaries receiving Input Support on time, 81% for Infrastructure, 78% for Capacity Building, and a perfect 100% for Output Support activities. These results reflect strong alignment with the agricultural cycles and beneficiary needs, with most activities delivered promptly

The overall quality of services was rated 3.9/5, indicating general satisfaction among beneficiaries. Notable high-quality services included Water Pumps (rated 4.5), Farm Technique Training (4.3), and Tool Bank (4.2). In terms of beneficiary satisfaction, 77% rated Input Support as Good/Very Good, 86% for Infrastructure, 78% for Capacity Building, and 78% for Output Support. These ratings reflect the effectiveness of the project's delivery and its positive reception by those receiving the support.

- **Strategic Planning & Support:** The project effectively integrated pre-planning, technical support, and exposure visits, which minimized uncertainties and enhanced productivity.
- **Risk Management:** The use of Standard Operating Procedures (SOPs) for production cycles ensured proactive risk mitigation and consistency in agricultural practices.
- **Suggested Enhancement:** Stakeholders recommend extending the intervention period from three to five years to ensure deeper sustainability and more robust follow-through.
- **Strong Design & Tracking:** Clear outputs, performance indicators, and baseline tracking—especially in garlic storage, grading, and market access—strengthened the project's operational logic.
- **Adaptive M&E Systems:** Initial challenges with geo-tagging, data collection, and MIS reporting were addressed through continuous training and structured reporting mechanisms, improving overall monitoring efficiency.

EFFECTIVENESS: The Effectiveness of the project was analysed to gauge the extent to which the intervention achieved its objectives and results.

Effectiveness Score – 4.0: The project has seen positive outcomes, with an overall effectiveness score of 4.0. Infrastructure Support scored the highest at 4.3, followed by Output Support at 4.1, Capacity Building at 3.7, and Input Support at 3.6. These scores indicate varying success in meeting project goals.

Most interventions are functioning well. Water pumps (4.5) and irrigation methods (4.4) under Input Support, along with farm ponds (4.5) and tool banks (4.3) under Infrastructure Support, are actively contributing to agricultural practices. Capacity building through farm technique training (4.0) and output support via crop market linkage (4.1) remain effective.

Current Condition of Each Activity

- **Input Support**: 44% fully functional, 23% moderately functional, with 21% no longer existing.
- **Infrastructure Support**: 48% fully functional, 48% moderately functional, with minimal 5% non-functional.

High utilization rates are observed across all activities. Input Support (74% frequently used), Infrastructure Support (76% frequently used), and Capacity Building (71% frequently used) show strong engagement. Crop market linkages also had good utilization (77%).

Stakeholders reported positive impacts:

- **Input Support**: 17% easy access, 64% moderate access.
- **Infrastructure Support**: 85% positive impact on water availability.
- **Capacity Building**: 25% increased knowledge, 27% applied techniques effectively.
- **Output Support**: 89% better market access, 33% adopted price locks or crop insurance.

Key infrastructure assets like the Tool Bank (81% functional) are well-utilized, while others such as the Check Dam (25%), Farm Pond (6%), and Grain Bank (13%) show lower functionality and utilization.

- **Effective Management and Implementation**: Strong internal management, dedicated field managers, and VDC engagement ensured smooth project execution, while ongoing stakeholder meetings and mid-course corrections supported adaptive planning.
- **Capacity Building and Training**: Training sessions on machine maintenance and the promotion of knowledge-sharing mechanisms enhanced local capacity and community participation, empowering farmers to improve practices.
- **External Challenges and Resilience**: The project faced challenges such as adverse weather, market fluctuations, and economic constraints but adapted by implementing mitigation strategies like organic manure and irrigation solutions and leveraging government linkages.
- **Inclusivity and Gender Sensitivity**: The project actively engaged marginalized groups, including women farmers and smallholder producers, while adopting gender-sensitive approaches and the FPO model to ensure equal access to resources and market opportunities.
- **Resource Distribution and Equity Gaps**: Some disparities in irrigation and storage support across communities indicate the need for more consistent resource distribution to ensure equitable access for all beneficiaries.
- **Infrastructure and Technological Integration**: Digital tracking and geo-tagging improved data accuracy, while variations in infrastructure upgrades across villages (e.g., advanced irrigation) suggest the need for more uniform adaptation to ensure consistent progress.

IMPACT: The Impact of the project sought to measure what difference has the intervention brought. It evaluated the tangible and perceived changes brought about by the intervention in the lives of beneficiaries, with a focus on agricultural practices, resource access, knowledge enhancement, and livelihood improvements.

Impact Score – 3.9: The project scored 3.9 for significance, reflecting a strong, sustained impact on farming practices, income stability, and rural livelihoods. It fostered long-term shifts in behaviour, resource use, and resilience.

Most respondents reported improved crop yield (79%), profit (76%), and food security (82%). Stable income was noted by 75%, though only 57% felt confident managing climate risks. Input cost reduction showed lower agreement (69%), pointing to ongoing market and affordability challenges.

The intervention demonstrated lasting value, though future focus on climate resilience and cost efficiency could deepen its impact.

- **Improved Practices & Resource Access**: The project enhanced access to seeds, irrigation, and storage, reducing reliance on middlemen and promoting sustainable farming.
- **Empowered Farmer Collectives**: FPO support strengthened farmers' bargaining power and income stability, showing promise for broader replication.
- **Capacity Building & Reduced Losses**: Trainings helped adopt eco-friendly techniques and minimize post-harvest losses, though more post-harvest handling support is needed.
- **Gender & Labour Challenges**: Structural gender norms limited women's financial participation, and mechanization increased workload for women and landless labourers.
- **Scalability & Spillover Impact**: Interest from neighboring communities signals potential for scaling FPO-led models, with room to address inclusivity and training gaps.

SUSTAINABILITY: The Sustainability of the project measured the extent to which the project results are made sustainable. It examined the potential for long-term continuity of the intervention, highlighting the extent to which project outcomes, infrastructure, and practices are likely to persist without external support.

Sustainability Score – 3.9: With a 3.9 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 intervention demonstrated strong potential for continuity, with an overall sustainability score of 3.9 out of 5, suggesting that the initiatives are well-positioned to deliver long-term impact even without external support. Among the components, Infrastructure Support emerged as the most sustainable (score: 4.3), driven by well-maintained assets like check dams (4.6), tool banks (4.2), and farm ponds (4.0). Input support activities such as improved farm techniques (4.3) and irrigation methods (4.0) also showed high sustainability, indicating that farmers have internalized key practices. Capacity building, particularly training in farm techniques (4.0), received favorable scores, although general training scored slightly lower (3.6), suggesting the need for ongoing reinforcement. Output support, such as crop market linkages, scored a moderate 3.8, reflecting reasonable progress with room for strengthening.

Respondents' perception of continuity measures echoed these findings, with the majority citing "adequate measures" across all intervention areas—notably, 71% for infrastructure, 62% for input support, and 79% for output support. However, few rated the efforts as "excellent," and a small percentage reported no measures at all, highlighting uneven readiness for full independence. A critical gap was observed in convergence efforts, where no additional support from government schemes or other NGOs was reported across any of the intervention areas. This lack of institutional convergence limits the potential for scaling and shared ownership, underlining the need for strategic partnerships to strengthen long-term sustainability.

- **Institutional Structures for Sustainability**: The project has laid a strong foundation for long-term sustainability through the formation of FPOs, Customer Hiring Centers, and VDCs, ensuring local governance and ownership of key activities.
- **Capacity Building for Ownership**: Comprehensive training in financial literacy, technical know-how, and market engagement has strengthened community capability and increased the likelihood of self-managed continuity.
- **Persistent Challenges to Autonomy**: Despite solid infrastructure and market linkages, concerns around financial independence, political interference, and market fluctuations pose risks to the uninterrupted functioning of these systems.

Conclusion and Recommendations

The Focused Development Program (FDP) under HDFC Bank's Parivartan initiative has effectively advanced rural agricultural livelihoods through participatory approaches, strong institutional support, and well-aligned interventions. High satisfaction across key areas and strong internal coherence highlight its success. However, uneven inclusivity and limited convergence with other CSR efforts signal areas for improvement. With continued capacity-building and deeper integration, the model holds strong potential for scale, sustainability, and long-term rural resilience.

Based on the analysis of implementation, outcomes, and sustainability, the following recommendations are proposed to enhance the impact, continuity, and scalability of the intervention

1. **Infrastructure Expansion:** Strengthen and expand post-harvest infrastructure to ensure consistent access to storage and value-addition facilities across locations.
2. **Seed System Strengthening:** Promote robust input systems, including seed quality protocols and local seed bank models, to enhance reliability and farmer confidence.
3. **Market Linkages:** Deepen market linkages by fostering strategic partnerships and exploring institutional buyers to support long-term income stability.
4. **Capacity Building:** Enhance training delivery through periodic refresher sessions and farmer-to-farmer learning, encouraging sustained practice adoption.
5. **Women's Leadership:** Continue to advance women's leadership within farmer institutions and enable greater participation in financial and operational decision-making.
6. **Community Financing:** Facilitate community-based financing solutions to support scaling and technology adoption in a sustainable manner.
7. **Equitable Resource Allocation:** Strengthen resource allocation systems to align with local needs and optimize the reach of high-impact interventions.
8. **Monitoring and Adaptation:** Institutionalize real-time monitoring systems with digital tools to support adaptive management and evidence-based decision-making.
9. **Project Duration:** Consider extending project timelines to reinforce community capacities, institutional maturity, and long-term planning.

Chapter 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 FDP project P0340 on Strengthen Rural Livelihoods through establishing value chain around farm commodity was implemented by SRIJAN in 30 villages of Mangrol Block of Baran district, between January 2021 – December 2023.

Goal of the Project

Establishing Value Chain Linkages around garlic and other high value crop for better price realization

The program **objectives** included:

- To organize the farmers into Farmer Producer Company (FPO) through establishment of value chain around high value crops like Garlic and other.
- To improve the productivity of the crop (Garlic and other high value) through promoting best sustainable package of practices.
- To promote farm mechanisation and technology to reduce drudgery and labour intensiveness in the processes of production, harvesting and post harvesting management.
- To create water potential, promoting water use efficiency, and driving water security in the farm/villages through soil moisture conservation and renovation/construction of water harvesting structures.

1.2. STUDY OBJECTIVES

Overall, the assessment sough to evaluate the efficacy, effectiveness of the project interventions, and 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 contextualised for HDFC Bank Parivartan 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.

Chapter 2

Study Methodology

This chapter describes the research methodology adopted for conducting the said Focused Development Program (FDP).

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; the qualitative techniques of data collection was also used to gain descriptive insights and complement the overall quantitative findings.

The **mixed method approach** of data collection will involve the following methods:

1. Quantitative Survey among Project Beneficiaries
2. Qualitative Focus Group Discussions (FGDs) with Project Beneficiaries
3. Qualitative Key Informant Interviews (KIIs) key community stakeholders
4. Case Study with Project Beneficiary

For analysis, the study adopted the OECD-DAC Framework to assess the impact of the project indicators as relevant to the project.

2.2. SAMPLE SIZE

QUANTITATIVE COMPONENT

Beneficiary Interviews: Considering a coverage of a known target beneficiary population of 3545 Village Development Committee (VDC) Members, a statistically significant sample size at 95% confidence interval, 5% margin of error and 15% non-response rate, works out to be 399. Rounding-off the calculated sample, a sample size of **400** was covered.

The formula alongside was used to calculate the sample size.

Where, N = population size; z = z-score; e = margin of error; p = standard of deviation

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

Sampling Approach: A two-stage sampling approach will be adopted for the impact assessment, as follows:

Stage 1: Selection of villages: Among the 30 intervention villages in Mangrol blocks, 50% of the project villages was covered where the FDP was implemented. Thus, 15 villages were selected for the purpose of data collection. These sample villages were selected randomly.

Stage 2: Selection of beneficiary: In each of the 15 sample villages, equal proportion of beneficiary was selected for data collection. Thus, 27 interviews were conducted from each of the 15 villages, to be able 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.

QUALITATIVE COMPONENT

For the qualitative component, Focus Group Discussions (FGD) and Key Informant Interviews (KIIs) were 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 sample for the qualitative sample is as under.

Table 2: Distribution of proposed Qualitative Sample Size

Respondent category	Sample size
FGD with Beneficiaries (farmers) • Women VDC members x 2 • Male VDC members x 2 • FPO members x 1	5
Key Informant Interviews (KII) • VDC Leader x 3 • FPO Chairperson/ Board of Director x 1 • In-charge at Custom Hiring Centre x 1	5
Case Study • Garlic Cultivator (female) x 1 • Soyabean and/ or Vegetable cultivator x 1	2

2.3. RESEARCH TOOLS

The DMS Tool – SDLE (quantitative) developed by HDFC Bank CSR was used for this study.

The qualitative FGD and KII Guide had questions to help draw qualitative insights in keeping with the scope of the Assessment, with special attention to following the DMS Framework parameters of HDFC Bank CSR.

2.4. STUDY IMPLEMENTATION

The preparation for the Impact Assessment after commissioning from HDFC Bank CSR began in February 2025. One of the important initial tasks was to study the project documents shared by HDFC Bank CSR, for developing an understanding of the project. Field Team Training was held on 18th – 19th February 2025 at Kota for orienting and training the teams on the study protocols and tools. The study deployed the DMS Thematic Tool for Skill Development and Livelihood Enhancement (SDLE), developed by HDFC Bank CSR. Data was collected on HDFC Bank CSR's SurveyCTO platform and the tool so scripted by them. Soon after, data collection was launched from 20th February 2025 onwards and completed within one week.

This was followed by data processing, management, analysis and preparation of Report.

1. Survey Preparation (Feb 2025)
2. Tool Finalization & CAPI scripting (Feb 2025)
3. Field Team Deployment
4. 2-day Field Team Training (18th - 19th Feb 2025)
5. Data Collection (20th - 27th Feb 2025)
6. Ethical Considerations
7. Quality Control
8. Data Management & Reporting (Mar-Apr 2025)

Farmer Producer Company, Bhatwara

Male VDC members FGD, Pakal Khera

Solar lamp in the village

Machines provided by HDFC Bank CSR

Solar Dryer for fruits and vegetables

Machines provided by NGO Partner

2.5. DATA ANALYSIS AND REPORTING

Analysis of data followed HDFC Bank CSR's DMS Evaluation Framework wherein scores were calculated for each OECD parameter and further with the individual weights, a combined score for project was arrived at. This included providing scores and weights for both qualitative and quantitative variables. All scores were backed by a rationale and justification for the same. The aim of the analysis was to additionally evaluate the effectiveness, efficacy of the project interventions and sustainability of the project outcomes and delve deeper into learnings and insights for what worked, what did not work and what could have been better.

A Report was thereby prepared through computation of scores for each activity-wise indicator with detailed description and rationale for each of the parameters so assessed.

2.6. FIELDWORK CHALLENGES

There were no major challenges faced during the fieldwork. However, one common challenge was locating the right beneficiaries, as most of them were occupied with cultivation activities and were out working in the fields.

Chapter 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.

3.1. BENEFICIARY PROFILE

For assessing the impact of the intervention, a total of 400 farmers were interviewed as part of the assessment.

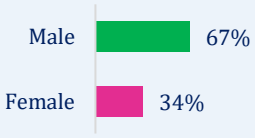
Profile of individual farmer beneficiaries surveyed

AGE

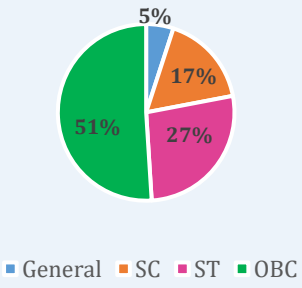
18 – 20 years	1%
20 – 30 years	18%
31 – 40 years	30%
41 – 50 years	26%
51 – 60 years	16%
Above 60 years	10%

Average age – 43 years

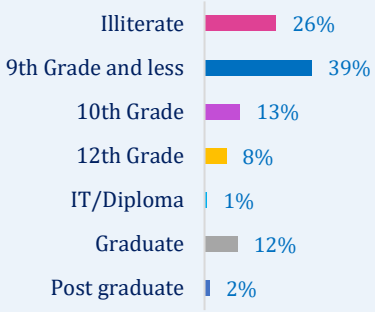
GENDER



SOCIAL CATEGORY



EDUCATION



RELIGION

Hindu – 100%

Individual farmer beneficiaries' association with collectives/ groups

Beneficiaries associated with collectives/ groups	100%

MEMBERSHIP WITH COLLECTIVES

Water user Group	- 97%
FPO	- 20%
SHG	- 2%

3.2. HOUSEHOLD PROFILE

Household profile of individual farmer beneficiaries surveyed

NUMBER OF FAMILY MEMBERS

1 to 2 members	- 5%
3 to 4 members	- 37%
5 to 6 members	- 39%
7 to 8 members	- 14%
9 to 10 members	- 5%
11 to 12 members	- 2%
13 to 14 members	- 0%
15 & more members	- 0%

PRIMARY OCCUPATION OF HOUSEHOLDS

Agriculture	99%
Daily wage labour	1%
Business	<1%

HHs having secondary occupations – 41%

SECONDARY OCCUPATIONS OF HOUSEHOLDS

Daily wage labour	- 43%
Business	- 20%
Livestock	- 18%
Labor	- 9%
Service	- 8%
Other	- 1%

LAND DETAILS OF HOUSEHOLDS

Average land owned – 3.55 acres

Average cultivated land – 4.84 acres

Average irrigated land – 4.80 acres

Average income from Primary Occupations – **Rs. 1,92,849/-**

n=400[engaged in primary occupation]

Average income from Secondary Occupations – **Rs. 87,090/-**

n=164[engaged in secondary occupation]

The following figure interprets the overall performance of a project based on seven key evaluation criteria: Relevance, Coherence, Effectiveness, Efficiency, Impact, Sustainability and Branding. The scoring reflects a holistic approach, derived through a combination of both quantitative data and qualitative insights gathered during the evaluation. Each criterion is scored on a scale of 5, reflecting how well the project performed in that area.

OVERALL SCORE OF THE PROJECT

3.3. RELEVANCE – Alignment of intervention's goals and implementation with beneficiary and stakeholder needs, and the priorities

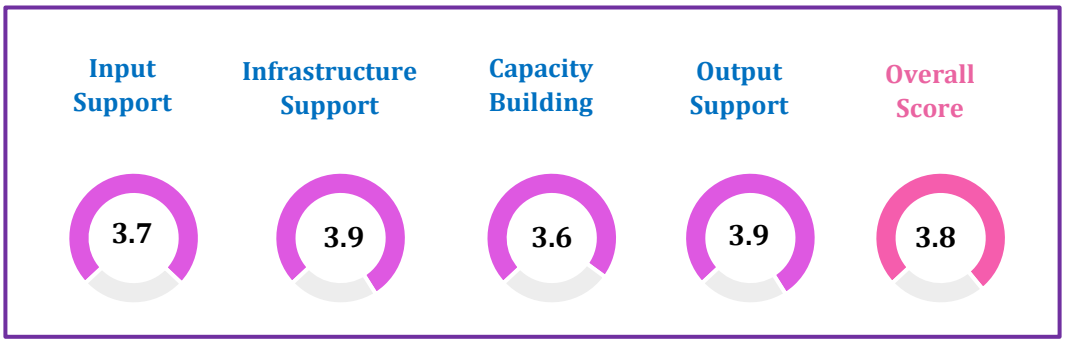
This section assesses the relevance of the intervention in addressing the needs and priorities of the target community. It examines how well the project aligned with the existing socio-economic and environmental conditions, the extent to which it responded to key challenges, and whether its objectives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

Overall Relevance Score **3.9**

➢ BENEFICIARY NEED ALIGNMENT *(Quantitative variable)*

The project under the Skill Development and Livelihood Enhancement (SDLE) initiative was rated at 3.8, reflecting a strong acknowledgment of the interventions' importance among beneficiaries. Among the four intervention areas, Infrastructure Support and Output Support received the highest scores of 3.9 each, followed by Input Support at 3.7 and Capacity Building at 3.6.

SCORE – Beneficiary Need Alignment



**Composite score is based on 5- point Likert Scale*

❖ RELEVANCE OF THE INTERVENTION

Segregating the data further into activities across intervention, beneficiaries reported a high level of satisfaction with key support components. Input support, accessed by 82% of the total beneficiaries, was especially well-received, with water pumps rated at 4.0 and improved irrigation methods at 3.8 out of 5. In the area of infrastructure support, both tool banks and grain banks received the highest average scores of 4.0, reflecting their strong perceived usefulness. Capacity building activities received by 62% beneficiaries were also positively evaluated, with farm techniques rated at 4.0 and training 3.8, indicating the effectiveness of knowledge transfer in improving agricultural practices. Overall, these high scores reflect that interventions related to input delivery, shared infrastructure, and technical training

	Activity	Score
Input Support	Water Pump	4.0
	Irrigation Method	3.8
	Farm Technique	3.7
	Farm Tool	3.7
	Land Treatment	3.6
	Seed/Sapling	3.6
N = 330 [respondent who received Input Support]		
Infrastructure Support	Tool Bank	4.0
	Grain Bank	4.0
	Check Dam	3.8
	Farm Pond	3.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	4.0
	Training	3.8
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	3.6
N = 9 [respondent who received Output Support]		

were the most impactful and relevant to beneficiary needs.

Support provided by HDFC Bank CSR meeting the agricultural needs and priorities of the respondent

	ESSENTIAL SUPPORT	HIGH PRIORITY	MEDIUM PRIORITY	LOW PRIORITY	NOT A PRIORITY
INPUT SUPPORT	25%	59%	15%	1%	<1%
INFRASTRUCTURE SUPPORT	29%	62%	10%	0%	0%
CAPACITY BUILDING	31%	57%	11%	1%	0%
OUTPUT SUPPORT	11%	78%	11%	0%	0%

The support provided by HDFC Bank CSR demonstrates strong alignment with the agricultural needs and priorities of respondents across all intervention areas. For input support, a majority rated it as a high priority (59%), followed by essential support (25%), indicating widespread relevance. Infrastructure support was most frequently marked as a high priority (62%), with essential support (9%) also notably acknowledged, highlighting its critical importance in farming operations. In the case of capacity building, 88% reported to prioritizing (essential support (31%); high priority (7%)), reflect the strong demand for knowledge and skill enhancement. For output support, high priority (78%) was most common reflecting that while market-related support is valued, it may not yet be seen as urgent by most respondents.

❖ SUFFICIENCY OF THE INTERVENTION

In terms of input support, water pumps (3.6) and irrigation methods (3.4) were rated highest, indicating these were perceived as the most sufficient interventions in supporting agricultural productivity. For infrastructure support, the grain bank received the highest sufficiency score of 4.0, followed by the tool bank at 3.7, reflecting strong satisfaction among the few who accessed these facilities. Within capacity building both farm technique training (3.6) and training sessions (3.5) were rated well, pointing to the adequacy of knowledge enhancement efforts. Lastly, in output support, the crop market linkage scored 3.6, indicating that though accessed by few, it was considered sufficiently beneficial by the beneficiaries.

	Activity	Score
Input Support	Water Pump	3.6
	Irrigation Method	3.4
	Farm Tool	3.4
	Land Treatment	3.2
	Seed/Sapling	3.1
	Farm technique	3.0
N = 330 [respondent who received Input Support]		
Infrastructure Support	Grain Bank	4.0
	Tool Bank	3.7
	Check Dam	3.6
	Farm Pond	3.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	3.6
	Training	3.5
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	3.6
N = 9 [respondent who received Output Support]		

Adequacy of intervention provided in quantity and meeting agricultural requirements of the respondent					
	EXTREMELY ADEQUATE	FAIRLY ADEQUATE	ADEQUATE	SLIGHTLY ADEQUATE	NOT AT ALL ADEQUATE
INPUT SUPPORT	5%	34%	39%	20%	3%
INFRASTRUCTURE SUPPORT	10%	48%	43%	0%	0%
CAPACITY BUILDING	13%	37%	47%	1%	2%
OUTPUT SUPPORT	0%	0%	78%	22%	0%

The adequacy of the interventions was generally rated positively across all support categories. For input support, most respondents found the support either adequate (39%) or fairly adequate (34%), reflecting that while the quantity met basic agricultural needs, there may still be room for improvement. In infrastructure support, the response was highly favorable, with 48% rating it as fairly adequate and 43% as adequate, and no negative responses, indicating strong sufficiency in the quantity and relevance of infrastructure provided. For capacity building, 47% found it adequate and 37% fairly adequate, reflecting the usefulness of training interventions in meeting agricultural requirements. In output support, despite its limited reach, 78% of respondents rated it as adequate and 22% as slightly adequate, implying that while the intervention was relevant, its quantity or coverage might have been limited for broader impact.

- **LOCAL CONTEXT ALIGNMENT** *(Qualitative variable)*

Score – Local Context Alignment: 4

The project effectively addressed the core agricultural challenges faced by smallholder farmers by providing improved seeds, organic fertilizers, and mechanized farming solutions. Farmers previously struggled with low-quality seeds, labour-intensive methods, and inconsistent irrigation, which negatively impacted productivity and income stability. The introduction of Custom Hiring Centres (CHCs) provided farmers with access to essential farming equipment at reduced costs, minimizing their reliance on manual labour and expensive rentals. Additionally, the shift to organic fertilizers contributed to soil health and long-term sustainability.

The project also enhanced farmer capacity through training programs focused on organic farming techniques, seed treatment, and irrigation management, particularly benefiting women farmers who had previously been excluded from such opportunities. The establishment of Farmer Producer Organizations (FPOs) empowered smallholder farmers by facilitating collective market access and improved price negotiation. Despite these advancements, logistical challenges, including transportation and storage constraints, hindered farmers from maximizing the economic benefits of increased production, emphasizing the need for targeted interventions in supply chain management.

The intervention was well-aligned with the local agricultural landscape, addressing issues such as unreliable irrigation, soil degradation, and limited market access. By prioritizing staple crops like garlic, wheat, and soybean, the project catered to regional farming needs while introducing disease-resistant seed varieties to enhance productivity. Investments in irrigation infrastructure, including anicuts and sprinklers, helped mitigate the effects of erratic rainfall, improving water efficiency. Moreover, integrating CHCs at the village level reduced dependency on external machinery rentals, making modern equipment more

accessible. Despite these gains, persistent challenges such as inadequate cold storage and market linkages continue to hinder farmers' ability to secure fair prices, necessitating sustained investments in infrastructure and equitable resource allocation.

- **QUALITY OF DESIGN** *(Qualitative variable)*

Score – Quality of Design: 4

The project was designed as a comprehensive intervention, integrating mechanization, irrigation improvements, and financial accessibility to enhance agricultural productivity and market linkages. The establishment of CHCs and FPOs provided structural support for farmers to access essential inputs, reducing production costs and increasing efficiency. By aligning with government schemes, the project enabled small and marginal farmers to benefit from subsidies and financial assistance. The introduction of collective marketing through FPOs further reduced reliance on middlemen and improved income generation. However, challenges in accessing these benefits, particularly for the most marginalized farmers, suggest a need for improved coordination and outreach efforts.

Post-harvest management was another key aspect of the project's design, with a focus on grading, processing, and value addition. The provision of sorting and grading machines aimed to enhance the quality of produce sold in markets, increasing farmers' bargaining power. However, access to these machines varied across locations, limiting their effectiveness in certain areas. Addressing these shortcomings through structured follow-up mechanisms and targeted interventions could further enhance the project's long-term impact and scalability.

3.4. COHERENCE – Compatibility of intervention with other intervention in the country, sector, institution

The following section explores the coherence of the intervention, assessing how well it aligns with other ongoing initiatives within the country, sector, and implementing institutions. It reflects on the intervention's ability to strengthen, support, or build upon existing frameworks and programs.

Overall Coherence Score	4.5

- **INTERNAL COHERENCE** *(Qualitative variable)*

Score – Internal Coherence: 5

The project in the Baran district demonstrates strong internal coherence through its alignment with institutional policy frameworks and its structured approach to rural development. The project's foundation is rooted in HDFC's CSR policy, 'Parivartan', which prioritizes interventions in aspirational districts as per NITI Aayog's guidelines. The initiative also follows a systematic implementation strategy, ensuring that the selected NGO partner, Srijan, aligns with HDFC's intervention model. The project's emphasis on local resource utilization, gender inclusion, and participatory development aligns with broader policy frameworks related to sustainable rural development. The governance mechanism, where HDFC CSR managers act as intermediaries between senior management, local stakeholders, and implementing NGOs, further reinforces coherence by maintaining transparency and ensuring adherence to pre-established frameworks.

Moreover, the project exhibits internal coherence by integrating multiple components of HDFC's CSR policy, particularly in holistic rural development. The initiative aligns well with the water-energy-food nexus, a critical aspect of HDFC's HRDP. The FDP focuses on agriculture and livelihood enhancement through garlic production and integrates infrastructure development (storage facilities, water harvesting structures), financial literacy, and gender inclusion. Additionally, HDFC's structured Monitoring & Evaluation (M&E)

framework ensures alignment with its internal policy objectives by digitizing data collection, tracking progress via an MIS system, and enabling real-time decision-making. This alignment between the project's design, implementation strategy, and institutional policies ensures that the initiative remains efficient, transparent, and scalable, reinforcing HDFC's overarching goal of sustainable and inclusive rural development.

- **EXTERNAL COHERENCE** *(Qualitative variable)*

Score – External Coherence: 4

The project has effectively integrated with local governance structures, agricultural departments, and political representatives, ensuring its interventions complement existing rural development efforts. The participation of the Block Development Officer (BDO), Sub-Divisional Magistrate (SDM), and local MLA in key project milestones underscores the initiative's alignment with government priorities. Additionally, collaborating with agricultural departments to train farmers, improve irrigation access through solar interventions, and facilitate seed supply highlights the project's coherence with broader development goals. This structured engagement minimizes overlaps and ensures that stakeholders collectively work toward agricultural sustainability.

Despite strong external coordination, the lack of integration between different HDFC CSR projects in Rajasthan presents a gap in strategic alignment. While the project has successfully engaged farmers and exceeded initial targets in custom hiring centres and storage infrastructure, the absence of cross-project coordination risks fragmentation. Ensuring that different HDFC interventions operate within a unified framework could enhance efficiency, avoid duplication, and create a more synchronized development strategy. Strengthening this coherence would allow for better resource allocation and increased impact across multiple rural development initiatives.

3.5. EFFICIENCY – Justification of intervention's resource (Man, Material and Time)

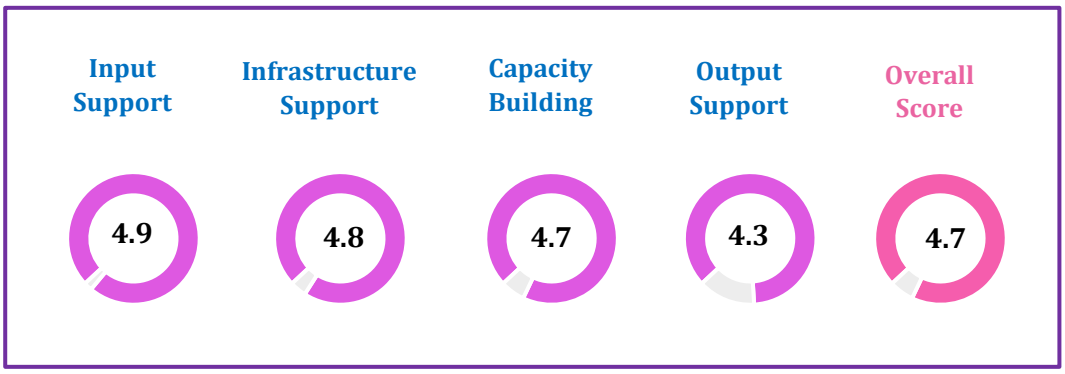
The following section assesses the efficiency of the intervention, focusing on the optimal use of resources including manpower, materials, and time. It examines whether the intervention delivered the intended results with minimal wastage and maximum value, while also considering the timeliness and quality of services provided throughout the implementation process.

Overall Efficiency Score	4.2

- **TIMELINESS** *(Quantitative variable)*

The efficiency of the project was rated at 4.7, indicating high effectiveness under the Skill Development and Livelihood Enhancement (SDLE) initiative. Among the components, Input Support received the highest timeline efficiency score of 4.9, followed by Infrastructure Support at 4.8, Capacity Building at 4.7, and Output Support at 4.3.

SCORE - Timeliness



**Composite score is based on 5- point Likert Scale*

Further classifying the activities, for input support, water pumps, farm tools, and seed/saplings each received a high efficiency score of 4.9, reflecting that these critical agricultural inputs were delivered in a timely manner and aligned well with the seasonal needs of most beneficiaries. Under infrastructure support, the grain bank scored a perfect 5.0, followed closely by the tool bank at 4.9, reflecting exceptional timeliness in establishing these resources and effectively meeting infrastructure expectations. In the area of capacity building, farm technique training (4.8) and training sessions (4.7) were both rated highly, indicating that the knowledge-building initiatives were conducted promptly, supporting agricultural decision-making when needed most. Lastly, in output support, crop market linkage scored 4.3, showing that although fewer respondents accessed this support, its delivery was still regarded as timely and met the expectations of the beneficiaries.

	Activity	Score
Input Support	Seed/Sapling	4.9
	Water Pump	4.9
	Farm Tool	4.9
	Irrigation Method	4.8
	Land Treatment	4.8
	Farm Technique	4.7
N = 330 [respondent who received Input Support]		
Infrastructure Support	Grain Bank	5.0
	Tool Bank	4.9
	Check Dam	4.4
	Farm Pond	4.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	4.8
	Training	4.7
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	4.3
N = 9 [respondent who received Output Support]		

Intervention's timeliness execution against respondents' expectation/ needs

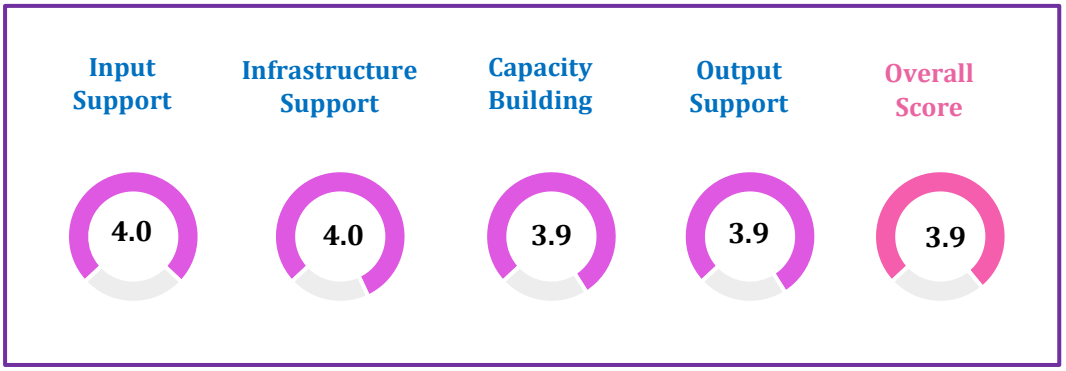
	ON TIME	SLIGHTLY DELAYED	MODERATELY DELAYED	VERY MUCH DELAYED	EXTREMELY DELAYED
INPUT SUPPORT	90%	8%	2%	0%	0%
INFRASTRUCTURE SUPPORT	81%	14%	5%	0%	0%
CAPACITY BUILDING	78%	16%	6%	0%	0%
OUTPUT SUPPORT	100%	0%	0%	0%	0%

Majority of beneficiaries reported that the interventions were delivered on time across all support categories, reflecting strong efficiency in implementation. For input support, 90% stated the support was received on time, with only 8% noting slight delays, indicating timely alignment with agricultural cycles. In infrastructure support, 81% reported on time delivery, while 14% experienced slight delays, suggesting generally efficient but slightly variable implementation. For capacity building, 78% received training on time, and 16% mentioned slight delays, showing reasonably prompt delivery of knowledge-sharing activities. Notably, output support had a perfect score, with 100% of respondents confirming on time execution, underscoring excellent responsiveness in market linkage efforts.

- **QUALITY OF SERVICE PROVIDED** *(Quantitative variable)*

In terms of quality of services, both Input Support and Infrastructure Support were rated 4.0, while Capacity Building and Output Support received 3.9 each. The overall quality of service was rated 3.9, indicating general satisfaction among beneficiaries.

SCORE – Quality of Service Provided



**Composite score is based on 5- point Likert Scale*

For further understanding, the table depicts the activities upheld in the area and quality of service provided during the intervention. In input support, water pumps received the highest quality rating at 4.5, followed by farm techniques (4.3) and irrigation methods (4.1), indicating that these services were not only timely but also delivered with a high standard of quality that met the agricultural needs of beneficiaries. Under infrastructure support, the tool bank (4.2) and grain bank (4.0) stood out as relatively better-performing components, suggesting satisfactory maintenance and accessibility, while other infrastructure elements lagged slightly in perceived quality. For capacity building, farm technique training scored highest at 4.0, reflecting a decent quality of content and delivery, though the overall training quality (3.8) points to some scope for improvement. In output support, crop market linkage was rated 3.9, indicating a moderately good quality of service that likely supported beneficiaries in connecting to markets, though with potential for further strengthening.

	Activity	Score
Input Support	Water Pump	4.5
	Farm Technique	4.3
	Irrigation Method	4.1
	Farm Tool	4.0
	Seed/sapling	4.0
	Land Treatment	3.8
N = 330 [respondent who received Input Support]		
Infrastructure Support	Tool Bank	4.2
	Grain Bank	4.0
	Check Dam	3.8
	Farm Pond	3.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	4.0
	Training	3.8
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	3.9
N = 9 [respondent who received Output Support]		

Satisfaction with the products and /or services provided to the respondent by HDFC Bank					
	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR
INPUT SUPPORT	24%	53%	22%	1%	1%
INFRASTRUCTURE SUPPORT	19%	67%	14%	0%	0%
CAPACITY BUILDING	18%	60%	19%	0%	3%
OUTPUT SUPPORT	11%	67%	22%	0%	0%

Overall satisfaction with the support provided by HDFC Bank was high across all intervention areas. For input support, 77% of respondents rated the services as either very good (24%) or good (53%), indicating strong approval of the quality of the agricultural inputs. In infrastructure support, satisfaction was even higher, with good (67%) and very good (19%) ratings totalling 86%, reflecting a well-received implementation of physical resources. Similarly, for capacity building, 78% of respondents reported good (60%) or very good (18%) experiences, reflecting positive reception toward the training sessions despite a small percentage (3%) indicating dissatisfaction. Lastly, in output support, 78% rated the services as good (67%) or very good (11%), showing a favourable perception of the market linkage interventions, with no reports of poor or very poor experiences.

- **OPERATIONAL EFFICIENCY** *(Qualitative variable)*

Score – Operational Efficiency: 4

The implementation approach effectively integrated pre-planning, technical support, and exposure visits to ensure a structured and realistic execution. The emphasis on soil testing, farmer training, and pre-planned garlic production cycles before market engagement reflects a proactive risk mitigation strategy. By following a Standard Operating Procedure (SOP) for production, the initiative reduced uncertainties and ensured that expected outcomes were met. This approach enhanced productivity and pricing stability, reinforcing the project's ability to operate efficiently within its resource constraints while aligning with the broader agricultural sustainability goals.

However, challenges in project duration and post-implementation support highlight potential gaps in long-term sustainability. Stakeholders emphasized that while the three-year intervention model was effective, an extended five-year cycle with monitoring and HR support would improve sustainability.

- **PROJECT DESIGN & M&E** *(Qualitative variable)*

Score – Project Design &M &E: 4

The project design effectively incorporated clear outputs, performance indicators, and baseline tracking, particularly in garlic storage, quality grading, and market access. Implementing grading machines, storage facilities, and processing units ensured farmers could preserve their produce longer, reduce post-harvest

losses, and obtain better prices. The feedback from farmers indicates that they recognized tangible improvements in product quality, price differentiation through grading, and increased market visibility due to branding efforts. The structured phasing of activities, such as transitioning from manual to machine-assisted grading and storage, highlights the systematic approach towards efficiency in value chain development.

However, data collection, tracking, and reporting challenges indicate that initial project implementation faced difficulties in standardizing monitoring systems. The need for geo-tagging, pre-and-post-intervention photo documentation, and uniformity in MIS reporting posed early obstacles. Still, it was gradually addressed through continuous training and field visits by HDFC's monitoring team. The insistence on a structured reporting mechanism improved data integrity, allowing better tracking of impact metrics. These refinements in monitoring and evaluation systems helped maintain project accountability and enabled real-time course corrections, ensuring that the project adapted efficiently to field realities.

3.6. EFFECTIVENESS – Achievement of objectives and results of the intervention

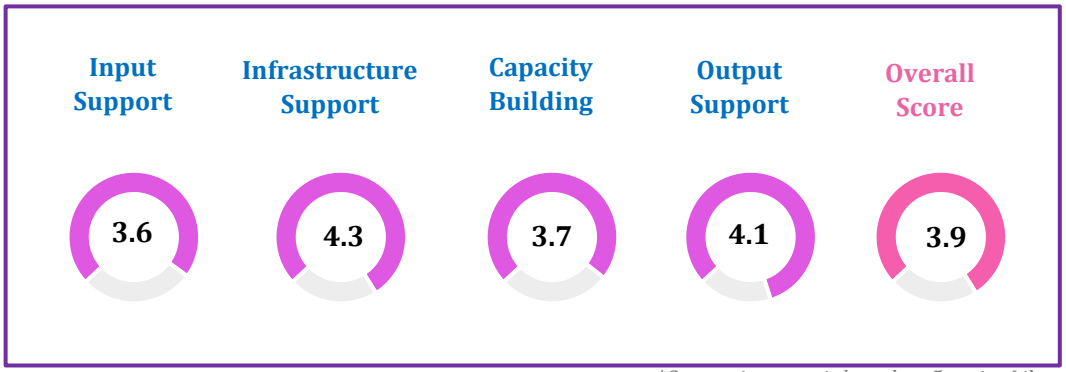
The following section evaluates the effectiveness of the intervention by examining the extent to which its intended objectives and results have been achieved. It highlights the actual outcomes observed on the ground, reflecting how well the intervention addressed the needs of the beneficiaries and contributed to meaningful change.

Overall Effectiveness Score	4.0

- **INTERIM RESULTS (OUTPUT)** *(Quantitative variable)*

The effectiveness of the project was rated at 3.9, indicating positive outcomes in achieving the intended results under the Skill Development and Livelihood Enhancement (SDLE) initiative. Among the four components, Infrastructure Support received the highest effectiveness score of 4.3, followed by Output Support at 4.1, Capacity Building at 3.7, and Input Support at 3.6. These scores reflect varying levels of success in meeting the project's objectives and delivering expected outcomes.

SCORE – Interim Results (Output)



*Composite score is based on 5- point Likert Scale

❖ CURRENT STATUS OF THE INTERVENTION

The status of the intervention reflects how well each activity is functioning and maintained after implementation. Under input support, water pumps and irrigation methods both received the highest effectiveness score of 4.5 and 4.4 respectively followed by farm tools at 4.2, indicating that these interventions are currently functioning well and are actively contributing to improved agricultural practices. In infrastructure support, farm pond (4.5) and tool bank (4.3) emerged as the most effective resources, reflecting they are in good operational condition and continue to serve the intended purpose efficiently. For capacity building, farm technique training scored 4.0, reflecting that the knowledge imparted is being effectively applied in practice. In output support, crop market linkage scored 4.1, indicating that the intervention continues to positively impact farmers by supporting their access to markets.

	Activity	Score
Input Support	Water Pump	4.5
	Irrigation Method	4.4
	Farm Tool	4.2
	Farm Technique	3.8
	Seed/Sapling	3.6
	Land Treatment	3.1
N = 330 [respondent who received Input Support]		
Infrastructure Support	Farm Pond	4.5
	Tool Bank	4.3
	Check Dam	4.2
	Grain Bank	3.8
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	4.0
	Training	3.5
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	4.1
N = 9 [respondent who received Output Support]		

Current condition of each activity done with the respondent

	FULLY FUNCTIONAL	MODERATELY FUNCTIONAL	MINIMAL FUNCTIONAL	EXIST/EXISTED BUT NOT FUNCTIONAL	DOES NOT EXIST
INPUT SUPPORT	44%	23%	3%	8%	21%
INFRASTRUCTURE SUPPORT	48%	48%	0%	0%	5%

The current condition of the activities conducted reflects how functional and accessible the interventions remain over time. For input support, 44% of respondents reported the support as fully functional, with an additional 23% stating it was moderately functional, indicating that two-thirds of the interventions are actively in use and serving their purpose. However, 21% mentioned the inputs do not exist, and 8% noted that the support exists but is not functional, highlighting some gaps in sustainability and continuity. In contrast, infrastructure support shows a more favorable outcome, with 48% of respondents each reporting the infrastructure as either fully functional or moderately functional, and only a minimal 5% stating that it does not exist, suggesting better long-term usability and upkeep of physical infrastructure.

❖ UTILIZATION OF THE INTERVENTION

The effectiveness of the interventions can be gauged through their actual utilization by the respondents, which reflects how well the provided inputs, infrastructure, training, and linkages are being integrated into ongoing agricultural practices. For input support, the water pump (4.4), along with irrigation methods and farm techniques (both 4.3), emerged as the most utilized

	Activity	Score
Input Support	Water Pump	4.4
	Irrigation Method	4.3
	Farm Technique	4.3
	Farm Tool	4.0
	Seed/Sapling	3.6
	Land Treatment	3.2
N = 330 [respondent who received Input Support]		
	Tool Bank	4.4

interventions, indicating their strong relevance and frequent use in daily agricultural activities. Under infrastructure support, the tool bank scored highest at 4.4, followed by both check dams and farm ponds at 4.0, highlighting that these assets are being actively accessed by farmers. In the capacity building category, farm technique training received a utilization score of 4.0, showing that the knowledge provided is being effectively applied in practice, while the overall training scored slightly lower at 3.5. In the output support, crop market linkage scored 4.1, reflecting a good level of engagement and use by beneficiaries in connecting their produce to the market.

Infrastructure Support	Farm Pond	4.0
	Check Dam	4.0
	Grain Bank	3.5

N = 16 [respondent who received Infrastructure Support]

Capacity Building	Farm Technique	4.0
	Training	3.5

N = 248 [respondent who received support to Capacity Building]

Output Support	Crop Market Linkage	4.1

N = 9 [respondent who received Output Support]

Frequency of making use of intervention done with the respondent in the last 2 years

	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER
INPUT SUPPORT	24%	50%	22%	2%	1%
INFRASTRUCTURE SUPPORT	43%	33%	24%	0%	0%
CAPACITY BUILDING	22%	49%	18%	6%	6%
OUTPUT SUPPORT	33%	44%	22%	0%	0%

For input support, a strong 74% of respondents reported using the interventions either 'always' (24%) or often (50%), indicating consistent and high engagement with agricultural inputs provided. Beneficiaries reported 'always' 43% followed by 33% for 'often' in utilizing infrastructure support. In capacity building, beneficiaries reported always (22%) or often (49%) applying the training and knowledge gained, reflecting sustained practical use of the information shared. Similarly, output support was utilized, with 44% using it often and 33% 'always' suggesting a need for strengthening market linkages and improving follow-up support to ensure better engagement and outcomes.

❖ STAKEHOLDERS EXPERIENCE AND REFLECTION

The table below shows the reflections and experiences shared by the stakeholders on the key interventions implemented in the project area, covering input support, infrastructure development, capacity building, and output support. Their insights highlight the effectiveness, challenges, and perceived value of each component. This feedback provides a ground-level perspective on how the interventions have impacted agricultural practices and rural livelihoods.

To what extent do you agree with the following statements regarding the changes in your agriculture after the intervention

		HIGH	MODERATE	NEUTRAL	NOT MUCH	NOT AT ALL
INPUT SUPPORT	Have easy and quick access to farm inputs such as seeds, fertilizers, and pesticides	**17%**	**64%**	**14%**	**4%**	**1%**
INFRA-STRUCTURE SUPPORT	Have good infrastructure available for my farmland for better water availability.	**15%**	**85%**	**0%**	**0%**	**0%**
	Have adopted more efficient irrigation and water management practices.	**30%**	**55%**	**10%**	**5%**	**0%**
	Able to cultivate more land now.	**25%**	**65%**	**5%**	**5%**	**0%**
	Able to irrigate more land now.	**35%**	**60%**	**5%**	**0%**	**0%**
	Able to grow a greater number of crops in a year	**20%**	**75%**	**5%**	**0%**	**0%**
	Amount of agriculture produce lost due to pest has reduced after adopting integrated pest management.	**25%**	**70%**	**5%**	**0%**	**0%**
CAPACITY BUILDING	Have increased knowledge of modern farming techniques and best practices.	**25%**	**58%**	**13%**	**3%**	**1%**
	Have adopted the training knowledge on my farm for better output	**27%**	**50%**	**14%**	**6%**	**3%**
OUTPUT SUPPORT	Have better access to the market now to buy and sell my agricultural produce.	**0%**	**89%**	**11%**	**0%**	**0%**
	Have adopted price lock and /or crop insurance.	**0%**	**33%**	**44%**	**11%**	**11%**
	Have access to better storage facility now.	**0%**	**22%**	**44%**	**11%**	**22%**
	Have access to credit/loan for agriculture purpose at a reasonable rate.	**0%**	**22%**	**33%**	**22%**	**22%**

❖ OBSERVATION CHECKLIST

The below observation checklist table gives a snapshot of how key rural infrastructure assets are performing in terms of their availability, functionality, and utilization across surveyed villages.

	Physical Availability	Functional	Utilization
TOOL BANK	81%	81%	75%
CHECK DAM	25%	25%	31%
FARM POND	6%	6%	6%
GRAIN BANK	13%	13%	13%

N=16 [respondents who received infrastructure support]

➢ **REACH (TARGET VS ACHIEVEMENT)** *(Qualitative variable)*

Score – Reach (Target vs Achievement): 4

The project largely achieved its intended reach, meeting the expected number of direct beneficiaries, particularly among smallholder farmers and women-led agricultural enterprises. The expansion of FPO networks and market linkages enabled a broader reach beyond the immediate intervention area, further amplifying its impact. However, external factors such as monsoon-related crop losses and resistance from middlemen created temporary setbacks, affecting farmers' adoption rate. Despite this, the project's focus on long-term sustainability, knowledge transfer, and gradual capacity building ensured that even communities with slower adoption rates remained engaged. The intervention's ability to establish a sustainable model with a community-led approach suggests it holds the potential for continued impact beyond its initial scope.

➢ **INFLUENCING FACTORS (ENABLES & DISABLES)** *(Qualitative variable)*

Score – Influencing Factors (Enables & Disables): 4

The success of the intervention was driven by strong internal management, adherence to implementation protocols, and targeted human resource allocation. The presence of dedicated field managers, community engagement through village development committees (VDCs), and structured monitoring mechanisms ensured smooth implementation. Regular training sessions on machine maintenance and operational processes played a crucial role in enhancing local capacity and ownership.

Factors such as extreme weather conditions, market fluctuations, and opposition from middlemen presented challenges on the external front. The high cost of agricultural inputs like fertilizers and disease control measures also posed economic constraints for farmers. However, organic manure initiatives and access to alternative irrigation solutions helped mitigate some of these issues. The structured intervention by HDFC CSR and Srijan ensured that government linkages and external resources were leveraged to sustain project outcomes.

➢ **DIFFERENCIAL RESULTS (NEED ASSESSMENT)** *(Qualitative variable)*

Score – Differential Results (Need Assessment): 4

The intervention demonstrated a commitment to inclusivity, particularly in ensuring the participation of marginalized communities, women farmers, and smallholder producers. Rapid rural appraisals, stakeholder consultations, and gender-sensitive approaches ensured that the project prioritized the needs of the most vulnerable groups. The FPO model allowed both male and female farmers to access improved agricultural inputs, storage facilities, and market opportunities, leading to increased financial independence for women participants. Despite these successes, differences in benefits across communities were observed. While some areas received better irrigation and storage support, others lacked critical infrastructure, impacting their ability to realize the intervention's benefits fully.

- **ADAPTATION OVER TIME** *(Qualitative variable)*

Score – Adaptation overtime: 4

The intervention showed flexibility in responding to evolving needs and challenges, with mid-course corrections in seed distribution timing, irrigation strategies, and monitoring frameworks. Integrating digital tracking systems and geo-tagging for resource allocation significantly improved data accuracy and helped refine intervention strategies. Additionally, periodic stakeholder meetings allowed for iterative improvements in the project's design.

3.7. IMPACT – Difference brought by the intervention

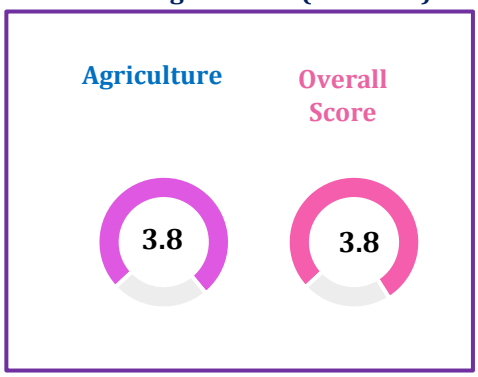
The following section outlines the impact of the intervention, focusing on the tangible and perceived differences it has brought to the lives of the beneficiaries. It highlights changes in agricultural practices, access to resources, knowledge enhancement, and livelihood opportunities as a result of the support provided through the project.

Overall Impact Score	3.9

- **SIGNIFICANCE (OUTCOME)** *(Quantitative variable)*

The significance of the project was rated at 3.8, reflecting its positive impact on promoting sustainable agricultural practices and livelihood enhancement.

SCORE – Significance (Outcome)



**Composite score is based on 5- point Likert Scale*

❖ LONG TERM RESULTS OF THE INTERVENTION

The below table show the long-term results of the intervention which reflect its sustained impact on the community, particularly in improving agricultural practices, enhancing resource utilization, and strengthening market linkages. These outcomes indicate the extent to which the interventions have contributed to self-reliance, continuity, and overall rural development beyond the project period.

To what extent do you agree with the following statements with regards to the changes in your agriculture after the intervention?

	HIGHLY AGREE	AGREE	NOT SURE	DISAGREE	HIGHLY DISAGREE
Farm input cost has significantly reduced.	6%	63%	20%	11%	1%
Crop yield and farm production has significantly improved.	21%	58%	15%	6%	1%
Farm income has significantly increased.	17%	52%	22%	9%	0%
Farm profit has significantly increased.	19%	57%	17%	6%	1%
Able to better manage the uncertain weather and climate change.	4%	53%	32%	10%	1%
Have more stable farm income.	6%	69%	17%	8%	1%
Family has better food security and nutrition.	20%	62%	16%	3%	0%

➢ TRANSFORMATIONAL CHANGE *(Qualitative variable)*

Score – Transformational Change: 4

The project has facilitated notable shifts in farming practices, improving access to quality seeds, irrigation, and storage infrastructure. By supporting Farmer Producer Organizations (FPOs), it has reduced dependency on middlemen and allowed farmers to secure better prices. Improved grading and sorting mechanisms have led to a more structured and transparent market engagement. These systemic shifts have enhanced smallholder farmers' bargaining power, increasing household incomes and economic resilience. Additionally, capacity-building initiatives and technical training have empowered farmers to engage in more efficient and sustainable agricultural practices, reducing post-harvest losses and enhancing productivity.

However, deep-rooted traditional norms, particularly regarding gender roles, continue to shape participation in agricultural decision-making. While the intervention has encouraged women's participation in grading, storage, and training programs, their direct involvement in financial transactions and market negotiations remains limited. Although women have gained more technical skills and exposure, male household members still dominate financial planning and price determination. Structural gender

norms and socio-cultural barriers remain significant, requiring further targeted interventions to ensure long-term gender-inclusive transformation.

- **UNINTENDED CHANGE** *(Qualitative variable)*

Score – Unintended Change: 4

One of the positive unintended outcomes of the project has been the potential for scale-up of FPO-led interventions. The success of structured grading, storage, and market linkages has attracted interest from other farming communities, with farmers beyond the initial intervention areas expressing a willingness to adopt similar models. The exposure provided through training and knowledge exchange has increased adoption and led to peer-to-peer learning, reinforcing community-driven sustainability. Furthermore, the intervention has catalysed greater awareness of sustainable farming methods, encouraging farmers to reduce dependency on chemical fertilizers and shift toward organic inputs, which may contribute to long-term environmental benefits.

However, some unintended adverse effects have also emerged, particularly concerning crop disease outbreaks and the increased workload for women in post-harvest activities. The shift from traditional to mechanized farming has sometimes disadvantaged certain groups, especially landless labourers who previously relied on manual grading and sorting work.

3.8. SUSTAINABILITY – Extent of Project Results' Sustainability

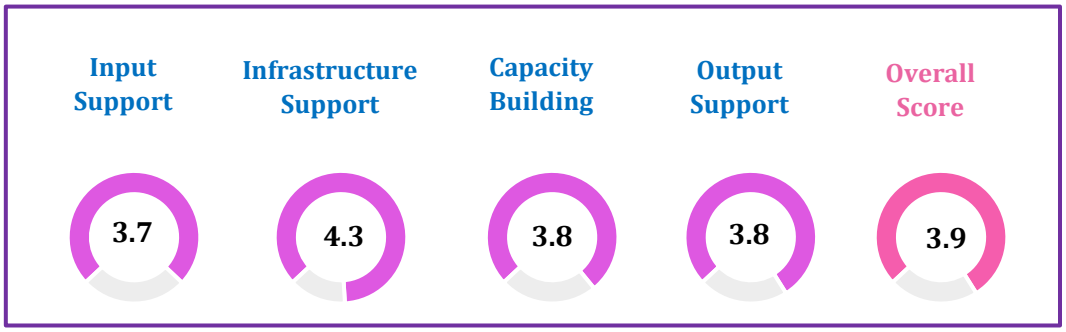
The following section presents an overview of the sustainability of the intervention, highlighting the extent to which the initiatives are likely to continue delivering benefits in the absence of external support. It reflects on the measures taken to maintain outcomes over time and the community's ability to manage and utilize the interventions independently.

Overall Sustainability Score	3.9

- **POTENTIAL FOR CONTINUITY OF INTERVENTION** *(Quantitative variable)*

The sustainability of the project was rated at 3.9, indicating a strong potential for continuity under the Skill Development and Livelihood Enhancement (SDLE) initiative. Among the components, Infrastructure Support scored the highest at 4.3, followed by Capacity Building and Output Support at 3.8 each, and Input Support at 3.7. These scores reflect the project's efforts to build durable systems while also identifying areas where ongoing support may be needed.

SCORE – Potential for Continuity of Intervention



**Composite score is based on 5- point Likert Scale*

❖ SUSTAINABILITY OF THE INTERVENTION

Sustainability reflects the likelihood that the interventions will continue to benefit respondents over time without external support. Higher sustainability scores indicate practices or assets that are well-integrated, maintained, and capable of long-term impact. Within input support, farm techniques scored highest at 4.3, followed by irrigation methods at 4.0, reflecting that these interventions have been internalized by farmers and are likely to continue without external aid. In infrastructure support, check dams stand out with the highest sustainability score of 4.6, followed by the tool bank (4.2) and grain bank and farm pond (both 4.0), indicating these structures are well-maintained and expected to serve their purpose over time. For capacity building, farm technique training scored 4.0, showing that knowledge shared during training is likely to have a lasting impact, though the general training sustainability score (3.6) shows room for improvement in reinforcement or follow-up. In output support, crop market linkage scored 3.8, indicating moderate sustainability, with potential for strengthening systems that support ongoing access to markets.

	Activity	Score
Input Support	Farm Technique	4.3
	Irrigation Method	4.0
	Land Treatment	3.8
	Farm tool	3.6
	Seed/Sapling	3.6
	Water Pump	3.6
N = 330 [respondent who received Input Support]		
Infrastructure Support	Check Dam	4.6
	Tool Bank	4.2
	Grain Bank	4.0
	Farm Pond	4.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	4.0
	Training	3.6
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	3.8
N = 9 [respondent who received Output Support]		

Measures/ ways to ensure the smooth functioning of the assets created products and/ or services provided to the respondent to continue the intervention in the absence of HDFC Bank/ NGO

	EXCELLENT MEASURES	ADEQUATE MEASURES	SOME MEASURES	NOT SURE	NO MEASURES ARE MADE
INPUT SUPPORT	11%	62%	18%	3%	6%
INFRASTRUCTURE SUPPORT	29%	71%	0%	0%	0%
CAPACITY BUILDING	18%	59%	15%	3%	4%
OUTPUT SUPPORT	0%	79%	22%	0%	0%

Across all intervention areas, adequate measures appear to be the most common approach to ensuring continuity. For input support, 62% of respondents acknowledged adequate planning for sustainability, with 11% citing excellent measures, though 6% noted no provisions were made reflecting a moderate but uneven preparedness for long-term functioning. Infrastructure support reflects the strongest sustainability planning, with 71% reporting adequate and 29% reporting excellent measures—indicating thorough groundwork for maintaining assets independently. In capacity building, 59% found the measures adequate and 18% rated them as excellent, pointing to a solid foundation for self-sustained application of knowledge, though a small percentage remained unsure or reported no measures. Output support had the highest

reliance on adequate measures (78%) but no respondents reported excellent planning, highlighting a gap in robust strategies for ensuring ongoing market linkages.

❖ CONVERGENCE OF THE INTERVENTION

This section focuses on the convergence of the interventions, highlighting the collaborative efforts beyond the support provided by HDFC Bank. It explores the extent to which beneficiaries have received complementary assistance from other stakeholders, including government schemes and non-governmental organizations. Such convergence plays a crucial role in amplifying the impact of the interventions, reducing overlap, and ensuring comprehensive development support at the community level. However, the findings indicate that there has been no additional support received from other organizations in the areas of input support, infrastructure development, capacity building, or output support.

	Activity	Score
Input Support	Irrigation Method	0.13
	Seed/ sapling	0.06
	Farm tool	0.03
	Land Treatment	0.02
	Farm technique	0.0
	Water Pump	0.0
Infrastructure Support	Check Dam	0.0
	Tool Bank	0.0
	Grain Bank	0.0
	Farm Pond	0.0
N = 16 [respondent who received Infrastructure Support]		
Capacity Building	Farm Technique	0.01
	Training	0.04
N = 248 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	0.0
N = 9 [respondent who received Output Support]		

➢ SUSTAINABILITY IN PROJECT DESIGN & STRATEGY *(Qualitative variable)*

Score – Sustainability in Project Design & Strategy: 4

The project has embedded several sustainability measures within its design and strategy to ensure long-term impact. One of the most significant aspects is the formation of Farmer Producer Companies (FPOs), which serve as key financial and technical sustainability institutions. The program has facilitated capacity-building efforts for farmers by establishing community structures like Customer Hiring Centres and Village Development Committees (VDCs). These institutions play an ongoing role in monitoring agricultural practices, ensuring the proper use of machinery, and maintaining market linkages. Additionally, the project emphasizes community ownership, recognizing that long-term sustainability requires farmers to take charge of their development. Training initiatives have been comprehensive, covering financial literacy, technical farming practices, and market dynamics. The introduction of self-managed storage facilities and tool banks further demonstrates a strategy geared towards long-term viability.

Despite these structured approaches, the role of local politics and external market fluctuations could impact long-term viability. While some sustainability aspects such as market linkages and infrastructure development are well-integrated, there is still uncertainty regarding how community dynamics and financial independence will evolve in the long run. The project's success in shifting decision-making power to farmers is a promising step, but continuous community engagement and support mechanisms may be required to sustain these outcomes beyond the project's direct intervention.

3.9. BRANDING – Visibility (visible/word of mouth)

Overall Branding Score	4.0

The project has established strong visibility among farmers, traders, and financial institutions, enhancing the recognition of FPOs and their role in improving agricultural practices. Farmers acknowledge that traders and buyers now recognize the higher quality of their produce, particularly garlic, due to improved grading and processing. Many beneficiaries reported that their products are now distinctly identifiable in

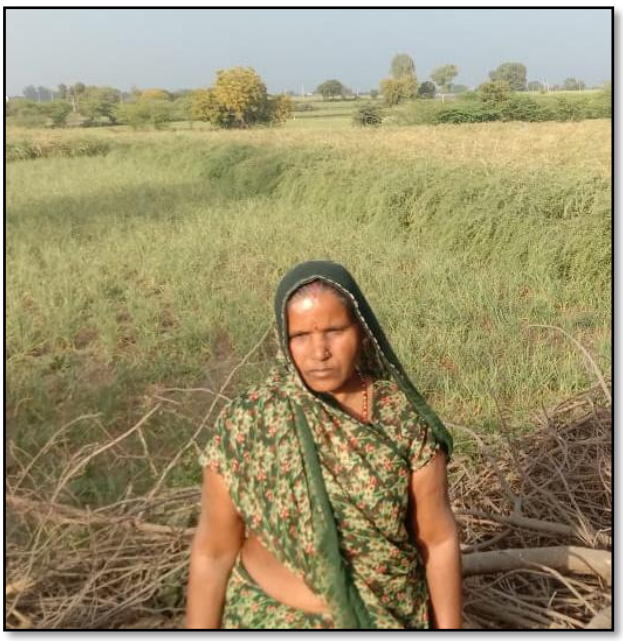
markets, with neighbouring villages also seeking their seeds. This indicates that the intervention has successfully positioned local agricultural produce as a recognizable and valuable commodity, creating potential for long-term market engagement.

Beyond product recognition, the visibility of HDFC Bank's CSR initiative, Parivartan Yojana, remains strong among community members. Respondents in multiple locations recalled the program name, associating it with storage facilities, grading machines, and market access improvements. The project's branding efforts, such as logos on equipment and visible infrastructure, have contributed to sustained awareness. Additionally, FPO members and project participants actively promote their affiliation, further strengthening the credibility and recognition of the intervention. However, while visibility within farmer networks has improved, the project's reach in larger financial markets and branding among external buyers may require further strategic reinforcement to solidify long-term market positioning.

Chapter 4

CASE STUDY

PHOLA BAI: STRENGTHENING RURAL LIVELIHOODS THROUGH ADVANCED AGRICULTURAL PRACTICES



Phola Bai, a farmer from Jatalheri village, has been cultivating 20 Bigha of agricultural land, managing a large family of twelve members. Prior to participating in the HDFC Bank Parivartan FDP project implemented by SRIJAN, she faced several farming challenges, including unreliable access to quality seeds, fertilizers, and adequate irrigation systems. Additionally, the traditional methods she employed were labour-intensive and economically less rewarding.

Before the project intervention, Phola Bai sourced seeds and manure from local markets without quality assurance. Irrigation was managed through tubewells, which required a constant electricity supply, often causing operational difficulties. Manual sowing of seeds was labour-intensive, leading to inefficiencies and higher production costs. *"Before we had to sow seeds separately by spreading by hand but now it can be sowed by machine."* Furthermore, the lack of proper grading and access to fair market practices affected her crop pricing negatively.

Through the FDP project, Phola Bai received substantial support, including quality seeds, timely supply of manure and pesticides, and training in sustainable farming practices. The project established a Custom Hiring Centre (CHC) with essential agricultural machinery, including sprinklers for efficient irrigation and crop-process grading machines. Phola Bai and her fellow villagers received training in garlic farming, multilayer farming methods, including vegetables such as bitter gourd, and improved agricultural practices. *"Yes, they have told everything that how much seeds we have to sow and how much manure we have to pour. In starting we haven't understood much but after receiving 2–3 session training in Shivpuri and Karela we have understood these things."*

Phola Bai observed considerable improvements in her farming operations post-intervention. Crop yield increased from 7–8 quintals to approximately 10 quintals, enhancing her economic returns significantly. The quality seeds provided through the project allowed her to achieve better market prices, earning approximately Rs. 12,000 more per quintal than previously. Machinery from the CHC facilitated efficient sowing, grading, and irrigation processes, reducing manual labour and production costs.

The increased agricultural productivity and improved pricing directly contributed to better household income and enhanced living conditions for Phola Bai's family. Her increased financial capacity allowed more significant investment in her children's education and overall household welfare. Participation in training sessions significantly improved her skills and agricultural knowledge, subsequently increasing her standing and identity within the local community. *"Yes, we have received good education, we received training we have felt like this so our life also improved. We have received good education, and our identity become good."*

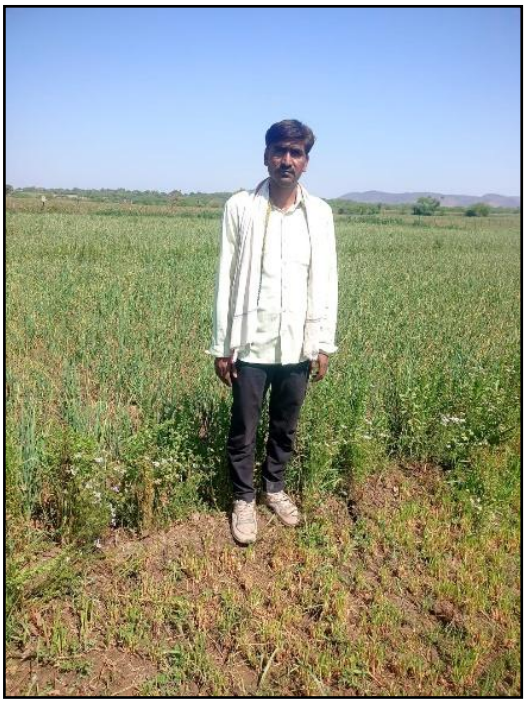
Moreover, her engagement in the FPO enhanced her social honour and motivated other women in the community to participate actively in farming initiatives. *"We have received good honor and other women also joined with us. We have also learned to do signature and before I couldn't even study. And I learned so many things."*

One of the notable personal outcomes for Phola Bai was her improved literacy and self-confidence. Previously, unable to read or write, she learned to sign her name and gained practical knowledge about advanced agricultural techniques, significantly empowering her socially and personally.

Phola Bai emphasized the value of sustained agricultural training and machinery access through the project. The benefits she experienced motivated ongoing participation and continuous adoption of advanced farming practices, suggesting the strong potential for long-term sustainability and further improvement in her community's livelihood.

The experience of Phola Bai demonstrates the effectiveness of HDFC Bank's Parivartan FDP project in enhancing rural livelihoods through targeted interventions in agricultural practices, mechanization, market linkages, and community empowerment. Her improved socio-economic conditions and increased confidence exemplify the positive and transformative impact of the project in Jatalheri village.

SAHAB LAL: TRANSFORMING SOYBEAN CULTIVATION THROUGH KNOWLEDGE AND SUPPORT



Sahab Lal, a soybean farmer from Mundiya village in Mangrol block of Baran district, Rajasthan, supports a family of four through agriculture on 10–12 bigha of land. Like many farmers in the region, Sahab previously relied on local seeds, irregular rainfall, and limited access to mechanization. These constraints led to low productivity, high input costs, and poor market returns.

Before the intervention of the HDFC Bank Parivartan initiative, implemented by SRIJAN, Sahab's farming practices were entirely traditional. He used local seeds of inconsistent quality and lacked access to fertilizers or pest control methods tailored to his crop. Irrigation depended solely on rainfall, and machinery such as threshers or graders had to be hired from outside the village at high cost, often arriving late and causing delays. *"We had to call machines from outside, and they wouldn't come on time. Rent was high too."*

Market access posed another challenge. With no support from FPOs or organized channels, Sahab was forced to sell his produce to local traders and brokers, who dictated prices. Without grading or quality assurance, he had little control over how his product was valued. *"There were so many merchants and brokers. They used to say— 'sell if you want or go."*

With the arrival of the project, Sahab received training in improved agricultural practices, including organic farming techniques, seed treatment, pest management, and the preparation of Jeevamrit. The initiative also introduced sprinkler irrigation, helping him reduce dependence on rainfall. Access to Custom Hiring Centres (CHCs) meant Sahab could now use tools like garlic grading and grinding machines at minimal rent and on time. This significantly reduced labour costs and improved efficiency. *"Production increased by 15%. Sprinkler, good seeds, and grading helped."*

The availability of better-quality seeds and training in grading led to an improvement in the marketability of Sahab's produce. He observed that high-quality, well-graded soybeans fetched better prices in the

market. With this, his income began to rise, and he started saving more. This has had a direct impact on his family's quality of life and financial security. *"People came and asked to join. They wanted to take seeds too."*

Today, Sahab's confidence has grown. Inspired by his progress, other farmers in the community have begun reaching out, asking to learn about improved methods and join the project. Sahab believes the biggest transformation has been the change in mindset—from dependency and uncertainty to self-respect and long-term planning.

He suggests that continued support for quality input, training, and market facilitation would sustain and scale these gains. His journey highlights how timely information, institutional support, and access to infrastructure can empower smallholder farmers to move from subsistence to sustainability.

Chapter

5

CONCLUSION AND RECOMMENDATION

The Focused Development Program (FDP) under HDFC Bank's CSR initiative, *Parivartan*, demonstrated strong potential in improving agricultural livelihoods in rural Rajasthan. Anchored in the principles of participatory development, the project was largely successful in aligning with beneficiary needs, delivering timely support, and creating durable institutional and infrastructural assets. High levels of satisfaction across input provision, infrastructure support, and market linkages reflect both relevance and short-term effectiveness.

The intervention's internal coherence with HDFC's policy frameworks and structured implementation mechanisms enhanced execution quality. External partnerships with local governance and line departments further contributed to program reach and contextual fit. However, limited integration across parallel CSR projects points to an opportunity for greater convergence.

While the intervention scored highly on efficiency and adaptability, its uneven impact across geographies and gender groups reveals the need for more inclusive planning. The success of FPOs and CHCs suggests a strong foundation for sustainability, but long-term viability will depend on continued capacity-building, market integration, and strengthened local ownership.

Overall, the FDP represents a well-conceived model for rural development that can be scaled and replicated. Future interventions should focus on deepening equity, reinforcing sustainability mechanisms, and building resilient systems that persist beyond external support.

Based on the analysis of implementation, outcomes, and sustainability, the following recommendations are proposed to enhance the impact, continuity, and scalability of the intervention.

1. **Infrastructure Expansion**: To ensure the sustainability and scalability of agricultural practices, it's essential to strengthen and expand post-harvest infrastructure. This includes ensuring consistent access to storage and value-addition facilities across various locations, allowing farmers to better manage produce, reduce spoilage, and increase market opportunities.
2. **Seed System Strengthening**: Establishing robust and reliable seed systems is critical to ensuring the long-term success of farming communities. This can be achieved by promoting quality seed protocols, establishing local seed banks, and encouraging seed preservation practices. These measures will improve seed accessibility, build farmer confidence, and ensure a steady supply of high-quality seeds.
3. **Market Linkages**: To provide farmers with sustainable income sources, it's important to deepen market linkages. This can be achieved by fostering strategic partnerships with key market players, including institutional buyers. Additionally, exploring more organized and reliable markets can help stabilize farm income and reduce dependency on middlemen.
4. **Capacity Building**: Training programs should be reinforced with periodic refresher sessions and farmer-to-farmer learning initiatives. This will encourage the continued adoption of best practices, increase technical knowledge, and strengthen the overall capabilities of farmers, ensuring that the skills and knowledge gained are sustained in the long term.
5. **Women's Leadership**: Strengthening women's leadership within farmer institutions should remain a priority. Providing women with greater roles in financial and operational decision-making

will not only ensure gender inclusivity but also enhance overall community empowerment and economic resilience.

6. **Community Financing**: To support scaling and the adoption of advanced technologies, facilitating community-based financing solutions is crucial. This could involve local savings and loan programs, which will allow farmers to invest in necessary technologies and infrastructure, driving sustainable growth from within the community.

7. **Equitable Resource Allocation**: Strengthening resource allocation systems will help ensure that interventions are tailored to local needs. Prioritizing equitable distribution of resources will maximize the impact of high-priority interventions, ensuring that no community is left behind and that resources are directed to areas with the greatest potential for positive change.

8. **Monitoring and Adaptation**: Real-time monitoring systems, integrated with digital tools, should be institutionalized to support adaptive management. These systems will enable quick responses to changing conditions, enhance decision-making, and ensure that interventions remain relevant and effective over time.

9. **Project Duration**: To ensure lasting change, extending project timelines may be necessary. This will allow for the reinforcement of community capacities, the maturation of local institutions, and more time for the long-term planning that is essential for achieving lasting outcomes.