2025

FINDINGS REPORT

Impact Assessment

of Focused Development Program (FDP) P0350

for

HDFC Bank CSR

NGO Partner: SUVIDHA

Locations: Golaghat District, Assam

Khorda District, Odisha

Darbhanga District, Bihar

Ri-bhoi District, Meghalaya

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About the FDP

The Focused Development Program (FDP) P0350 on Promotion of Community Livelihood through Organic Farming and Agro Forestry was implemented by SUVIDHA in 67 villages under 4 districts, one each in Odisha, Bihar, Assam and Meghalaya, between January 2021 – December 2023. The project aimed to promote sustainable livelihoods and socio-economic development in rural communities, focusing on enhancing agricultural practices, improving community infrastructure, and increasing income-generating opportunities. The project worked to certify 10,000 acres of land as organic, empowering over 6,000 farmers through a variety of interventions, including input support, infrastructure development, capacity-building initiatives, and support for livestock management. Additionally, the program promoted allied activities like animal husbandry, beekeeping, and poultry farming, helping to diversify and enhance the livelihoods of rural households.

About the Assessment

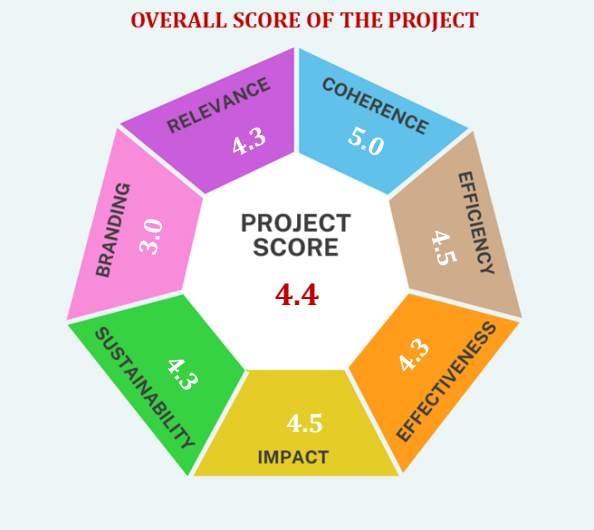
The assessment aimed to evaluate the efficacy and effectiveness of the project interventions, as well as the sustainability of the project's outcomes. A cross-sectional study design was followed for this study, using both quantitative and qualitative methods of data collection. For analysis, the study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

The total of 800 quantitative interviews were done with beneficiaries; for qualitative 10 Focused Group Discussion (FGDs) along with 2 In-depth Interviews (IDIs) with project beneficiaries, 2 Key Informant Interviews (KIIs) with HDFC Bank Project Manager and Implementing Partner Manager. and 4 Case Study with beneficiaries. Data collection was conducted between 20th February to 3rd March 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 P0350, the composite project score, was calculated to be **4.4.** 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 – 4.3: The interventions under HDFC Bank's Skill Development and Livelihood Enhancement (SDLE) initiative were highly aligned with beneficiary needs, achieving an overall relevance score of 4.3 out of 5. Among beneficiary need alignment components, Output Support (4.2) and Livestock Management (4.1) scored highest, followed by Input Support and Capacity Building (4.0 each), while Infrastructure Support was rated slightly lower at 3.8.

For farmers, the most relevant support included water pumps (4.6), crop market linkages (4.7), and animal shelters (4.4). Training sessions and farm tools (4.3) also ranked high, reflecting the initiative's strong alignment with daily agricultural needs. In contrast, infrastructure components like grain/tool banks and watershed structures were rated less relevant (3.0). Enterprise beneficiaries rated seed and business input support a perfect 5.0, highlighting their critical role in enterprise sustainability. Other high-scoring areas included bank linkages (5.0) and certification/registration (4.5).

Priority assessments reinforced this alignment: 90% of farmers rated input support as essential or high priority, followed by 94% for output support, 87% for livestock, and 83% for capacity building. Enterprise beneficiaries showed even stronger alignment, with 100% rating output support as essential/high, and 92% each for input and capacity-building interventions.

In terms of sufficiency, compost pits (5.0), crop market linkage (4.4), and water pumps and bank linkage (4.3 each) were seen as well-delivered. Output support was considered extremely or fairly adequate by 69% of farmer respondents, and input support by 99%. Enterprise respondents echoed similar sentiments: seed and bank support (5.0) were most sufficient, followed by infrastructure and market linkages (4.0). Certification support (3.5) and some funding areas scored lower, indicating room for improvement.

Respondents rated agricultural interventions most favourably in terms of output support, with 69% finding it at least fairly adequate and 37% rating it extremely adequate. Input support received strong approval, with 99% considering it adequate or better, while livestock management was also positively viewed by 76% of respondents. Capacity building had mixed responses—though 60% found it adequate, a small share (3%) considered it slightly or not at all adequate. Infrastructure support was largely seen as adequate (75%) but had the lowest share (10%) of respondents rating it extremely adequate, indicating potential gaps in coverage or scale. For enterprise-related interventions, infrastructure and output support were considered most adequate, with 89% and 84% respectively rating them fairly or extremely adequate. Input support also received positive feedback, with 74% rating it fairly or extremely adequate, though 4% found it insufficient. Capacity building for enterprises was unanimously rated adequate, reflecting its strong relevance and effective delivery.

- Organic farming efforts in Assam and Meghalaya effectively addressed declining soil health and high input costs, replacing chemical-intensive methods with sustainable alternatives like vermicomposting and bio-pesticides.
- Processing units in Assam (spice and rice) and Bihar (oil and Makhana) filled critical gaps in the local agricultural value chain, enabling value addition, reducing transport burdens, and creating employment opportunities within the community.
- In Odisha, mushroom cultivation emerged as a highly relevant intervention for small and marginal farmers, offering a low-investment, space-efficient livelihood alternative in land-constrained settings.
- The project's mixed livelihood model in Godavari village thoughtfully combined sustainable farming with adaptations to water scarcity, supporting resilience through diversified income sources.
- Practical, hands-on training in organic inputs and sustainable techniques directly responded to knowledge gaps in eco-friendly farming practices, strengthening adoption and long-term viability.
- While overall design was strong, gaps remain in water management and market linkages, particularly in Devipur and Ribhoi. Future interventions could benefit from enhanced irrigation planning and continued support in training and marketing to boost long-term outcomes.

COHERENCE: The Coherence of the project sought to assess how well the intervention has compatibility with other interventions in the country, sector or institution. It highlighted the project's alignment with strategic goals, integration of key components, and the strength of governance and stakeholder coordination.

Coherence Score – 5: The interventions showcased strong **internal coherence** by integrating sustainable agricultural practices, value addition, and community-driven implementation. Projects like organic farming in Assam and Meghalaya combined training with certification processes, ensuring both knowledge transfer and market access. In Bihar and Odisha, local processing units and mushroom cultivation were aligned with regional agro-ecological conditions and existing practices. Emphasis on traditional knowledge, local decision-making, and cooperative management helped foster ownership and smooth adoption across communities.

On the **external front**, the initiatives aligned with national priorities such as organic agriculture, rural development, and clean energy. Integration of solar irrigation in Assam and promotion of FPOs reflected convergence with government strategies, while collaboration between HDFC Bank CSR and NGOs like Suvidha enhanced technical and financial sustainability. Importantly, the projects filled service and infrastructure gaps rather than duplicating existing efforts, ensuring synergy and maximizing development impact.

EFFICIENCY: The Efficiency of the project was assessed based on whether the intervention's resources (man, material and time) justified the results. It reviews how well resources were utilized to deliver interventions and whether the intended outcomes were achieved with minimal waste of time and effort.

Efficiency Score – 4.5: At the farmer level, the overall timeliness rating was 4.4 out of 5, with livestock management (4.8) and input support (4.5) performing best. Interventions like water pump distribution (4.9), seed/sapling provision (4.6), and land treatment (4.5) were especially appreciated for their timely delivery. Livestock services such as vaccination/insemination (5.0) and shelter support (4.9) aligned well with farmer needs. Capacity-building efforts like training (4.4) and farm techniques (4.2) were also considered well-timed. However, output support such as storage facilities (3.0) and infrastructure elements like tool banks and watershed works (each 3.0) were seen as delayed or less responsive.

Delving into the respondent opinions: 82% of respondents felt livestock management support was timely, while 62% rated input support as on time. In contrast, only 20% said the same for infrastructure, with 80% reporting slight to moderate delays. Capacity building (49%) and output support (42%) showed moderate satisfaction. Overall, while soft support services were efficiently delivered, infrastructure-heavy components faced notable delays, suggesting execution challenges in physical works.

At the enterprise level, interventions were generally timely, with high ratings for hard infrastructure (4.7), market linkage support (4.7), and seed fund provision (4.6). Input support activities like funding for operations (4.4) and business inputs (4.0) were well-aligned with enterprise needs. The entrepreneurship development programme (4.3) was delivered at a suitable phase to support business growth. However, certification and registration support lagged behind with a lower rating of 3.5, highlighting delays in formal processes.

Timeliness perception among enterprise respondents varied. While 67% found infrastructure support timely, only 54% said the same for input support. Capacity building and output support were seen as less prompt, with just 40% reporting them as on time and up to 20% noting moderate delays. These findings point to a need for better scheduling and integration of enterprise services, especially in capacity development and regulatory formalization.

At the farmer level, the overall service quality was rated at 3.9/5. Output (4.1) and input support (4.0) led in satisfaction, followed by capacity building and livestock management (3.9 each), while infrastructure support lagged at 3.6. High-performing services included water pumps (4.3), compost pits (5.0), and animal shelters (4.1). In contrast, irrigation methods (3.7), storage facilities (3.5), and several infrastructure components like grain banks and watershed management (3.0) reflected lower perceived quality.

Satisfaction levels mirrored these trends. Input support was rated good or very good by 78% of farmers, and livestock management by 74%. Capacity building received 72% positive ratings. Output support had a moderate response, with 53% rating it good. Infrastructure support saw the lowest satisfaction, with 70% calling it only acceptable. Overall, while most services were well-received, infrastructure and some technical areas need improvement.

At the enterprise level, service quality also averaged 3.9/5, with output support scoring highest—bank/credit linkages (5.0) and market linkages (4.7) stood out. Input support was mixed: seed fund (4.2) was strong, but operational funds (3.7) and seeds (3.0) were less effective. Hard infrastructure and capacity building (both 3.9) were moderately well-rated.

Satisfaction was high for output support, with 100% rating it good or very good. Input support also performed well (75% good/very good), while infrastructure and capacity building received more moderate ratings—44% and 24% found them merely acceptable. Overall, enterprise services were well-aligned with needs, but consistency in quality, especially for inputs, could be strengthened.

- **Efficient Use of Local Resources:** Projects across Assam, Bihar, Odisha, and Meghalaya minimized costs by leveraging locally available inputs—such as cow dung for vermicomposting and mustard seeds for oil production—ensuring optimal resource use.
- **Time and Cost Savings:** Initiatives like village-level rice mills in Assam and localized mustard and Makhana processing in Bihar reduced travel and logistics time, cut input costs (e.g., ₹1500 to ₹200/bigha in Ribhoi), and improved farmer margins.
- **Adaptive and Resilient Implementation:** During COVID-19, decentralized training formats and responsive delivery models helped maintain continuity, demonstrating strong adaptability in the face of disruptions.
- **Structured Monitoring & Evaluation:** A clearly defined theory of change and result framework guided interventions, while regular monitoring through structured forms ensured performance tracking and course correction.
- **Proactive On-ground Support:** Suvidha staff's consistent field monitoring—especially for organic farming practices in Assam—enhanced accountability and service quality.
- **Challenges Managed Effectively:** While issues like infrastructure delays and equipment maintenance emerged, proactive planning and rapid adaptation ensured these did not significantly affect overall project efficiency.

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

Effectiveness Score – 4.3: The overall effectiveness of HDFC Bank's CSR interventions was strong, achieving a composite score of 3.8 out of 5, with the highest impact observed in livestock management (4.2) and output support (3.9), followed by input support (3.8). Capacity building and infrastructure support received lower scores (3.5 each), indicating room for improvement. Among farmers, critical services like water pumps (4.3), seeds/saplings (4.2), and land treatment (4.2) were highly rated. Infrastructure elements such as grain banks (5.0) and check dams, farm ponds, and stop dams (4.0 each) showed good physical condition. However, compost pits were rated poorly (1.0), indicating operational neglect. In the enterprise segment, output services like market linkages (4.7), certification (4.5), and credit access (4.0) were functioning well, while seed-related support scored much lower—seed funds (3.0) and seed supply (1.0) revealed significant gaps.

Functionality and adequacy of the interventions varied. 33% of input support for farmers was fully functional, while 56% was moderately functional. For infrastructure, 70% of assets were moderately functional, but only 15% were fully operational, highlighting maintenance issues. Among enterprise beneficiaries, 50% found output support fully functional, and the other half rated it moderately functional. Capacity building had 64% active engagement, though 16% of respondents indicated that training was unavailable. In terms of frequency of use, livestock services led with 90% of farmers using them always or often, followed by input support (74%) and capacity building (71%). Conversely, only 29% used infrastructure regularly, indicating limited application despite availability. For enterprises, infrastructure usage was even lower—only 33% used it often, and 22% used it rarely.

At the farmer level, intervention utilization was highest for input support, with water pumps (4.5), seeds/saplings (4.0), and land treatment (3.9) being actively used. Livestock services like animal shelters (4.4) and training (4.0) also showed strong uptake. Infrastructure use was more limited—only compost pits and grain banks scored 4.0, while others like farm ponds, tool banks, and watershed management remained around 3.0, indicating lower engagement. Output support saw mixed use, with bank linkages rated at 4.2 but storage facilities significantly underutilized at 2.5. Capacity-building activities had moderate uptake, with training (3.7) and farm technique support (3.5) suggesting partial but not widespread use.

Frequency data confirms these patterns. Livestock management and input support had the highest regular use—90%+ used them always or often. Capacity building and output support had steady but slightly lower frequency, with around 70% engaging often or always. Infrastructure support, however, was mostly used "sometimes" by 71% of respondents, highlighting its limited integration into daily agricultural routines. Overall, interventions were broadly utilized, but infrastructure and select services like storage or vaccination showed lower consistent use.

At the enterprise level, utilization was more selective. Business inputs (4.0) and seed funds (3.8) were better used than operational funds (3.5) or seeds (2.0). Market linkages under output support (4.0) had the highest utilization, while credit linkages and certification (3.0 each) were less frequently used. Infrastructure support (3.1) and entrepreneurship development (3.3) showed moderate relevance but limited uptake, pointing to challenges in sustained or widespread application.

In terms of usage frequency, input support saw fairly good engagement with 61% using it always or often. Output support was often used by 67%, though none used it consistently. Capacity building had mixed engagement—only 12% always used it, and 24% rarely or never did. Infrastructure support had the weakest usage, with 22% using it rarely and none always. Overall, while key financial and market-related services were engaged with periodically, infrastructure and training services saw limited or uneven use, suggesting a need to boost follow-up and functional accessibility.

Stakeholder feedback reinforced the program's effectiveness: 88% of farmers reported improved access to farm inputs, 89% saw yield improvements, and 87% experienced increased income. 88% of households noted better food security, and 86% cited improved market access. However, challenges remained. In Meghalaya, farmers struggled with pest control due to insufficient training. In Bihar, delays in equipment repair hampered processing units, and storage facilities remained underutilized. The reach of interventions varied regionally, Assam saw widespread adoption of organic practices, while Meghalaya's certification goals were unmet. Adaptive strategies such as decentralized training during COVID-19 and peer

knowledge-sharing played a key role in ensuring continuity and ownership. Overall, the initiatives successfully met most of their objectives and contributed meaningfully to agricultural productivity, income generation, and rural resilience.

- **Strong Institutional Support:** Effective implementation was driven by hands-on training, committed field staff, and continuous monitoring by HDFC Bank and partners like Suvidha, which enabled timely response and goal achievement.
- **Enabling Ecosystem & Community Participation:** The projects benefited from a favorable policy environment for organic farming, strong community willingness to adopt change, and the formation of FPOs and cooperatives that encouraged shared ownership and collective impact.
- **Adaptive Strategies to Overcome Barriers:** Challenges like COVID-19 disruptions and early resistance to organic practices were effectively managed through proactive measures, including decentralized training and flexible delivery models.
- **Inclusive & Gender-Sensitive Training:** Efforts to involve both men and women—particularly in states like Meghalaya—promoted gender inclusivity and broader community engagement in learning and adoption.
- **Responsive Design & Market Alignment:** The introduction of branding (e.g., "Gaon Originals"), low-water-use farming, and value-added options like mushroom cultivation demonstrated context-sensitive, market-aware adaptation.
- **Knowledge Diffusion & Long-Term Engagement Gaps:** Peer learning led to organic adoption beyond direct beneficiaries, but some drop-offs post-projects highlight the need for stronger long-term inclusion strategies, especially for marginal and tribal communities.

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 – 4.5: The CSR initiatives under HDFC Bank delivered tangible, long-term improvements in agricultural productivity, resource use, and rural livelihoods across Assam, Bihar, Meghalaya, and Odisha. The overall impact score stood at 4.5/5, with beneficiaries reporting noticeable gains in income, food security, and farming resilience. For instance, 49% of farmers strongly agreed that input costs had reduced, while 89% agreed or strongly agreed that crop yields and farm production had improved. Additionally, 87% saw an increase in farm income, 80% reported better profits, and 88% cited improved food security and nutrition. In Golaghat, Assam, paddy yields rose from 15 to 20 mon per bigha post-intervention, demonstrating the real productivity impact of organic transition efforts.

Economic empowerment was also significant. In Bihar, local mustard and Makhana processing units allowed farmers to capture greater value by bypassing middlemen, while in Odisha, mushroom cultivation emerged as a low-cost, high-return model, especially for land-poor households. These interventions reduced costs, increased incomes, and promoted enterprise development. Social impacts were notable women took on new roles in production and quality assurance, particularly in mushroom units (Odisha) and organic certification (Meghalaya), resulting in greater gender inclusion and community leadership.

Beyond expected outcomes, the interventions led to unintended positive changes. Knowledge sharing created a ripple effect, with farmers not directly trained adopting organic practices after observing their peers. Youth engagement increased, especially in Meghalaya's orange cultivation, where success stories renewed interest in farming. Informal learning networks and self-led training reinforced skills beyond project timelines. The formation of cooperatives and FPOs also fostered community solidarity and local economic integration. These outcomes—both planned and emergent—highlight a meaningful, transformative impact on rural livelihoods, reinforcing the value of context-sensitive, community-driven development.

- **Agricultural and Economic Transformation:** The shift to organic farming—especially in Assam and Meghalaya—led to healthier soil, higher yields (e.g., from **15 to 20 Mon per bigha**), and

reduced environmental harm. In Bihar, value addition through local processing increased farmer incomes and reduced reliance on intermediaries.

- **Social Inclusion and Livelihood Diversification:** Women gained economic independence through active roles in processing and organic farming, notably in **Odisha and Ribhoi**. Simultaneously, **mushroom farming** provided an accessible, low-cost income stream for small and marginal farmers, enhancing rural livelihood resilience.
- **Ripple Effects and Informal Learning:** The success of trained farmers inspired **peer adoption** of organic practices even among non-beneficiaries. Community-driven knowledge sharing and informal training networks—especially in **Odisha's mushroom clusters**—amplified impact beyond direct intervention.
- **Youth and Community Engagement:** The profitability of organic farming re-engaged **youth in agriculture**, particularly in Ribhoi. Cooperative-led processing units also fostered **social cohesion**, encouraging shared ownership, collaboration, and long-term commitment to sustainable practices.

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 – 4.3: With a 4.3 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.

At the farmer level, the project shows a strong potential for continuity, with an overall sustainability score of 3.9. Livestock management and input support scored highest at 4.1, followed by infrastructure (3.8) and capacity building (3.7), while output support was slightly lower at 3.6. Input elements like land treatment and farm tools (4.1 each) and water pumps (4.0) reflect assets that farmers can continue to use independently. Infrastructure elements such as grain banks, tool banks, and water structures scored consistently at 4.0, indicating good integration. Capacity-building training (4.1) and output supports like crop insurance and storage (4.0) also show sustainability promise. Livestock assets such as animal shelters (4.2) and training (4.0) reinforce this strength, although fodder (3.3) and vaccination/insemination (3.0) need more support.

Preparedness for sustaining interventions without external help was generally strong. Input support had 82% of respondents reporting excellent or adequate measures, and livestock management followed closely at 83%. Infrastructure support relied largely on adequate mechanisms (70%), though only 5% rated them as excellent. Capacity building was backed by 75% citing good planning, though 3% noted no measures. Output support had the highest adequacy rating (84%) but no respondents marked it as excellent, showing room for deeper empowerment in areas like market linkage and credit systems. Overall, continuity seems likely, but infrastructure and weaker livestock components require stronger follow-through.

At the enterprise level, sustainability was led by input support, with business-related services scoring 5.0 and seed and operational funding at 4.1. Infrastructure scored moderately well at 3.9, but its long-term impact may rely on stronger local ownership. Capacity building via entrepreneurship development scored 3.5, pointing to a need for sustained mentoring or refresher support. Output support presented the biggest concern—while market linkages (4.0) seemed promising, bank linkages (3.0) and certification/registration (2.5) reflected weaker long-term viability.

At the farmer level, convergence with external schemes was limited overall. Most input support and capacity-building activities scored between 0.1 and 0.3, indicating minimal alignment with government programs. Infrastructure showed mixed results—grain banks, watershed systems, and wells scored 1.0, while others like compost pits and tool banks had no convergence. Output support had moderate alignment in bank linkage (0.7) and crop insurance (0.5), while livestock activities like training and fodder development showed better coordination (0.7 each). However, gaps in vaccination/insemination highlight missed opportunities, underscoring the need for improved inter-agency collaboration.

At the enterprise level, convergence was minimal across all areas. Input support, infrastructure development, and entrepreneurship training scored just 0.1, showing weak linkage with public or institutional programs. Output support was similarly limited—bank/credit linkage had no convergence, while certification (0.5) and market linkages (0.3) showed some coordination. Overall, enterprise interventions operated largely in isolation, highlighting a strong need for better integration with existing government schemes and support systems to enhance outreach and long-term viability.

- **Community Ownership & Knowledge Retention:** Interventions emphasized local leadership and capacity building, with cooperatives managing processing units in Bihar and farmers in Odisha independently continuing mushroom cultivation. Informal peer networks further extended skill-sharing beyond direct beneficiaries.
- **Economic Feasibility:** Value addition through local processing in Bihar and reduced input costs from organic farming in Ribhoi and Assam enhanced long-term profitability. Collective marketing via FPOs helped cushion farmers from price volatility in organic markets.
- **Social & Institutional Resilience:** The use of FPOs and cooperatives strengthened community-led governance, while women's active participation in enterprises promoted inclusive development. Though some internal challenges emerged, the institutional models remained robust and participatory.
- **Environmental Stewardship:** The shift to organic farming and the use of solar-powered irrigation in Meghalaya demonstrated commitment to ecological sustainability. Continued use of bio-inputs and farmer-led organic practices indicate growing environmental awareness.
- **Market & Branding Continuity:** Branding efforts like "Gaon Originals" positioned local products for long-term visibility. While awareness and premium pricing remain challenges, ongoing efforts to connect with urban markets signal potential for sustained market access and growth.

Conclusion and Recommendations

HDFC Bank's CSR initiatives across Assam, Bihar, Meghalaya, and Odisha have brought about significant improvements in agriculture, enterprise development, and rural livelihoods. The projects aligned well with local needs, particularly in promoting organic farming, skill development, and value-added processing. High scores in relevance, effectiveness, and impact reflect their success in improving yields, incomes, and community engagement.

Despite some gaps in infrastructure and convergence, the initiatives fostered strong community ownership, empowered women, and encouraged youth participation. Unintended benefits like peer learning and informal knowledge sharing extended impact beyond direct beneficiaries. Sustainability was thoughtfully embedded through local resource use, training, and institutional strengthening.

To build on these outcomes, the report recommends promoting sustainable practices, expanding market access, enhancing irrigation solutions, continuing post-project support, and strengthening cooperative models like FPOs to ensure long-term scalability and impact.

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 P0350 on Promotion of Community Livelihood through Organic Farming and Agro Forestry was implemented by SUVIDHA in 67 villages under 4 districts, one each in Orissa, Bihar, Assam and Meghalaya, between January 2021 – December 2023.

The program **objectives** included:

- Conversion of 10000 acres land of 6000 farmers into organic certified land and empower them as certified organic producers
- Integration of organic agriculture through allied organic agriculture activities like better animal husbandry, beekeeping, poultry rearing.
- Development of model organic centres/ villages.
- Usher ecological and farm benefits by development of orchards in the project villages.

Thematic Areas	Major Interventions
Skill Training and Livelihood Enhancement (on-farm)	Exposure Visits, On-field technical trainings, Support irrigation, Organic certification, Model organic village development
Natural Resource Management	Soil quality improvement Agroforestry (horticulture)
Enterprise establishment	Makhana Processing Unit, Oil Etraction Unit, Rice & Spice Processing nit
Off-farm Livelihoods	Poultry farming, Bee keeping, Mushroom cultivation, Promotion of Mithila Art, Eri Silk Processing
Brand Establishment	Processing, Packaging, Branding & Marketing

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 be 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

2.2. SAMPLE SIZE

QUANTITATIVE COMPONENT

Beneficiary Interviews: Keeping in mind the wide geographic spread of the project intervention across 4 states and the multiple thematic areas covered under the project, a minimum sample size at 95% confidence interval, 5% margin of error, design effect of 2 and 5% non-response rate, worked out to be 807. Rounding-off the calculated sample, a sample size of **800** was covered.

The formula alongside was used to calculate the sample size:

$$n = \frac{t^2 \times p(1-p)}{m^2} \times D$$

Where, n = Required sample size
t = Confidence interval at 95%
p = Assumed estimate of key outcome indicator
m = Margin of error (5%)
D = Design effect (2)

***Sampling Approach**:*

To have a robust sampling approach, care was taken to give representation to all project states and their district of intervention. Hence, each district in the 4 project states was selected for the study.

A two-stage sampling approach was thereby be adopted for the selection of the respondents (beneficiaries) for the quantitative interviews, as follows:

Stage 1: Selection of villages: In each of the project districts, 50% of the project villages where the FDP was implemented, was covered. These sample villages were selected randomly.

Stage 2: Selection of beneficiary: Across each of the sample village within the district, equal number of beneficiaries were selected for data collection. The selection of these beneficiaries was done using systematic random sampling from the Beneficiary List provided by HDFC Bank CSR.

Table 1: Sample size covered among beneficiaries

Project State	District	Block	No. of Project Villages	No. of Farmers	Proposed Sample size	No. of sample villages	Approx. Interviews per village
Assam	Golaghat	East Podumani	15	1500	200	8	25
Bihar	Darbhanga	Manigachi	15	1500	200	8	25
Odisha	Khordha	Khorda	17	1500	200	9	22
Meghalaya	Ri-Bhoi	Jirang	20	1500	200	10	20
			67	6000	800	35	

QUALITATIVE COMPONENT

For the qualitative component, Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs) was conducted, in the same villages as the quantitative survey, for gaining deeper insights assessing program impact. Given the varied nature of the project activities provided to beneficiaries, care was taken to ensure coverage of almost all types of training either through the FGDs, IDIs or Case Study. Selection of respondents for the qualitative component was purposive. The proposed sample for the qualitative sample was as under.

Table 2: Distribution of Qualitative Sample Size

Respondent category	Sample size	No. of Beneficiaries
FGD with Beneficiaries		
• Organic Farmers (Assam) x 2	10	Each state - 1500 farmers
• Organic Farmers (Bihar) x 2		
• Organic Farmers (Odisha) x 2		
• Organic Farmers (Meghalaya) x 2		
• Beneficiary at Spice Processing Unit x 1		Assam – 784
• Beneficiary at Oil Extraction Unit x 1		Bihar - 568
In-Depth Interview (IDIs)		
• Beneficiary at Makhana Processing Unit x 1	2	Bihar – 154
• Mushroom Cultivator		Bihar - ~60
Key Informant Interview (KIIs)		
• HDFC Project Manager x 1	2	
• Implementing Partner Manager x 1		
Case Study		
• Assam – Beneficiary at Rice Processing Unit x 1	4	Assam - 324

• Bihar – Mithila Artist x 1		Bihar – 40
• Odisha – Mushroom Cultivator x 1		Odisha - ~60
• Meghalaya - Beneficiary at Eri Silk Processing Unit x 1		Meghalaya - 120

The rationale for the given spread of qualitative component was as under:

Focus Group Discussions (FGDs) – These were primarily with organic farmers (2 FGDs per state) given that organic farming and certification was the primary goal of the project. In addition, 2 FGDs for the thematic area of Enterprise Development were conducted, the ones which have the maximum number of beneficiary participation as compared to others.

In-Depth Interview (IDIs) – Conducted for interventions with comparatively lesser beneficiaries (than those covered under the FGDs).

Case Study – Conducted in such that there is 1 Case Study emerging from each of the project states.

2.3. RESEARCH TOOLS

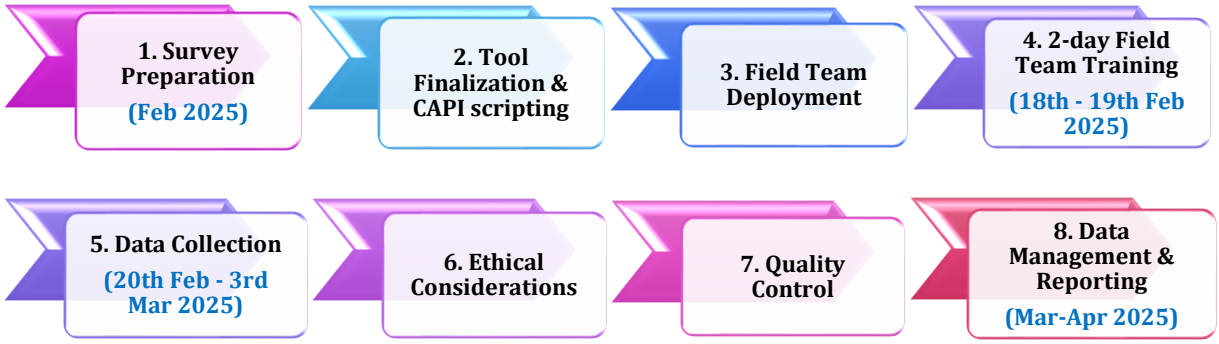
The DMS Tool – SDLE (quantitative) developed by HDFC Bank CSR was used for this study.

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.



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

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 as such no challenges faced by the field team during data collection.

Chapter 3

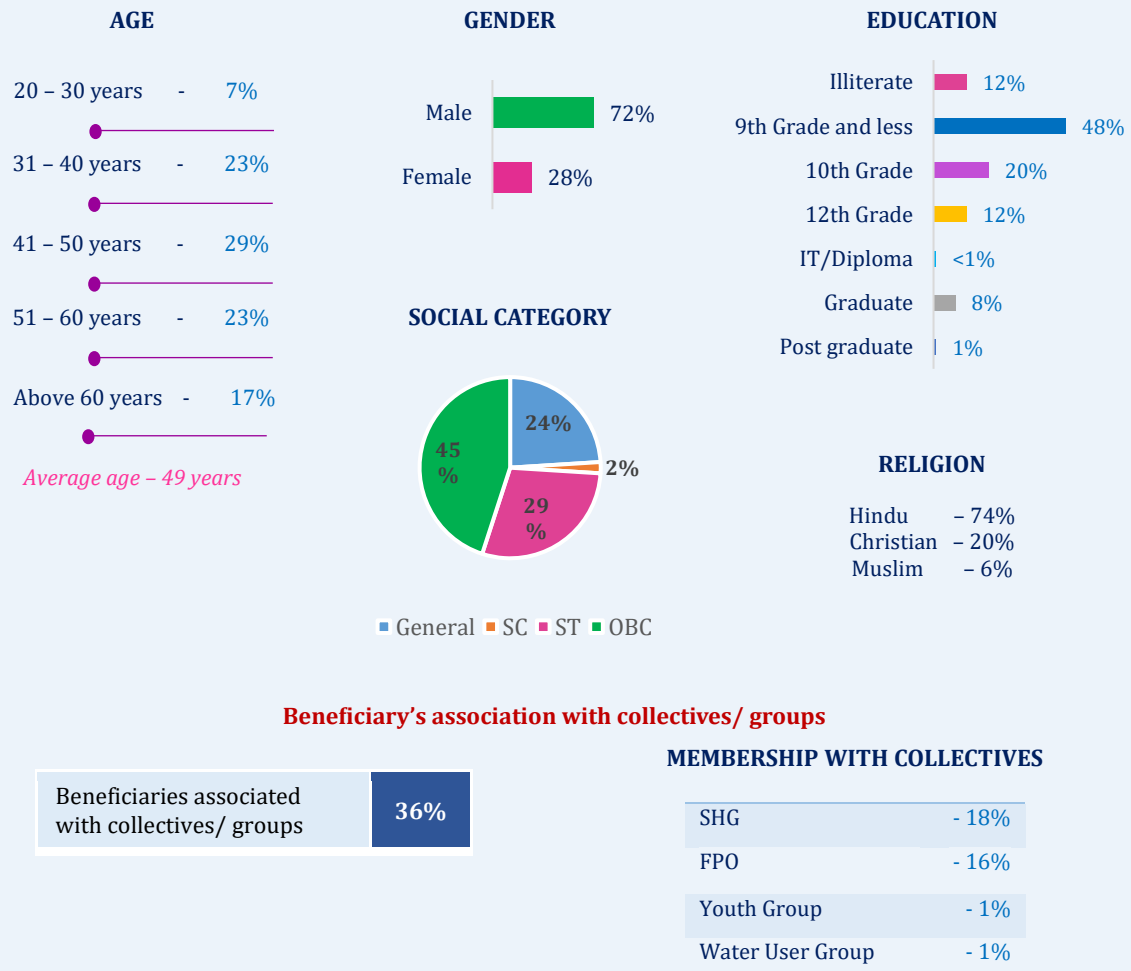
Study Findings

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 800 farmers were interviewed as part of the assessment. Of these, 95 percent beneficiaries were individual farmers while the remaining 5 percent were from group enterprises.

Figure 3.1: Profile of individual farmer beneficiaries surveyed



Beneficiary's association with collectives/ groups

Beneficiaries associated with collectives/ groups	36%

MEMBERSHIP WITH COLLECTIVES

SHG	- 18%
FPO	- 16%
Youth Group	- 1%
Water User Group	- 1%

3.2. HOUSEHOLD PROFILE

Figure 3.2: Household profile of individual farmer beneficiaries surveyed

NUMBER OF FAMILY MEMBERS

1 to 2 members	- 3%
3 to 4 members	- 37%
5 to 6 members	- 40%
7 to 8 members	- 13%
9 to 10 members	- 5%
11 to 12 members	- 1%
13 to 14 members	- 1%

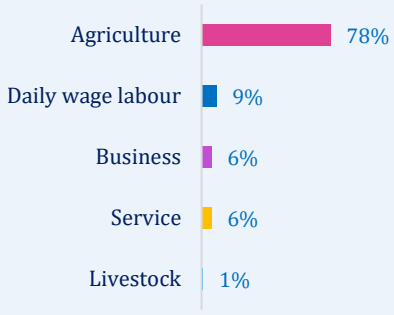
LAND DETAILS OF HOUSEHOLDS

Average land owned – 2.72 acres

Average cultivated land – 2.38 acres

Average irrigated land – 1.09 acres

PRIMARY OCCUPATION OF HOUSEHOLDS



Average income from Primary Occupations – **Rs. 1,18,248/-**

n=764[engaged in primary occupation]

HHs having secondary occupations – 90%

SECONDARY OCCUPATIONS OF HOUSEHOLDS

Livestock	- 57%
Daily wage labour	- 28%
Agriculture	- 23%
Business	- 13%
Labor	- 3%
Service	- 3%
Other	- 2%

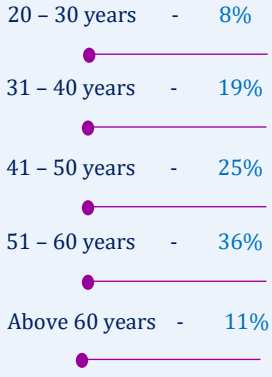
Average income from Secondary Occupations – **Rs. 45,765/-**

n=689[engaged in secondary occupation]

3.3. ENTERPRISE PROFILE

Figure 3.3: Profile of Group Enterprise beneficiaries surveyed

AGE

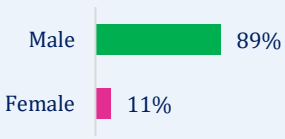


Average age – 49 years

AVERAGE MEMBERS IN THE GROUP

7 members

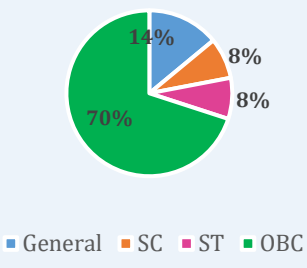
GENDER



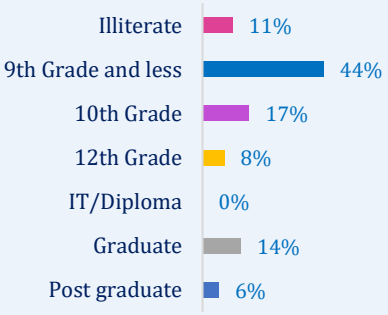
RELIGION

Hindu – 100%

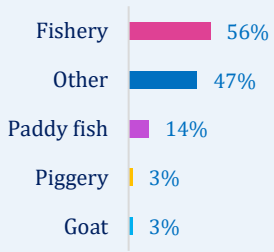
SOCIAL CATEGORY



EDUCATION



TYPE OF ENTERPRISE



Note: Other enterprises engaged in like Mushroom and Makhana Cultivation

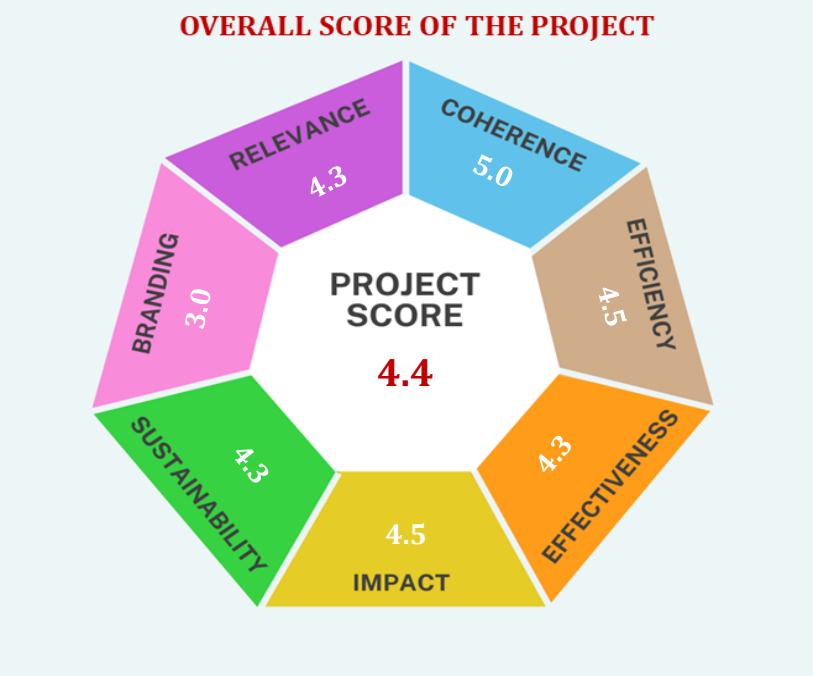
AVERAGE MEMBERSHIP IN THE GROUP

3 years

Average income of the family– **Rs. 2,12,861/-**

n=36 [engaged in group enterprise]

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.



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

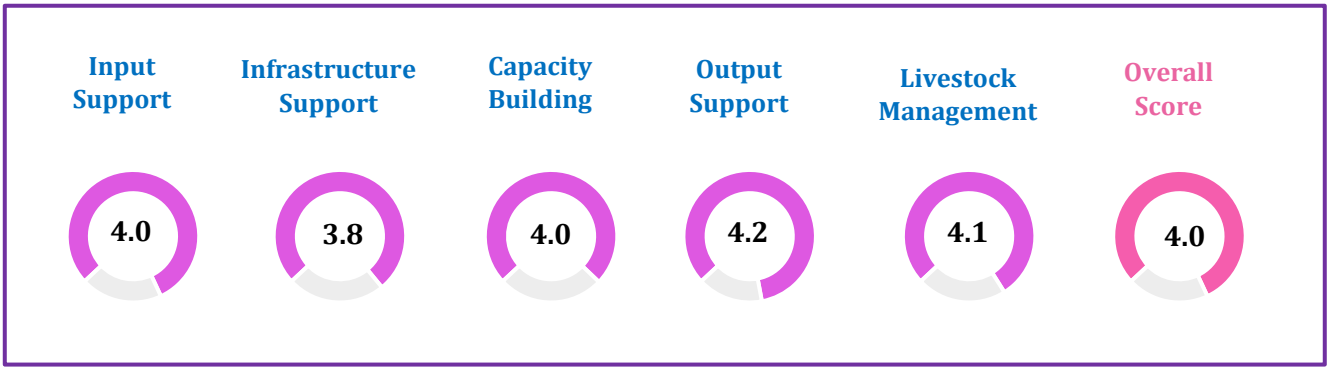
This section assesses the relevance of the intervention in addressing the needs and priorities of the target community. It examines how well the project aligned with the existing socio-economic and environmental conditions, the extent to which it responded to key challenges, and whether its objectives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

Overall Relevance Score	4.3

- **BENEFICIARIES NEED ALIGNMENT** *(Quantitative variable)*

The project under the Skill Development and Livelihood Enhancement (SDLE) initiative was rated at 4.0, indicating strong relevance and alignment with beneficiary needs. Among the five intervention areas, Output Support received the highest score with 4.2, followed by Livestock Management with 4.1 rating, Input support and Capacity building both were rated 4.0 each and infrastructure support with 3.8.

SCORE – Beneficiary Need Alignment



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

❖ RELEVANCE OF THE INTERVENTION

Out of the 760 respondents who received support related to input. For Farmers, water pump was rated (4.6) as the most relevant input support, followed by seeds/saplings, farm tools, farm techniques, and land treatment (all 4.3), showing strong alignment with core farming needs. Under infrastructure where only 9 respondents received support - stop dams and compost pits (4.0) stood out, while others like farm ponds and tool banks were less relevant. For 343 respondent who received support related to capacity building, training (4.3) and farm technique sessions (4.0) were valued for enhancing knowledge. In output support (n=7) crop market linkage (4.7) topped the list, followed by insurance and bank linkage (4.3), reflecting the need for financial and market access. In livestock, animal shelters (4.4) and training (4.3) were most relevant, received by 67 beneficiaries emphasizing the importance of care and management practices.

FARMER		
	Activity	**Score**
Input Support	Water Pump	4.6
	Seed/Sapling	4.3
	Farm Technique	4.3
	Farm Tool	4.3
	Land Treatment	4.3
	Irrigation Method	3.6
N = 760 [respondent who received Input Support]		
Infrastructure Support	Stop Dam	4.0
	Compost Pit	4.0
	Check Dam	3.8
	Farm Pond	3.4
	Grain Bank	3.0
	Tool Bank	3.0
	Watershed Management	3.0
	Well Construction	3.0
N = 9 [respondent who received Infrastructure Support]		
Capacity Building	Training	4.3
	Farm Technique	4.0
N = 343 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	4.7
	Crop Insurance	4.3
	Bank Linkage	4.3
	Storage Facility	4.0
N = 7 [respondent who received Output Support]		
Livestock Management	Animal Shelter	4.4
	Livestock management training	4.3
	Vaccination/ insemination	4.0
	Fodder development	3.7
N = 67 [respondent who received Livestock Management]		

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	42%	48%	9%	0%	0%
INFRASTRUCTURE SUPPORT	15%	30%	55%	0%	0%
CAPACITY BUILDING	38%	45%	14%	1%	2%
OUTPUT SUPPORT	47%	47%	5%	0%	0%
LIVESTOCK MANAGEMENT	46%	41%	13%	0%	0%

Support provided by HDFC Bank CSR is largely aligned with the agricultural needs and priorities of the respondents. Input support emerged as the most critical area, with 90% marking it as essential or high priority. Output support and livestock management followed closely, with 94% and 87% respectively recognizing these as essential or high priority, reflecting a strong demand for market linkage, financial access, and animal care. Capacity building was also well-received (essential - 38%; high priority – 45%), indicating appreciation for knowledge enhancement. However, infrastructure support showed relatively lower urgency, with only 45% considering it essential or high priority, while 55% viewed it as a medium priority reflecting that while important, it may not be the most immediate concern for farmers.

ENTERPRISE		
Input Support	Other: Business	5.0
	Others: seeds	5.0
	Seed fund	4.4
	Fund support for operation	4.0
N = 36 [respondent who received Input Support]		
Infrastructure Support	Hard Infrastructure Development	4.2
N = 6 [respondent who received Infrastructure Support]		
Capacity Building	Entrepreneurship development programme	4.3
N = 25 [respondent who received support to Capacity Building]		
Output Support	Bank/credit linkages	5.0
	Certification/registration	4.5
	Market linkages	4.0
N = 3 [respondent who received Output Support]		

For enterprise-related interventions, input support like business and seed support received the highest relevance score (5.0), indicating their critical role in enterprise initiation and sustainability, followed by seed fund (4.4) and operational fund support (4.0). Under infrastructure support, hard infrastructure development scored 4.2, showing moderate relevance. In capacity building, the entrepreneurship development programme was rated 4.3, reflecting its usefulness in skill enhancement. For output support, bank/credit linkage was rated most relevant (5.0), highlighting its importance for financial stability, followed by certification/registration (4.5) and market linkage (4.0), underscoring the need for formal recognition and access to buyers.

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	36%	56%	8%	0%	0%
INFRASTRUCTURE SUPPORT	44%	33%	22%	0%	0%
CAPACITY BUILDING	40%	52%	8%	0%	0%
OUTPUT SUPPORT	33%	67%	0%	0%	0%

The support provided by HDFC Bank CSR is strongly aligned with the enterprise-related needs of respondents. Input support stands out with 92% marking it as essential or high priority, reflecting its foundational importance for starting and sustaining businesses. Capacity building is also highly valued, with 92% considering it essential or high priority, indicating strong demand for skill development and entrepreneurship training. Infrastructure support received slightly lower emphasis (77% essential/high priority) but still indicates notable relevance. Output support was universally seen as important, with 100% rating it as essential or high priority underscoring the critical need for market access, certification, and financial linkages in strengthening enterprise outcomes.

❖ SUFFICIENCY OF THE INTERVENTION

The section assesses whether the scale, coverage, and intensity of the intervention were adequate to address the identified needs and achieve the intended outcomes.

The most adequately provided interventions in terms of Input Support were water pump (4.3) followed by seed/ sapling, land treatment (3.9 each). Farm tool scoring 3.8 in the intervention. In Infrastructure Support compost pit (5.0), check dam (3.5) and farm pond (3.3) were mostly adequate for the beneficiaries. In capacity building training was scored the most adequate followed by farm technique with 3.9 and 3.6 respectively. Crop market linkage (4.4); bank linkage (4.3); Crop Insurance (3.5) were the most relevant among the Output Support received by the beneficiaries. In terms of Livestock Management – animal shelter (4.1); vaccination/ insemination (4.0) and livestock management training were found to be highly adequate for the beneficiaries in the intervention which shows that the intervention met the need the beneficiaries needs effectively. Also, as the reach is limited it is also pointing towards coverage or accessibility and need to scale up or improve targeting.

FARMER		
	Activity	Score
Input Support	Water Pump	4.3
	Seed/Sapling	3.9
	Land Treatment	3.9
	Farm Tool	3.8
	Farm Technique	3.7
	Irrigation Method	3.5

N = 760 [respondent who received Input Support]

Infrastructure Support	Other: Compost Pit	5.0
	Check Dam	3.5
	Farm Pond	3.2
	Grain Bank	3.0
	Tool Bank	3.0
	Watershed Management	3.0
	Well Construction	3.0
	Stop Dam	3.0

N = 9 [respondent who received Infrastructure Support]

Capacity Building	Training	3.9
	Farm Technique	3.6

N = 343 [respondent who received support to Capacity Building]

Output Support	Crop Market Linkage	4.4
	Bank Linkage	4.3
	Crop Insurance	3.5
	Storage Facility	3.0

N = 7 [respondent who received Output Support]

Livestock Management	Animal Shelter	4.1
	Vaccination/ insemination	4.0
	Livestock management training	3.9
	Fodder development	3.3

N = 67 [respondent who received Livestock Management]

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	21%	47%	31%	1%	1%
INFRASTRUCTURE SUPPORT	10%	15%	75%	0%	0%
CAPACITY BUILDING	13%	37%	47%	1%	2%
OUTPUT SUPPORT	37%	32%	32%	0%	0%
LIVESTOCK MANAGEMENT	20%	56%	24%	0%	0%

The adequacy of interventions in terms of quantity and alignment with agricultural needs was rated most favourably for output support, with 37% of respondents finding it extremely adequate and a combined 69% rating it as fairly adequate or adequate. Input support also received positive feedback, with 99% finding it at adequate (extremely adequate – 21%; fairly adequate – 47%; adequate – 31%). Livestock management was similarly well-received, with 20% finding it extremely adequate and 56% fairy adequate. Capacity building showed mixed results, with 13% rating it extremely adequate and 47% as adequate, but 3% found it only slightly or not at all adequate. Infrastructure support, while mostly rated as adequate (75%), had the lowest share of respondents (10%) considering it extremely adequate, reflecting scope for improvement in scale or coverage.

ENTERPRISE

	Activity	Score
Input Support	Others: seeds	5.0
	Other: Business	4.0
	Seed fund	3.8
	Fund support for operation	3.6

N = 36 [respondent who received Input Support]

Infrastructure Support	Hard Infrastructure Development	4.0

N = 6 [respondent who received Infrastructure Support]

For enterprise-related interventions, seed support and bank/credit linkage were rated highest (5.0), indicating these were most sufficient in meeting business needs. Market linkage and hard infrastructure development followed with moderate sufficiency scores of 4.0, showing reasonable adequacy. Business support also scored 4.0, reflecting a fair level of satisfaction. However, seed fund (3.8), entrepreneurship development programme

Capacity Building	Entrepreneurship development programme	3.8

N = 25 [respondent who received support to Capacity Building]

Output Support	Bank/credit linkages	5.0
	Market linkages	4.0
	Certification/registration	3.5

N = 3 [respondent who received Output Support]

(3.8), and fund support for operations (3.6) were seen as less sufficient, while certification/registration scored lowest (3.5), pointing to potential gaps in support for formalization and operational sustainability.

Adequacy of intervention provided in quantity and meeting agricultural requirements of the enterprise

	EXTREMELY ADEQUATE	FAIRLY ADEQUATE	ADEQUATE	SLIGHTLY ADEQUATE	NOT AT ALL ADEQUATE
INPUT SUPPORT	10%	54%	39%	2%	2%
INFRASTRUCTURE SUPPORT	22%	67%	0%	11%	0%
CAPACITY BUILDING	12%	56%	32%	0%	0%
OUTPUT SUPPORT	17%	67%	17%	0%	0%

For enterprise interventions, respondents found infrastructure support and output support most adequate, with 89% and 84% respectively rating them as either extremely or fairly adequate, indicating strong satisfaction with physical assets and market/financial linkages. Input support also received positive feedback, with 64% finding it fairly adequate and 10% extremely adequate, though a small portion (4%) viewed it as insufficient. Capacity building was considered adequate by 100% of respondents, with a balanced mix of fairly and extremely adequate ratings, reflecting its relevance and satisfactory delivery in strengthening enterprise knowledge and skills.

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

Score – Local Context Alignment: 5

The projects implemented across Assam, Meghalaya, Bihar, and Odisha show a strong alignment with the local agricultural and socio-economic conditions. In Assam and Meghalaya, the transition from chemical to organic farming addressed critical issues like declining soil health and rising input costs. In regions such as Golaghat and Ribhoi, organic farming practices such as vermicomposting and organic pesticides were adopted to improve soil quality, reduce environmental harm, and meet the community's aspiration for more sustainable agriculture. This shift was not only environmentally relevant but also economically beneficial, as it reduced dependency on chemical fertilizers and increased farmers' control over production costs. Additionally, the establishment of a spice and rice processing unit in Golaghat directly addressed a significant gap in the local agricultural value chain, eliminating the need for farmers to travel long distances to mill paddy. While the introduction of spice processing was promising, the demand for it faced challenges, limiting its immediate impact.

In Bihar, the introduction of oil and Makhana processing units addressed specific needs within the local context of mustard and Makhana farming. The oil processing unit in Devipur provided farmers with a local solution for mustard processing, reducing costs and enhancing income by bypassing middlemen. Similarly, the Makhana processing unit in Darbhanga addressed production inefficiencies and facilitated better access to markets, helping local farmers maximize their profits. These initiatives were well-aligned with the existing agricultural practices, ensuring that they were not only relevant but also practical for the communities involved. In Odisha, mushroom farming was introduced as an alternative livelihood, making efficient use of limited land and offering farmers a low-investment income source. This move was highly relevant in the rural setting, where space and resources for traditional farming were limited. Similarly, the shift to organic farming in Godavari village was contextually relevant, addressing soil degradation while promoting sustainable practices to reduce reliance on chemical inputs.

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

Score – Quality of Design: 4

The design of these projects was highly informed by the local environmental conditions and community practices, ensuring their contextual appropriateness and effectiveness. In Assam, for example, the training on organic manure preparation, such as vermicomposting, directly responded to the local farmers' lack of knowledge about sustainable practices. This hands-on training helped equip them with the tools needed to adopt organic farming techniques, which directly addressed the local challenges of soil degradation and high input costs. Similarly, in Ribhoi, Meghalaya, the focus on organic paddy and orange cultivation built upon the community's traditional agricultural methods while introducing modern techniques that boosted productivity. This combination of tradition and innovation created a sustainable farming model that was both economically viable and environmentally responsible.

In Bihar, the design of the processing units went beyond value addition; it also aimed at generating employment opportunities within the community. These units helped to create a localized economy, reducing farmers' dependency on distant mills and providing new avenues for income generation. This holistic approach not only addressed immediate agricultural needs but also contributed to the broader socio-economic development of the region. Additionally, the design of the initiatives took into account the varying needs of different communities, tailoring interventions to suit local conditions. Whether it was the low-cost, space-efficient mushroom farming in Odisha or the focus on organic farming in Godavari village to combat soil degradation, each project was carefully crafted to align with local practices, making them contextually relevant and sustainable in the long run.

3.5. 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	5.0

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

Score – Internal Coherence: 5

The projects demonstrate a high degree of internal coherence, thanks to their integrated approach to agricultural development and livelihood enhancement. In Assam, the organic farming initiative led by the Suvidha NGO employed a holistic approach, combining the promotion of organic fertilizers with practical training on vermicomposting and production techniques. This ensured that farmers not only adopted organic practices but were also equipped with the skills necessary to maintain them in the long term. Similarly, in Meghalaya's Ribhoi District, the project integrated organic farming training with certification processes, providing farmers with both the knowledge to grow organic produce and the market recognition for it. This combination of production techniques and certification ensured a sustainable model that enhanced both the quality of produce and market access.

The consistency of implementation across projects is another key aspect of internal coherence. In Bihar, projects like the Makhana processing unit and mustard oil processing unit focused on local agricultural strengths while addressing critical gaps in value addition. By linking local farming practices with processing capabilities, these initiatives enabled farmers to process their own produce locally, reducing costs and boosting income. The mushroom farming initiative in Odisha also demonstrated coherence by aligning with the region's environmental suitability and the community's willingness to adopt new farming techniques, ensuring that the intervention was both appropriate and sustainable for the local context.

The alignment of projects with community needs further reinforced their internal coherence. By focusing on local resource utilization and traditional knowledge, the projects minimized resistance and facilitated a smoother transition to sustainable agricultural practices. In Assam and Bihar, the emphasis on organic farming and traditional agricultural methods built upon what farmers already knew, making adoption easier. Moreover, involving community members in decision-making processes, particularly in the management of cooperative-run processing units, helped ensure that project activities aligned with local priorities, fostering strong community ownership and enhancing coherence.

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

Score – External Coherence: 5

Externally, the projects exhibit coherence through their alignment with broader policy frameworks and effective collaboration with external stakeholders. In Assam, the Suvidha project aligns with national initiatives promoting organic agriculture and rural development, particularly through the integration of solar irrigation pumps. This supports the country's renewable energy goals and emphasizes sustainable farming practices. Similarly, the organic farming project in Meghalaya complements national environmental conservation policies and agricultural sustainability initiatives, ensuring that the projects fit into larger government strategies to enhance agricultural practices.

The collaboration between HDFC Bank CSR and Suvidha strengthens external coherence by combining the financial support of a corporate entity with the on-the-ground implementation expertise of an NGO. This partnership ensures the financial and technical sustainability of the projects. Furthermore, the involvement of Farmer Producer Organizations (FPOs) in the project activities aligns with the government's focus on strengthening farmer collectives, which improve market access and support long-term sustainability. The synergy between these stakeholders strengthens the coherence of the initiative.

The projects also avoid duplicating existing efforts by building on local knowledge rather than replicating interventions already introduced by government programs. In Assam, for example, the focus on organic manure production complemented, rather than duplicated, local agricultural practices. Similarly, in Bihar, the decision to set up processing units in areas previously lacking such facilities addressed a critical gap in the agricultural value chain. This thoughtful approach ensured that the initiatives did not overlap with other programs but instead filled necessary gaps, enhancing their relevance and impact.

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

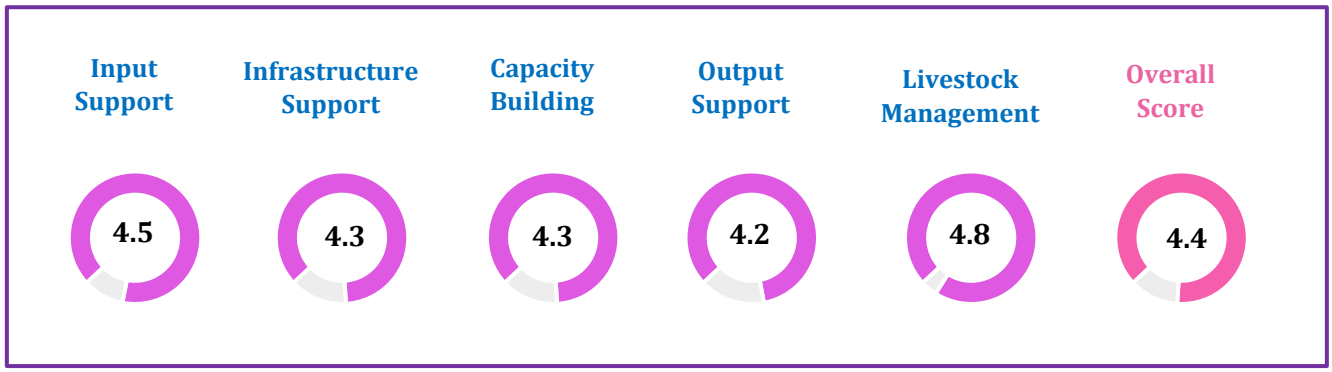
The following section assesses the efficiency of the intervention, focusing on the optimal use of resources including manpower, materials, and time. It examines whether the intervention delivered the intended results with minimal wastage and maximum value, while also considering the timeliness and quality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

Overall Efficiency Score	4.5

➢ **TIMELINESS** *(Quantitative variable)*

In terms of timeliness, the overall score was 4.4 where livestock management score the highest with 4.8 rating followed by input support 4.5. Infrastructure and capacity building scored 4.3 each and Output support received the least score with 4.2 out of 5.

SCORE – Timeliness



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

Further to understand the timeliness of the interventions through activities – input support was highly appreciated, with water pumps (4.9), seeds/saplings (4.6), and land treatment (4.5) reaching farmers at critical times.

FARMER		
Input Support	Water Pump	4.9
	Seed/Sapling	4.6
	Farm Tool	4.5
	Land Treatment	4.5
	Farm Technique	4.4
	Irrigation Method	4.2
N = 760 [respondent who received Input Support]		
Infrastructure Support	Grain Bank	5.0
	Check Dam	4.2
	Other: Compost Pit	4.0
	Stop Dam	3.8
	Farm Pond	3.8
	Tool Bank	3.0
	Watershed Management	3.0
	Well Construction	3.0

N = 9 [respondent who received Infrastructure Support]

Livestock management also stood out, with timely delivery of vaccination/insemination (5.0), animal shelters (4.9), and training (4.8). Output support like crop market linkage (4.7) and crop insurance (4.5) was well-aligned with post-harvest and financial needs, though storage facilities (3.0) lagged. Capacity building activities such as training (4.4) and farm technique sessions (4.2) were delivered at appropriate times. However, infrastructure support showed mixed results, with only check dams (4.2) and compost pits (4.0) rated fairly timely, while tool banks, watershed management, and well construction (all 3.0) were seen as less timely and possibly delayed in implementation.

Capacity Building	Training	4.4
	Farm Technique	4.2

N = 343 [respondent who received support to Capacity Building]

Output Support	Crop Market Linkage	4.7
	Crop Insurance	4.5
	Bank Linkage	4.2
	Storage Facility	3.0

N = 7 [respondent who received Output Support]

Livestock Management	Vaccination/ insemination	5.0
	Animal Shelter	4.9
	Livestock management training	4.8
	Fodder development	3.7

N = 67 [respondent who received Livestock Management]

Intervention's timeliness execution against respondents' expectation/ needs

	ON TIME	SLIGHTLY DELAYED	MODERATELY DELAYED	VERY MUCH DELAYED	EXTREMELY DELAYED
INPUT SUPPORT	62%	32%	5%	0%	0%
INFRASTRUCTURE SUPPORT	20%	45%	35%	0%	0%
CAPACITY BUILDING	49%	35%	15%	1%	0%
OUTPUT SUPPORT	42%	47%	11%	0%	0%
LIVESTOCK MANAGEMENT	82%	17%	1%	0%	0%

Timeliness of interventions, as perceived by respondents, was strongest in livestock management, with 82% reporting support arrived on time, reflecting excellent alignment with their needs. Input support also performed well, with 62% finding it timely and only 5% reporting moderate delays. Capacity building and output support showed moderate satisfaction, with 49% and 42% respectively rating them as on time, though both had around 35–47% reporting slight delays. Infrastructure support was the most delayed area, with only 20% calling it timely and a significant 80% reporting delays (slightly delayed – 45%; moderately delayed – 35%) reflecting challenges in executing larger-scale physical works within expected timelines.

ENTERPRISE		
	Activity	**Score**
Input Support	Seed fund	4.6
	Fund support for operation	4.4
	Others: seeds	4.0
	Other: Business	4.0
	N = 36 [respondent who received Input Support]	
Infrastructure Support	Hard Infrastructure Development	4.7
	N = 6 [respondent who received Infrastructure Support]	
Capacity Building	Entrepreneurship development programme	4.3
	N = 25 [respondent who received support to Capacity Building]	
Output Support	Market linkages	4.7
	Bank/credit linkages	4.0
	Certification/registration	3.5
	N = 3 [respondent who received Output Support]	

In terms of timeliness, enterprise-related interventions were largely well-received, with hard infrastructure development and market linkage rated highest (4.7), indicating strong alignment with operational and market needs. Seed fund (4.6) and fund support for operations (4.4) were also considered timely, meeting critical financial requirements. The entrepreneurship development programme (4.3) was delivered at an appropriate stage for building business capacity, while basic inputs like business and seeds (both 4.0) were moderately timely. However, certification/registration scored lower (3.5), pointing to some delays in formalization processes.

Intervention's timeliness execution against respondents' expectation/ needs

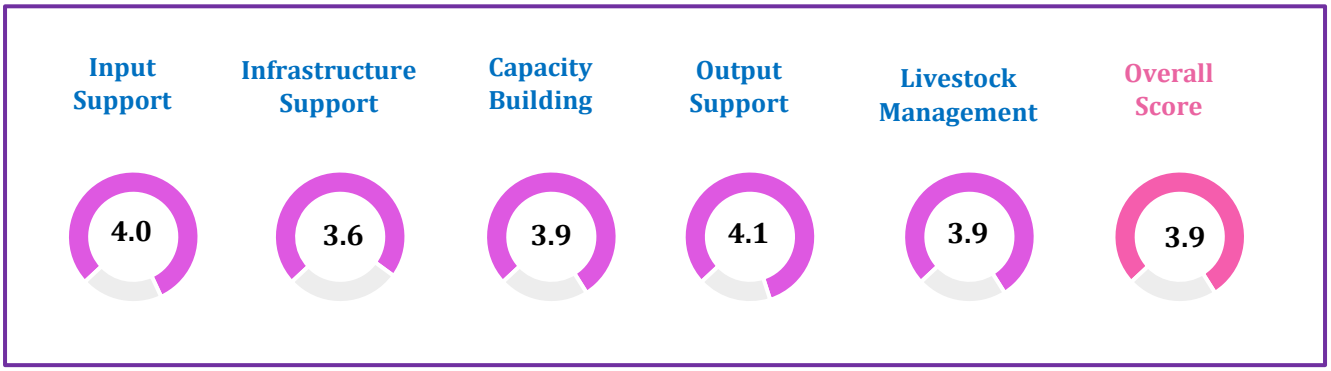
	ON TIME	SLIGHTLY DELAYED	MODERATELY DELAYED	VERY MUCH DELAYED	EXTREMELY DELAYED
INPUT SUPPORT	54%	42%	3%	0%	0%
INFRASTRUCTURE SUPPORT	67%	33%	0%	0%	0%
CAPACITY BUILDING	40%	48%	12%	0%	0%
OUTPUT SUPPORT	40%	40%	20%	0%	0%

Timeliness of enterprise interventions showed varied performance across areas. Infrastructure support stood out with 67% of respondents reporting it was delivered on time, reflecting effective execution. Input support was also fairly timely, with 54% rating it as on time and 42% as slightly delayed. However, capacity building and output support showed room for improvement only 40% of respondents found them timely, while nearly half reported slight delays and around 12–20% noted moderate delays, suggesting a need for better synchronization with enterprise development stages.

➢ QUALITY OF SERVICE PROVIDED *(Quantitative variable)*

The overall efficiency of the quality of the service provided was score as 3.9 with output and input support – 4.1 and 4.0 respectively the highest among others. Capacity building and livestock management scored 3.9 each followed by infrastructure support scoring 3.6 rating.

SCORE – Quality of Service Provided



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

In terms of the quality of service provided, input support interventions like water pumps (4.3) and seeds/saplings (4.1) were rated highly, while farm techniques (3.9) and irrigation methods (3.7) showed room for improvement. Among infrastructure support, compost pits (5.0) were seen as excellent, while stop dams (3.3), check dams (3.3), and other infrastructure components like grain banks (3.0) and watershed management (3.0) were rated lower, indicating variability in quality. Capacity building received moderate scores, with training (4.0) being relatively well-regarded, while farm technique training (3.8) was considered slightly less effective. In output support, crop market linkage (3.7) and bank linkage (3.7) performed better than crop insurance (3.5) and storage facilities (3.5), suggesting there is a need to enhance the quality of these services. Lastly, livestock management interventions like animal shelters (4.1) and vaccination/insemination (4.0) were positively rated, but fodder development (3.3) showed lower satisfaction, indicating areas for improvement.

FARMER		
	Activity	**Score**
Input Support	Water Pump	4.3
	Seed/Sapling	4.1
	Farm Tool	4.0
	Land Treatment	4.0
	Farm Technique	3.9
	Irrigation Method	3.7
N = 760 [respondent who received Input Support]		
Infrastructure Support	Other: Compost Pit	5.0
	Tool Bank	4.0
	Farm Pond	3.4
	Stop Dam	3.3
	Check Dam	3.3
	Grain Bank	3.0
	Watershed Management	3.0
	Well Construction	3.0
N = 9 [respondent who received Infrastructure Support]		
Capacity Building	Training	4.0
	Farm Technique	3.8
N = 343 [respondent who received support to Capacity Building]		
Output Support	Crop Market Linkage	3.7
	Bank Linkage	3.7
	Crop Insurance	3.5
	Storage Facility	3.5
N = 7 [respondent who received Output Support]		
Livestock Management	Animal Shelter	4.1
	Vaccination/ insemination	4.0
	Livestock management training	3.9
	Fodder development	3.3
N = 67 [respondent who received Livestock Management]		

Satisfaction with the products and /or services provided to the respondent by HDFC Bank					
	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR
INPUT SUPPORT	29%	49%	21%	1%	1%
INFRASTRUCTURE SUPPORT	10%	20%	70%	0%	0%
CAPACITY BUILDING	26%	46%	26%	1%	1%
OUTPUT SUPPORT	5%	53%	46%	0%	0%
LIVESTOCK MANAGEMENT	20%	54%	26%	0%	0%

Satisfaction with the services provided by HDFC Bank was generally positive across the interventions. For input support, the majority rated the service as either good (49%) or very good (29%), with only a small percentage finding it acceptable (21%). Infrastructure support received lower satisfaction, with 70% of respondents rating it as acceptable, while 10% and 20% rated it as very good and good, respectively. Capacity building interventions were also largely well-regarded, with 26% rating it as very good and 46% as good, while only 1% rated it as poor. For output support, 53% rated it as good, and 46% as acceptable, with very few indicating dissatisfaction. Livestock management services garnered positive feedback, with 54% rating it as good and 20% as very good, while 26% found it acceptable. Overall, respondents were mostly satisfied with the services, with only a small minority reporting dissatisfaction.

ENTERPRISE		
	Activity	Score
Input Support	Seed fund	4.2
	Other: Business	4.0
	Fund support for operation	3.7
	Others: seeds	3.0
N = 36 [respondent who received Input Support]		
Infrastructure Support	Hard Infrastructure Development	3.9
N = 6 [respondent who received Infrastructure Support]		
Capacity Building	Entrepreneurship development programme	3.9
N = 25 [respondent who received support to Capacity Building]		
Output Support	Bank/credit linkages	5.0
	Market linkages	4.7
	Certification/registration	4.0
N = 3 [respondent who received Output Support]		

Satisfaction with the services provided for enterprise support was mixed. For input support, seed fund (4.2) was the highest-rated service, followed by business inputs (4.0), while fund support for operations (3.7) and seeds (3.0) received lower satisfaction. In terms of infrastructure support, hard infrastructure development was rated moderately well (3.9), indicating a satisfactory but not exceptional response. Capacity building, particularly the entrepreneurship development programme (3.9), received moderate satisfaction, reflecting some areas for improvement. Output support was more positively rated, with bank/credit linkage (5.0) receiving the highest satisfaction, followed by market linkage (4.7) and certification/registration (4.0), reflecting that these services were particularly effective in meeting enterprise needs.

Satisfaction with the products and /or services provided to the respondent by HDFC Bank					
	VERY GOOD	GOOD	ACCEPTABLE	POOR	VERY POOR
INPUT SUPPORT	24%	51%	25%	0%	0%
INFRASTRUCTURE SUPPORT	33%	22%	44%	0%	0%
CAPACITY BUILDING	16%	60%	24%	0%	0%
OUTPUT SUPPORT	50%	50%	0%	0%	0%

Satisfaction with the products and services provided by HDFC Bank was generally positive. For input support, most respondents found the services either good (51%) or very good (24%), with only 25% rating them as acceptable. Infrastructure support had a higher proportion of very good ratings (33%), though 44% rated it as acceptable, indicating some areas for improvement. Capacity building services were mainly rated good (60%), with 16% considering them very good and 24% acceptable. Output support stood out with perfect satisfaction, as half of respondents rated it as very good and the other half as good, with no dissatisfaction reported.

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

Score – Operational Efficiency: 5

In Assam, the adoption of organic farming practices and the establishment of vermicomposting units effectively utilized locally available materials like cow dung and plant waste, making the resource utilization highly efficient. Additionally, the integration of rice and spice processing in Golaghat maximized space and equipment use, enhancing operational efficiency. The procurement of an E-rickshaw further streamlined product delivery, improving logistical efficiency. Similarly, in Bihar, the oil and Makhana processing units optimized resource use by utilizing locally sourced mustard seeds and streamlining the Makhana processing with modern packaging techniques that reduced post-harvest losses. In Odisha, the introduction of mushroom farming presented an efficient model, especially for farmers with limited land, as it required minimal resources and space. Meghalaya's use of locally prepared organic fertilizers such as neem oil and vermicompost also contributed to cost-effective operations by reducing the dependency on expensive chemical inputs.

In terms of time efficiency, projects like the rice processing unit in Assam significantly reduced time spent by farmers traveling to distant milling facilities. By bringing the milling process closer to the community, this initiative minimized labour costs and opportunity costs, allowing farmers to focus more on their farms. The oil processing unit in Darbhanga similarly saved farmers time by enabling them to process mustard locally, avoiding long waits at government mills. In Odisha, mushroom farming was time-efficient due to its shorter cultivation cycle compared to traditional crops, enabling farmers to earn income more frequently. These time-saving measures were especially important in rural areas where time and resources are often limited.

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

Score – Project Design &M &E: 5

The projects demonstrated strong monitoring and evaluation processes that contributed to their operational efficiency. In Assam, regular follow-ups and monitoring visits by Suvidha staff ensured that farmers received timely assistance and feedback on organic practices. This proactive approach enabled the identification of challenges early on and provided solutions before they could impact productivity. Similarly, in Ribhoi and Golaghat, efficient data collection through structured forms and logs allowed for quick adjustments in implementation and better decision-making. The systematic tracking of progress and challenges made it easier to address issues as they arose. Furthermore, during the COVID-19 pandemic, the project adapted by conducting smaller, decentralized training sessions, ensuring continuity while adhering to safety protocols. This flexibility in project design and implementation-maintained momentum even in the face of unforeseen challenges.

In terms of cost efficiency, the projects were successful in reducing input costs, thereby enhancing economic viability. The adoption of organic farming in Ribhoi, for instance, significantly lowered input costs by reducing reliance on chemical fertilizers, with costs dropping from ₹1500 to ₹200 per bigha. The local processing of mustard and Makhana also increased farmer incomes by adding value at the source, reducing transportation costs, and allowing farmers to sell directly at better margins. Mushroom farming in Odisha was another example of a cost-effective model, with low initial investment requirements compared to traditional farming, making it an economically viable option for small-scale farmers. However, despite these efficiencies, there were some challenges, such as inadequate irrigation infrastructure in Assam and Bihar, which hindered optimal use of organic practices during certain seasons. Equipment maintenance issues in Bihar also disrupted production in processing units, highlighting areas where operational efficiency could be further improved.

While the projects demonstrated significant efficiencies, there were still challenges that impacted their overall effectiveness. In Assam and Bihar, limited irrigation facilities, especially during the Rabi season, hindered the full utilization of organic farming practices, affecting crop yields and resource management. Maintenance of processing units also proved problematic in Bihar, with delays in equipment repairs disrupting production and causing inefficiencies. In Meghalaya, despite comprehensive training on organic farming, farmers felt that the training on pest control was inadequate, which led to challenges in maintaining crop health and resulted in inefficiencies in crop management. Additionally, the marketing efforts, such as the branding of "Gaon Originals," aimed at improving market access, faced limitations due to inadequate market linkages. This reduced the economic efficiency of the project, as farmers were unable to fully capitalize on the potential benefits of the organic produce they were growing. Addressing these infrastructure and market access issues is essential for enhancing the overall efficiency of the projects.

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

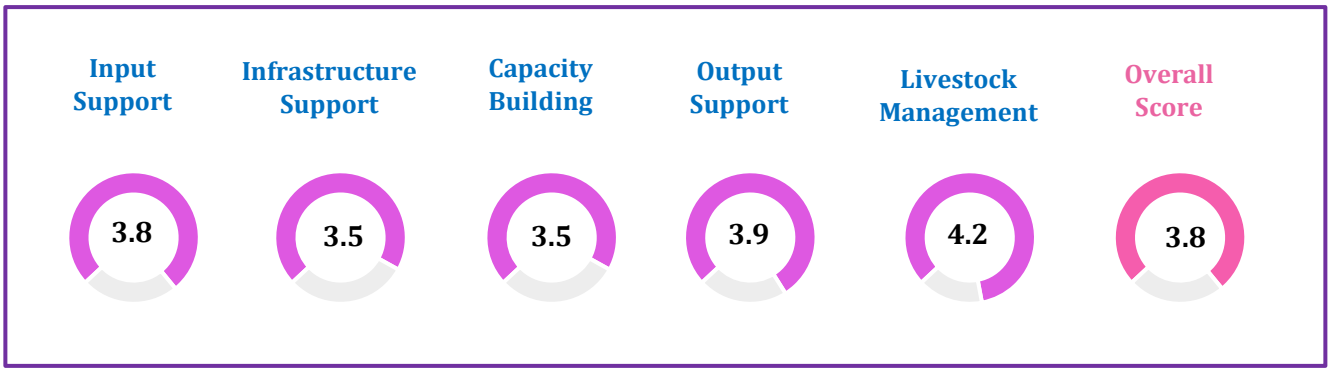
The following section evaluates the effectiveness of the intervention by examining the extent to which its intended objectives and results have been achieved. It highlights the actual outcomes observed on the ground, reflecting how well the intervention addressed the needs of the beneficiaries and contributed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

Overall Effectiveness Score	4.3

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

The status of the intervention shows the overall score of 3.8. Livestock Management scoring the highest among all the intervention with 4.2 rating followed by output support with 3.9 and input support with minimal difference scoring 3.8 rating. Infrastructure and capacity building scoring 3.5, pointing towards improvement in the intervention.

SCORE – Interim Results (Output)



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

❖ CURRENT STAUS OF THE INTERVENTION

The status of interventions for farmers reveals that most input support services, such as water pumps (4.3) and seeds/saplings (4.2), were generally in a good state, while farm techniques (3.9) and irrigation methods (3.9) showed a need for improvement. Among infrastructure support, services like stop dams (4.0), check dams (4.0), farm ponds (4.0), and tool banks (4.0) were in good condition. However, the compost pit was notably rated poorly (1.0), indicating a significant gap in its implementation or maintenance. Grain banks (5.0) were the highest-rated infrastructure, suggesting they were functioning optimally. Other infrastructure services like watershed management (4.0) and well construction (4.0) also showed positive status, indicating a generally effective intervention, though compost pits require urgent attention.

FARMER		
	Activity	**Score**
Input Support	Water Pump	4.3
	Seed/Sapling	4.2
	Land Treatment	4.2
	Farm Tool	4.1
	Farm Technique	3.9
	Irrigation Method	3.9

N = 760 [respondent who received Input Support]

Infrastructure Support	Grain Bank	5.0
	Tool Bank	4.0
	Farm Pond	4.0
	Stop Dam	4.0
	Check Dam	4.0
	Watershed Management	4.0
	Well Construction	4.0
	Other: Compost Pit	1.0

N = 9 [respondent who received Infrastructure 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	33%	56%	7%	2%	2%

INFRASTRUCTURE SUPPORT	15%	70%	10%	0%	5%

The current condition of the interventions shows that most input support activities are moderately functional (56%), with 33% rated as fully functional, indicating a strong presence of useful resources but room for improvement. A small portion (7%) reported minimal functionality, and only 2% of respondents mentioned that these interventions either existed but were not functional or did not exist. For infrastructure support, the majority of activities were rated as moderately functional (70%), reflecting that while infrastructure is present, it may not be fully optimized or operational. Only 15% of the infrastructure was considered fully functional, 70% rated moderately functional and 10% were rated as minimal functional, indicating a need for upgrades or better maintenance. Additionally, 5% of respondents reported that certain infrastructure services did not exist.

ENTERPRISE		
	Activity	Score
Input Support	Fund support for operation	4.0
	Other: Business	4.0
	Seed fund	3.0
	Others: seeds	1.0
	N = 36 [respondent who received Input Support]	
Capacity Building	Entrepreneurship development programme	3.5
	N = 25 [respondent who received support to Capacity Building]	
Output Support	Market linkages	4.7
	Certification/registration	4.5
	Bank/credit linkages	4.0
	N = 3 [respondent who received Output Support]	

The status of enterprise-related interventions indicates that output support is functioning quite well, with high scores for bank/credit linkage (4.7), certification/registration (4.5), and market linkage (4.0), reflecting these services are largely operational and beneficial to the respondents. In contrast, input support shows mixed results—fund support for operations (4.0) and other business-related inputs (4.0) are performing steadily, but seed fund (3.0) is moderate, and seed supply is significantly lagging with a score of just 1.0, pointing to serious gaps in timely or adequate seed provision for enterprises.

Current condition of each activity done with the enterprise

	FULLY FUNCTIONAL	MODERATELY FUNCTIONAL	MINIMAL FUNCTIONAL	EXIST/EXISTED BUT NOT FUNCTIONAL	DOES NOT EXIST
INPUT SUPPORT	19%	49%	17%	0%	15%
CAPACITY BUILDING	20%	44%	20%	0%	16%
OUTPUT SUPPORT	50%	50%	0%	0%	0%

The current condition of interventions for enterprise activities reflects varied functionality. Output support shows strong performance, with 100% of respondents reporting either fully (50%) or moderately functional (50%) services, indicating effectiveness in market and financial linkages. Capacity building is also largely active, with 64% describing it as fully (20%), moderately functional (44%) though a notable 16% mentioned its absence. Input support is somewhat less robust while 49% found it at least moderately

functional, 17% rated it as minimally functional and 15% reported it does not exist, showcasing inconsistencies in the provision and usability of input-related support.

❖ UTILIZATION OF THE INTERVENTION

The utilization of interventions among farmers reveals that most input supports were actively used, especially water pumps (4.5), seeds/saplings (4.0), and land treatment (3.9), indicating good relevance and accessibility. Infrastructure elements like compost pits (4.0) and grain banks (4.0) were better utilized, while others like farm ponds, tool banks, and watershed structures hovered around average scores (3.0–3.5), pointing to either limited reach or practical challenges in usage. Capacity building activities such as training (3.7) and farm techniques (3.5) saw moderate use, suggesting scope for deeper engagement or follow-up support. Output-related services had mixed utilization, bank linkages (4.2) were well accessed, whereas storage facilities (2.5) were significantly underutilized, possibly due to issues in availability or awareness. Livestock-related interventions showed strong utilization for animal shelters (4.4) and training (4.0), though vaccination/insemination (3.0) and fodder development (3.3) lagged, indicating uneven uptake across livestock services.

FARMER		
	Activity	**Score**
Input Support	Water Pump	4.5
	Seed/Sapling	4.0
	Land Treatment	3.9
	Farm Tool	3.8
	Farm Technique	3.8
	Irrigation Method	3.5
N = 760 [respondent who received Input Support]		
Infrastructure Support	Other: Compost Pit	4.0
	Grain Bank	4.0
	Check Dam	3.5
	Stop Dam	3.3
	Farm Pond	3.2
	Tool Bank	3.0
	Watershed Management	3.0
	Well Construction	3.0
N = 9 [respondent who received Infrastructure Support]		
Capacity Building	Training	3.7
	Farm Technique	3.5
N = 343 [respondent who received support to Capacity Building]		
Output Support	Bank Linkage	4.2
	Crop Market Linkage	3.9
	Crop Insurance	3.3
	Storage Facility	2.5
N = 7 [respondent who received Output Support]		
Livestock Management	Animal Shelter	4.4
	Livestock management training	4.0
	Fodder development	3.3
	Vaccination/ insemination	3.0
N = 67 [respondent who received Livestock Management]		

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	5%	24%	71%	0%	0%

CAPACITY BUILDING	22%	49%	18%	6%	6%
OUTPUT SUPPORT	5%	68%	21%	0%	5%
LIVESTOCK MANAGEMENT	26%	64%	10%	0%	0%

Over the last two years, the frequency of utilizing interventions among respondents has been most consistent in livestock management, with using the services always (26%), often (64%), reflecting their ongoing utility and relevance in rural livelihoods. Input support also saw high engagement, with 74% reporting always or often usage (24%), indicating regular dependency on agricultural resources like seeds, tools, and irrigation. Output support was often used by 68%, though only 5% reported always using it, reflecting that while market linkages and financial services are accessed, they may not be continuously available or required. Capacity building had a decent frequency of use, with 71% utilizing it always or often, though the presence of 12% who used it rarely or never points to either gaps in follow-up or limited applicability for some beneficiaries. Infrastructure support had the lowest intensity of regular use only 5% always and 24% often while 71% used it sometimes, indicating that while physical assets exist, their day-to-day application may be limited or seasonal.

ENTERPRISE		
	Activity	**Score**
Input Support	Other: Business	4.0
	Seed fund	3.8
	Fund support for operation	3.5
	Others: seeds	2.0
	N = 36 [respondent who received Input Support]	
Infrastructure Support	Hard Infrastructure Development	3.1
	N = 6 [respondent who received Infrastructure Support]	
Capacity Building	Entrepreneurship development programme	3.3
	N = 25 [respondent who received support to Capacity Building]	
Output Support	Market linkages	4.0
	Bank/credit linkages	3.0
	Certification/registration	3.0
	N = 3 [respondent who received Output Support]	

The utilization of enterprise-related interventions over the last two years reflects moderate to selective use across different components. Input support activities such as business-related assistance (4.0) and seed fund utilization (3.8) were relatively well-utilized, while support through seeds (2.0) and operational funding (3.5) indicate lower or irregular use. Infrastructure support through hard infrastructure development scored 3.1, suggesting limited or infrequent use, possibly due to one-time setup or access constraints. Capacity building efforts like entrepreneurship development programmes had a moderate utilization score of 3.3, reflecting engagement by some but not widespread or sustained usage. Among output support services, market linkage was more actively used (4.0), while bank/credit linkage and certification/registration had lower utilization (3.0 each), pointing to either accessibility challenges or a lack of demand among enterprise beneficiaries for these specific services.

Frequency of making use of intervention done in the enterprise in the last 2 years

	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER
INPUT SUPPORT	12%	49%	29%	8%	2%
INFRASTRUCTURE SUPPORT	0%	33%	44%	22%	0%
CAPACITY BUILDING	12%	36%	28%	20%	4%
OUTPUT SUPPORT	0%	67%	17%	17%	0%

The frequency of utilization of enterprise interventions over the past two years shows a mixed pattern of engagement. Input support was fairly well-utilized, with 12% of respondents always using it and 49% often, though a notable 10% used it rarely or never, indicating some inconsistency in sustained application. Infrastructure support was the least utilized as none of the respondents reported always using it, and only 33% used it often, while 22% used it rarely, reflecting limited functional relevance or access issues. Capacity building activities also saw modest use, with only 12% always engaging, and 24% using them rarely or not at all, pointing to gaps in follow-up or applicability. Whereas, output support had strong periodic use, with 67% using it often, but none always, and 17% rarely using it, reflecting perhaps a reliance on need-based access rather than continuous engagement. Overall, while the interventions were used, consistent or intensive utilization appears limited, particularly for infrastructure and capacity-building components.

❖ 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, output support and livestock management. 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	29%	59%	11%	1%	0%
INFRA-STRUCTURE SUPPORT	Have good infrastructure available for my farmland for better water availability.	0%	67%	33%	0%	0%

	Have adopted more efficient irrigation and water management	22%	44%	33%	0%	0%
	Able to cultivate more land now.	33%	44%	22%	0%	0%
	Able to irrigate more land now.	22%	44%	33%	0%	0%
	Able to grow a greater number of crops in a [illegible]	11%	78%	11%	0%	0%
	Amount of agriculture produce lost due to pest has reduced after adopting integrated pest management.	0%	56%	44%	0%	0%
CAPACITY BUILDING	Have increased knowledge of modern farming techniques and best practices.	35%	55%	9%	1%	0%
	Have adopted the training knowledge on my farm for better output	38%	54%	6%	1%	0%
OUTPUT SUPPORT	Have better access to the market now to buy and sell my agricultural produce.	29%	57%	14%	0%	0%
	Have adopted price lock and /or crop insurance.	0%	71%	29%	0%	0%
	Have access to better storage facility now.	0%	14%	71%	14%	0%
	Have access to credit/loan for agriculture purpose at a reasonable rate.	0%	86%	14%	0%	0%
LIVESTOCK MANAGEMENT	Prevalence of diseases and death among livestock has reduced.	28%	38%	28%	4%	1%
	Able to sell multiple products from livestock.	32%	56%	6%	4%	1%

Stakeholders experience and reflection in enterprise		
Average number of members involved in the enterprise	6 members	
Average number of women in the enterprise	1 woman	
Average monthly production of the enterprise over the past one year	Type of production	Fisheries, Mushroom Cultivation and Makhana cultivation
	Number	826
	Unit of measurement	Kgs

❖ 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
CHECK DAM	56%	56%	56%
FARM POND	44%	44%	44%
GRAIN BANK	11%	11%	11%
STOP DAM	44%	33%	33%
TOOL BANK	11%	11%	11%
WATERSHED MANAGEMENT	11%	11%	11%
WELL CONSTRUCTION	11%	11%	11%

N=9 [respondents who received infrastructure support]

- **REACH (TARGET vs ACHIEVEMENT)** *(Qualitative variable)*

Score – Reach (Target vs Achievement): 4

The projects reached a substantial portion of the intended beneficiaries, though full coverage varied by location. In Assam, the targeted shift to organic farming saw widespread adoption, particularly in villages where local leaders and field staff maintained regular engagement. Similarly, the processing units in Bihar and Odisha functioned as hubs, serving multiple villages and extending indirect benefits to a broader group through employment and service access.

However, in Meghalaya, the goal of universal adoption of organic practices was not fully met, primarily due to gaps in pest management support and a slower certification process. In Odisha, while mushroom farming exceeded outreach expectations in Golabai Sasan, scaling it beyond pilot clusters required additional inputs and marketing efforts. Overall, while core targets around training and infrastructure setup were largely achieved, broader behavioural changes and consistent usage patterns suggest room for deeper engagement and follow-up in certain regions.

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

Score – Influencing Factors (Enables & Disables): 5

The effectiveness of the initiatives was significantly shaped by a range of enabling and disabling factors. Among the enablers, hands-on training in organic fertilizer preparation and crop management proved instrumental in building farmers' confidence, especially in Assam and Meghalaya. Community engagement through local leaders and Farmer Producer Organizations (FPOs) increased participation and sustained commitment. Financial backing from HDFC Bank enabled the timely setup of infrastructure like processing units, while technical support from Suvidha ensured regular follow-ups and knowledge reinforcement.

However, several challenges hampered smooth implementation. The COVID-19 pandemic disrupted project timelines and limited large-group training sessions, particularly in Assam and Bihar. Initial resistance to organic farming, driven by concerns over yield reliability, slowed adoption in Meghalaya. Market fluctuations and irregular demand for niche products like spices or certified organic produce hindered farmers' confidence in investing further. In areas like Ribhoi and Goda, inadequate irrigation infrastructure further constrained the effectiveness of organic practices during non-monsoon seasons.

- **DIFFERENCIAL RESULTS (NEED ASSESSMENTS)** *(Qualitative variable)*

Score – Differential Results (Need Assessment): 4

The outcomes of the projects varied based on local needs, geographical conditions, and community readiness. In Assam, farmers with relatively better landholding and access to natural manure saw notable increases in yield—paddy production rose from 15 to 20 Mon per bigha. In contrast, farmers in Meghalaya, while experiencing yield improvements, faced persistent challenges with pest management and limited training in this regard.

In Bihar, the impact was particularly visible where existing crops like mustard and Makhana had a strong local base. The addition of processing units helped these communities capture more value locally. Conversely, in Odisha, small and marginal farmers benefitted the most due to the low-input, high-return nature of mushroom farming, which matched their resource constraints and landholding patterns. The effectiveness in each case depended on how well the intervention responded to the pre-identified livelihood gaps.

➢ **ADAPTATION OVERTIME** *(Qualitative variable)*

Score – Adaptation overtime: 5

Adaptability was a crucial factor in ensuring continued effectiveness. In response to the pandemic, training models were adjusted—moving from large, centralized workshops to smaller, decentralized formats. This ensured continuity in learning, especially in Meghalaya and Assam. Over time, farmers who initially hesitated began experimenting with organic techniques after observing their neighbors' successes.

In regions like Darbhanga, farmers started diversifying from mono-crop systems to value-added processes such as oil extraction and Makhana packaging. Similarly, mushroom cultivators in Odisha adapted by adjusting cultivation schedules and exploring different varieties based on market demand. This gradual and responsive adjustment to changing circumstances and local feedback ensured a higher degree of ownership and sustainability.

3.8. IMPACT – Difference brought by the intervention

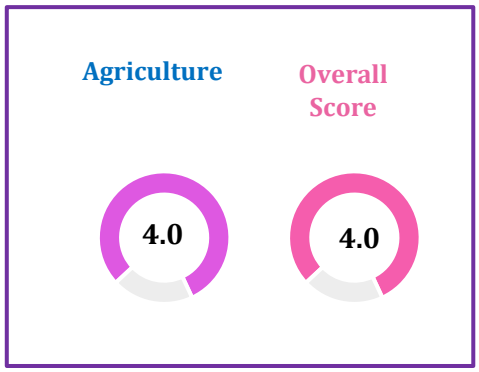
The following section outlines the impact of the intervention, focusing on the tangible and perceived differences it has brought to the lives of the beneficiaries. It highlights changes in agricultural practices, access to resources, knowledge enhancement, and livelihood opportunities as a result of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

Overall Impact Score	4.5

➢ **SIGNIFICANCE (OUTCOME)** *(Quantitative variable)*

The significance of the project was rated at 4.0, 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 regarding the changes in your agriculture after the intervention?					
	HIGHLY AGREE	AGREE	NOT SURE	DISAGREE	HIGHLY DISAGREE
Farm input cost has significantly reduced.	49%	19%	19%	6%	2%
Crop yield and farm production has significantly improved.	33%	56%	11%	1%	0%
Farm income has significantly increased.	27%	60%	11%	2%	0%
Farm profit has significantly increased.	26%	54%	18%	2%	0%
Able to better manage the uncertain weather and climate change.	11%	42%	36%	4%	7%
Have more stable farm income.	22%	47%	26%	3%	1%
Family has better food security and nutrition.	42%	46%	9%	2%	0%

Long Term Outcomes of the intervention in the enterprise	
Average income of the enterprise in the last 1 year	Rs. 90,121
Expenditure from the respondent on the enterprise in the last 1 year	Rs. 16,886
Money distributed to the enterprise in the last 1 year	Rs. 6,283
Current Savings of the respondent for the enterprise	Rs. 41, 864

- **TRANSFORMATIONAL CHANGE** *(Qualitative variable)*

Score – Transformational Change: 5

The CSR initiatives led by HDFC Bank brought about deep-rooted transformations in agricultural practices, local economies, and community dynamics across Assam, Bihar, Meghalaya, and Odisha. The most notable shift was the widespread transition from chemical-based farming to organic methods, especially in Assam and Meghalaya. Farmers, once dependent on chemical inputs, began embracing organic fertilizers and bio-pesticides, leading to improved soil health and higher yields. In Golaghat, for instance, paddy yields increased from 15 to 20 Mon per bigha, demonstrating the tangible benefits of the new techniques.

Economic transformation was equally significant. In Bihar, local processing units for mustard oil and Makhana enabled farmers to move up the value chain. Instead of selling raw produce at minimal rates, they could process and package goods locally, improving their bargaining power and profitability. This shift empowered communities economically and reduced dependence on middlemen. In Odisha, mushroom cultivation became a low-cost, high-return model that particularly benefited land-poor farmers, offering a steady income and greater financial security.

Social transformation was evident in the changing roles of women. From participating in Makhana processing units in Bihar to managing mushroom farms in Odisha, women gained economic independence and social recognition. In Ribhoi, Meghalaya, women emerged as key players in maintaining organic certification standards, reinforcing their leadership within farming communities. The inclusion of women in these interventions disrupted traditional gender roles, contributing to more equitable household dynamics and community participation.

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

Score – Unintended Change: 5

Several unintended yet constructive outcomes emerged alongside the core project objectives. One major change was the spontaneous diffusion of knowledge within communities. In Assam and Meghalaya, farmers not formally enrolled in the projects began adopting organic practices after observing improvements in their neighbours' yields and soil quality. This informal peer learning extended the reach of the initiative far beyond its original scope.

Youth engagement was another unexpected outcome. In areas like Ribhoi, younger generations, who often dismissed agriculture as unprofitable, showed renewed interest in farming after witnessing the success of organic orange cultivation. This generational shift hinted at the potential for long-term sustainability of organic practices.

Informal knowledge networks and self-initiated training sessions also flourished. In Odisha, farmers trained in mushroom cultivation voluntarily passed on their learning to peers, fostering a culture of mutual support and skill sharing. These horizontal learning structures helped reinforce the practices even after formal training had concluded.

On a broader social level, the formation of cooperatives and Farmer Producer Organizations not only improved market access but also built community solidarity. In places like Golaghat, shared ownership of processing units encouraged collective decision-making and responsibility, strengthening bonds within the community and promoting inclusive economic development.

3.9. SUSTAINABILITY – Extent of Project Results' Sustainability

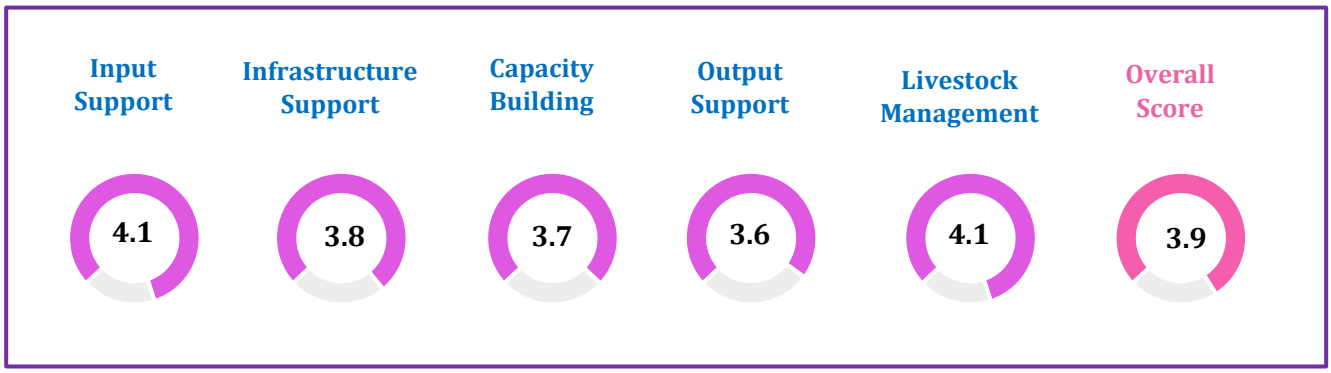
The following section presents an overview of the sustainability of the intervention, highlighting the extent to which the initiatives are likely to continue delivering benefits in the absence of external support. It reflects on the measures taken to maintain outcomes over time and the community's ability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

Overall Sustainability Score	4.3

➢ POTENCIAL 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, livestock management and Input Support scored the highest at 4.1, followed by Infrastructure Support and Capacity Building at 3.8 and 3.7 respectively. Output Support scored 3.6. 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.

The sustainability of interventions provided to farmers indicates a generally positive outlook, with most components rated close to or above 4 on a 5-point scale. Input support elements like farm tools (4.1), land treatment (4.1), and water pumps (4.0) reflect strong potential for continued use and maintenance by the beneficiaries. Infrastructure support also shows promise particularly in tool banks, grain banks, and water structures (4.0 each). Similarly, check dams and ponds, both scoring 3.7. On a contrary, compost pits (3.0), pointing towards the requirement of better integration or follow-up. Capacity building efforts, especially training (4.1), demonstrate high potential for lasting impact, although technical

FARMER		
	Activity	**Score**
Input Support	Land Treatment	4.1
	Farm Tool	4.1
	Seed/Sapling	4.0
	Water Pump	4.0
	Farm Technique	4.0
	Irrigation Method	3.9

N = 760 [respondent who received Input Support]

application (3.8) may need reinforcement. Output support components such as crop insurance and storage scoring 4.0 each reflect a foundation for continuity, even as market linkages and bank connections hover slightly lower (3.8). Livestock management reveals strong sustainability in shelters (4.2) and training (4.0), though lower scores in vaccination/insemination (3.0) and fodder development (3.3) indicate areas needing further institutional or community-level support to ensure long-term viability.

Infrastructure Support	Tool Bank	4.0
	Grain Bank	4.0
	Watershed Management	4.0
	Stop Dam	4.0
	Well Construction	4.0
	Farm Pond	3.8
	Check Dam	3.7
	Other: Compost pit	3.0
N = 9 [respondent who received Infrastructure Support]		
Capacity Building	Training	4.1
	Farm Technique	3.8
N = 343 [respondent who received support to Capacity Building]		
Output Support	Crop Insurance	4.0
	Storage Facility	4.0
	Crop Market Linkage	3.8
	Bank Linkage	3.8
N = 7 [respondent who received Output Support]		
Livestock Management	Animal Shelter	4.2
	Livestock management training	4.0
	Fodder development	3.3
	Vaccination/ insemination	3.0
N = 67 [respondent who received Livestock Management]		

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	24%	58%	16%	1%	1%
INFRASTRUCTURE SUPPORT	5%	70%	25%	0%	0%
CAPACITY BUILDING	29%	46%	22%	0%	3%
OUTPUT SUPPORT	0%	84%	16%	0%	0%
LIVESTOCK MANAGEMENT	24%	59%	17%	0%	0%

The data on sustainability measures indicates that most interventions have been planned with continuity in mind, though the level of preparedness varies across intervention types. Input support shows strong sustainability potential, with 82% of respondents reporting either excellent or adequate measures in place to ensure functionality in the absence of HDFC Bank or the NGO. Infrastructure support largely relies on adequate measures (70%), but the low percentage of excellent measures (5%) shows a need for stronger long-term community ownership or institutional frameworks. Capacity building fares relatively well, with 75% citing excellent or adequate measures, although the 3% reporting no measures signals the need for improved planning in some areas. Output support reflects the highest confidence in continuity, with 84%

identifying adequate measures, though notably, no respondents felt the measures were "excellent" highlighting a gap in fully empowering local systems to sustain market linkages or credit access independently. Livestock management mirrors input support with 83% citing excellent or adequate planning, reinforcing the strength of interventions that blend tangible assets with practical training.

ENTERPRISE		
	Activity	**Score**
Input Support	Other: Business	5.0
	Fund support for operation	4.1
	Seed fund	4.1
	Others: seeds	4.0
N = 36 [respondent who received Input Support]		
Infrastructure Support	Hard Infrastructure Development	3.9
N = 6 [respondent who received Infrastructure Support]		
Capacity Building	Entrepreneurship development programme	3.5
N = 25 [respondent who received support to Capacity Building]		
Output Support	Market linkages	4.0
	Bank/credit linkages	3.0
	Certification/registration	2.5
N = 3 [respondent who received Output Support]		

Further, the sustainability of enterprise-related interventions reflects a mixed picture, with input support emerging as the strongest pillar. High ratings for components like business support (5.0), seed-related inputs (4.0), and fund-related assistance (4.1 each for seed and operational funding) shows that beneficiaries perceive these supports as well-grounded for long-term use. Infrastructure support, particularly hard infrastructure development, received a moderate sustainability score of 3.9, indicating that while facilities exist, their continued relevance and upkeep may require more localized ownership or technical support. For capacity building, essential for ensuring entrepreneurial resilience scored 3.5, pointing to moderate confidence in the effectiveness of the entrepreneurship development programmes and hinting at a need for ongoing mentoring or refresher initiatives. On the other hand, output support is an area of concern as bank/credit linkage (3.0) and certification/registration (2.5) scored the lowest, indicating potential challenges in maintaining formal business processes and access to financial systems independently. However, the relatively strong score for market linkage (4.0) reflects some existing market access structures can sustain without heavy external 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	25%	61%	14%	0%	0%
INFRASTRUCTURE SUPPORT	13%	63%	25%	0%	0%
CAPACITY BUILDING	16%	48%	20%	4%	12%
OUTPUT SUPPORT	0%	67%	17%	0%	17%

The sustainability of interventions in the absence of HDFC Bank or the implementing NGO appears to be relatively well-planned in areas like input support and infrastructure, but less robust in capacity building and output support. For input support, a strong 86% of respondents indicated that either excellent (25%) or adequate (61%) measures are in place to ensure continuity, reflecting those mechanisms like community ownership, maintenance practices, or local partnerships are functional. Similarly, infrastructure support sees 76% of respondents reporting adequate or excellent measures, although 25% feel only some measures are in place, indicating partial preparedness.

In contrast, capacity building shows notable gaps as while 64% rate the sustainability measures as excellent or adequate, a concerning 12% report that no measures are made and another 4% are unsure pointing to a lack of follow-through in institutionalizing knowledge or training systems. Output support raises the most concern, as not a single respondent rated the measures as excellent, and 17% explicitly said no measures were taken. Although 67% felt adequate systems exist, the lack of excellence and the presence of significant uncertainty highlight the fragility of market linkage or credit support systems once external support is withdrawn. These findings suggest the need for strengthened exit strategies, particularly in knowledge transfer and market continuity.

❖ 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.

FARMER		
	Activity	**Score**
Input Support	Irrigation Method	0.3
	Land Treatment	0.2
	Water Pump	0.2
	Seed/Sapling	0.2
	Farm Technique	0.1
	Farm tool	0.1
N = 760 [respondent who received Input Support]		
Infrastructure Support	Watershed Management	1.0
	Well Construction	1.0
	Grain Bank	1.0
	Check Dam	0.5
	Farm Pond	0.2
	Stop Dam	0.0
	Tool Bank	0.0
	Other: Compost pit	0.0
N = 9 [respondent who received Infrastructure Support]		
Capacity Building	Training	0.1
	Farm Technique	0.1
N = 343 [respondent who received support to Capacity Building]		
Output Support	Bank Linkage	0.7
	Crop Insurance	0.5
	Crop Market Linkage	0.4
	Storage Facility	0.0
N = 7 [respondent who received Output Support]		
Livestock Management	Fodder development	0.7
	Livestock management training	0.7
	Animal Shelter	0.5
	Vaccination/ insemination	0.0
N = 67 [respondent who received Livestock Management]		

The convergence of interventions under the farmer component of HDFC Bank's program reveals a mixed picture. Input support activities such as water pumps, seeds, farm tools, and techniques show very low convergence (mostly between 0.1 and 0.3), shows limited alignment with government agriculture schemes. Infrastructure support shows a varied trend like stop dams, compost pits, and tool banks reflect no convergence, structures like grain banks, watershed systems, and wells score high (1.0), indicating collaboration or reinforcement through public schemes. Capacity building efforts, including training and farm technique promotion, also exhibit minimal convergence (0.1), pointing to a potential gap in coordination with agricultural extension services. On the other hand, output support, particularly bank linkage (0.7) and crop insurance (0.5) demonstrate moderate convergence, hinting at alignment with financial inclusion and risk mitigation schemes. Livestock management activities show relatively better convergence, especially in training, fodder development, and

animal shelter support. Also, zero convergence in vaccination and insemination indicates missed opportunities for integration with veterinary and animal husbandry departments.

ENTERPRISE		
	Activity	**Score**
Input Support	Fund support for operation	0.1
	Seed fund	0.1
N = 36 [respondent who received Input Support]		
Infrastructure Support	Hard Infrastructure Development	0.1
N = 6 [respondent who received Infrastructure Support]		
Capacity Building	Entrepreneurship development programme	0.1
N = 25 [respondent who received support to Capacity Building]		
Output Support	Certification/registration	0.5
	Market linkages	0.3
	Bank/credit linkages	0.0
N = 3 [respondent who received Output Support]		

The convergence of enterprise-related interventions appears limited across most components. Input support elements like seed funds and operational funding both register a low convergence score of 0.1, reflecting minimal overlap with government or institutional funding schemes targeted at rural entrepreneurs. Similarly, the development of hard infrastructure and delivery of entrepreneurship development programmes show marginal convergence (0.1), indicating few linkages with public infrastructure grants or capacity-building initiatives. While there is no convergence noted in bank or credit linkage an area typically aligned with schemes. Also, there is moderate convergence in certification/registration (0.5), shows some coordination with regulatory or formalization processes supported by other institutions. Market linkage support, at 0.3, shows potential for expansion through partnerships with marketing boards, cooperatives, or digital commerce platforms. Therefore, we can say that convergence in enterprise interventions remains nascent, underlining the need for better integration to ensure sustainability and scale.

Overall, the findings indicate that there have been very few additional supports received from other organizations in the areas of input support, infrastructure development, capacity building, output support and livestock management.

- **SUSTAINABILITY IN PROJECT DESIGN** *(Qualitative variable)*

Score – Sustainability in Project Design & Strategy: 5

Sustainability was thoughtfully embedded into the design and strategy of HDFC Bank's CSR initiatives across Assam, Bihar, Meghalaya, and Odisha. The projects adopted a participatory and community-driven approach from the outset, ensuring that the interventions were grounded in the local context and responsive to community needs. By involving farmers and local groups in planning and implementation, the projects fostered a sense of ownership that encouraged long-term engagement.

A key strategy was the emphasis on building local capacities through practical, hands-on training. Instead of relying on external experts for long-term support, the projects trained community members to become local resource persons. This not only ensured the retention of skills but also created a mechanism for knowledge transfer within the villages. These community trainers played a crucial role in sustaining practices like organic farming, mushroom cultivation, and value addition through local processing.

The design deliberately favored low-dependency models that could be maintained with local resources. Organic fertilizers and bio-pesticides were made using locally available materials, while infrastructure such as mushroom sheds and solar-powered pumps was kept minimal and manageable. This helped reduce future reliance on external funding or technical assistance.

Livelihood diversification was built into the project strategy as a way to enhance resilience. Rather than focusing on a single crop or product, the initiatives promoted a mix of agricultural and allied activities. This allowed households to spread risk and maintain income even in the face of seasonal or market disruptions. For example, mushroom farming offered daily income while traditional crops provided seasonal returns, creating a more stable livelihood structure.

Environmental and economic sustainability were also integrated into project choices. Organic practices led to long-term improvements in soil health and reduced input costs. Processing units localized production and value addition, which helped retain profits within the community and lowered transport and marketing costs. These environmentally conscious practices aligned with broader sustainability goals while also improving economic viability.

Importantly, the projects included an exit strategy focused on gradual withdrawal and strengthening of local institutions. Community-based organizations like cooperatives and Farmer Producer Organizations (FPOs) were supported to take over key functions. While not without challenges, this approach increased the likelihood that project benefits would continue after the formal intervention ended.

The "Gaon Originals" branding effort further reflected a forward-looking strategy. By attempting to create a distinct identity for local organic products, the project aimed to build long-term market visibility and value. Although branding success varied across regions, its inclusion in the project design underscored a commitment to sustainability through market-based solutions.

Overall, the design and strategy of the initiatives were structured to maximize the chances of sustainability by empowering communities, reducing external dependence, and building in economic, environmental, and institutional resilience from the start.

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

Overall Branding Score	3.0

Branding and visibility played a crucial role in the success of the HDFC Bank's CSR initiatives, particularly with the "Gaon Originals" label, which aimed to establish a distinct identity for organic produce. In certain regions, such as Assam and Bihar, the brand helped generate initial interest and pride among local farmers. However, despite its potential, the branding's visibility remained largely confined to local markets, with limited penetration in urban centers where demand for organic products was higher. Word of mouth became a significant tool for expanding awareness within local communities, with farmers and consumers sharing their experiences with the products. While this helped to some extent, the brand struggled to attract a consistent and widespread customer base outside of these communities.

Challenges with market linkages and logistical issues further hindered the full impact of the branding efforts. In particular, the lack of robust marketing campaigns and clear consumer-facing promotions kept the brand from achieving broader recognition. To ensure long-term success and visibility, future efforts should focus on creating strategic marketing partnerships, both online and offline, expanding the reach beyond local boundaries, and educating consumers on the benefits of purchasing organic, locally produced goods.

Chapter 4

Case Study

DURGADHAR SONOWAL – REVIVING RURAL LIVELIHOODS THROUGH RICE PROCESSING IN ASSAM

Durgadhar Sonowal, a retired army serviceman from Assam, has emerged as a local changemaker through his leadership in a rice processing initiative facilitated by the NGO Subidha and supported by CSR funding from HDFC Bank. After returning to his village post-retirement, Durgadhar initially farmed for personal use. His transformation began when a Subidha field worker shared plans to establish a rice mill. *"One day a boy came and told me about the mill from the NGO. I saw the paperwork, visited the site, and told them it's a good decision because people travel 3–4 km just to mill rice,"* he recalled.

He offered his land for the mill, which was registered under a Farmer Producer Organization (FPO) before construction. Alongside five other locals, he completed an 8-day training on operating and maintaining the machinery. *"They trained six of us—how to use the machines, do the packaging, and even basic maintenance,"* said Durgadhar. The mill now processes local rice varieties, especially the high-value Joha rice, which, despite yielding less, brings in higher returns. *"The production of Joha rice is less—around 15 mon per bigha—but its price is higher than Ranjit, so we don't face a loss,"* he explained.

The initiative has created ripple effects across the community. Durgadhar purchased an e-rickshaw to transport rice and by-products, employing local youth in the process. *"A boy from our mill uses the e-rickshaw to deliver rice and by-products. We earn some profit from that too,"* he added. The group markets rice under the "Gaon Original" brand supported by Subidha and connects with traders in Jorhat and Golaghat to sell their packaged product.

Diversification has also strengthened his livelihood. He planted betelnut on 3 bighas and 25 Kaji lemon saplings, supported by the NGO. *"Yes, I got the lemon and betelnut saplings from the NGO. The lemon started yielding in 1.5 years and the growth has been very good,"* he shared. Though mushroom farming was introduced, it was not widely adopted due to competition from nearby commercial farms.

Today, Durgadhar's mill serves villages up to 6 km away and is considered a model of rural enterprise. *"People ask me how to set up a mill like ours. We didn't just do this for profit—we wanted to help the community,"* he said. With plans for further expansion, including oil refining, his journey reflects the power of grassroots leadership backed by targeted development support.

RUCHI JHA – BRIDGING TRADITION AND ENTREPRENEURSHIP THROUGH MITHILA ART

Ruchi Jha, a 24-year-old woman from Kharrakh village in Madhubani, Bihar, represents a powerful example of how traditional art can be transformed into a sustainable livelihood through structured support and local leadership. Her journey, shaped by the HDFC Parivartan Suvidha initiative, illustrates how rural women can bridge heritage and entrepreneurship to build a future rooted in both creativity and confidence.

From a young age, Ruchi was drawn to Mithila painting—an art form deeply connected to the cultural and spiritual fabric of her region. What sets Ruchi apart is her purist approach to the art form. *"We keep it away from technology... these themes are already set in our minds from festivals and traditions,"* she says, underscoring her belief in memory-based art creation over digital references. Her inspiration comes from rituals, mythology, and lived experiences, not from Google or mobile apps.

Before joining Suvidha, Ruchi was painting informally, selling her work locally for meager returns—around Rs. 400 to Rs. 500 per piece. Things changed when she was introduced to the Suvidha-supported Mithila art center. *"Before, we worked through middlemen and barely got 25% of what the customer paid. Now, we sell directly and get full payment,"* she explains. Through this program, she received formal training from master artists, including exposure to specialized themes like Tantrik art under the guidance of award-winning mentors.

The training did not stop at technique. Suvidha offered guidance on pricing, business communication, and customer handling—skills Ruchi credits as game changers. *"This organization is different. It not only teaches and trains but ensures we continue to grow,"* she noted. Her exposure grew through exhibitions in Delhi, Kolkata, and Lucknow, where she showcased her work and received direct orders. *"We were taken to Delhi for a three-day exhibition... that experience was life changing. I got orders, met people, and gained the confidence to take the next big step,"* she recalled.

With growing recognition, Ruchi opened a Mithila art store and now employs 20–25 women from her village and nearby areas. However, her success did not come without resistance. Initially, she faced social scrutiny for traveling and stepping out for work. *"People used to talk a lot... now they say, 'his daughter is doing this,'"* she reflects, acknowledging the shift in societal perception following her visible success.

Today, Ruchi not only paints but advocates for systemic improvements. She dreams of international exhibitions and calls for more localized training centers for women who move post-marriage. She also sees the need for training in GST and digital marketing to scale access to platforms like Amazon and India Handmade. As she proudly puts it, *"HDFC Parivartan Suvidha has brought an artist to a businessman."*

Ruchi's story is more than one of artistic evolution—it is about the creation of space for rural women to thrive as entrepreneurs while preserving the essence of their culture.

JENNIFER WAHLANG: LAYING THE FOUNDATION FOR WOMEN'S EMPOWERMENT THROUGH ERI SILK IN MEGHALAYA

Jennifer Wahlang, a resident of Warmawsaw village in Ribhoi district, Meghalaya, is among 20 women selected to participate in HDFC Bank's Parivartan Project, which introduced Eri silk cultivation as a potential livelihood for rural women. While still in its infancy, the project holds promise to transform Jennifer's household economy and contribute to the broader empowerment of women in her community.

Jennifer's family of nine is primarily engaged in agriculture, growing paddy and vegetables, and rearing pigs and poultry. Prior to the project, she had no experience in sericulture, handlooms, or any form of textile-related work. *"We are an agrarian family... we grow crops and raise animals. We have no knowledge of handicraft or handloom,"* she shared, reflecting how the project represents a new and unfamiliar territory for her and others in the group.

As part of the initial support, each woman received food plant saplings and Eri cocoons to begin rearing. However, the project is still in the pre-production stage. *"This processing centre was built one and a half years ago, and we've planted the saplings as instructed... but no silk production has started yet,"* Jennifer explained. The participants were told that training would be provided once the cocoons matured, but so far, there has been no exposure to sericulture farms or technical guidance on spinning or weaving.

Despite the absence of training and tangible outcomes, Jennifer remains optimistic. *"We were told we'd be trained when the cocoons are ready... I hope to earn Rs. 10,000 per month when everything starts,"* she said. This income would represent a significant leap forward, providing her with the means to support her children's education, manage household medical expenses, and improve food security.

The program has also encouraged collective engagement through a 20-member women's group. Though there's been no shared production experience yet, Jennifer acknowledges the potential of working together: *"Our group is formed, but since production hasn't begun, we haven't experienced the benefits yet,"* she stated. The idea of shared learning, access to markets, and collective negotiation power remains a hopeful aspect of the initiative.

While the impact is still pending, the anticipation surrounding the project reflects the eagerness of the community to diversify their livelihoods. *"We're new to all this... we've joined the process and still have a long way to go,"* Jennifer noted. The project's eventual success will depend on timely training, installation of equipment like solar-powered spinning machines, and ongoing support.

In conclusion, Jennifer's journey so far reflects the potential of rural livelihood programs that introduce new skills and industries. While the full impact of the Eri silk initiative is yet to unfold, the foundation laid—through resource distribution and group formation—offers a steppingstone toward long-term economic empowerment and social recognition for women like Jennifer.

EMPOWERING LIVELIHOODS THROUGH MUSHROOM FARMING – THE STORY OF SOMAYULU KHAN

Somayulu Khan, a 48-year-old farmer from Golabai Sasan village in Khordha district, Odisha, exemplifies how sustainable farming practices introduced through the HDFC Bank Parivartan Project—implemented by Suvidha—can transform rural livelihoods. With no prior experience in mushroom farming, Somayulu turned his long-standing dream into a successful enterprise after receiving hands-on training and technical support through the initiative.

"It was my dream and target to do mushroom farming, but I was not able to due to lack of technical knowledge," Somayulu shared. His family of six had long depended on traditional agriculture for sustenance. Despite owning ancestral land, they faced challenges such as the high cost of seeds, fertilizers, and pesticides, as well as unpredictable irrigation and labor shortages. These barriers made farming expensive and profits uncertain.

The intervention of the Parivartan Project marked a turning point. The Suvidha team not only introduced the concept of mushroom farming but also conducted practical training in the village. *"We learned how to prepare beds, preserve them after seeding, and manage the process directly on our farm,"* he explained. Along with initial equipment and seeds, this knowledge empowered Somayulu to begin cultivation confidently.

Since adopting mushroom farming, Somayulu has observed a significant improvement in his household's financial condition. *"Now I can afford to send my children to a better school. We can all wear good clothes. I even bought household appliances within this time,"* he said. With a steady income generated daily from mushroom sales, his family enjoys a more secure and comfortable lifestyle—free from the volatility common in traditional farming.

What's equally remarkable is the social impact. *"Many people are coming to my doorstep every morning for mushrooms, and they appreciate me for cultivating them. I've been dignified in our village somehow by this,"* he noted. His recognition as a local mushroom farmer has made him a reference point for others in the community.

Mushroom farming also offers unique flexibility. It can be done in a small area and involves the whole family, making it ideal for those who wish to supplement income without abandoning other agricultural activities. *"People don't need to switch crops—they can do this along with everything else. It's like family farming, and everyone can contribute,"* Somayulu emphasized. The local demand is so high that most of his produce is sold at home, especially during weddings and festivals, eliminating the need to go to the market.

Suvidha continues to offer post-production support and expert advice, helping ensure sustainability. The combination of localized training, resource support, and strong community demand has positioned mushroom farming as a replicable and scalable model for livelihood improvement.

Somayulu's story is a testament to the Parivartan Project's potential to not just increase income but also restore dignity and inspire local innovation in rural communities.

Chapter

5

Conclusion and Recommendation

The assessment of HDFC Bank's CSR initiatives across Assam, Bihar, Meghalaya, and Odisha reveals a multidimensional and impactful intervention in the domains of agriculture, enterprise development, and rural livelihoods. With a clear focus on contextual relevance and community engagement, the projects demonstrated strong alignment with local needs and aspirations, especially in transitioning to organic practices, enhancing infrastructure, building capacity, and strengthening market linkages.

The interventions scored consistently high across key OECD-DAC evaluation criteria—particularly in **Relevance**, **Impact**, and **Effectiveness**. Beneficiaries acknowledged the timely and useful nature of the support, especially in input provision, livestock care, and skill-building efforts. The use of local resources, participatory planning, and the empowerment of Farmer Producer Organizations (FPOs) and Self-Help Groups (SHGs) fostered not only ownership but also a roadmap for long-term sustainability.

Despite challenges in infrastructure adequacy and certain limitations in convergence with government schemes, the projects managed to create tangible improvements in crop yields, income levels, and livelihood diversification. The transition to organic farming, introduction of low-cost farming models like mushroom cultivation, and the setup of local processing units emerged as catalytic changes that uplifted economic viability while promoting environmental stewardship.

The differential impacts observed across regions underscore the importance of adaptive, need-based interventions. Whether through the success of spice and rice processing units in Assam, mustard and Makhana processing in Bihar, or the promotion of organic and diversified farming in Odisha and Meghalaya, the initiatives were largely effective in addressing location-specific gaps and leveraging local potential.

Furthermore, the projects generated several **unintended yet positive outcomes**, including spontaneous knowledge sharing, youth re-engagement in agriculture, and enhanced gender roles through women's participation in enterprises. These social transformations signify deeper structural shifts enabled by the interventions.

Sustainability was embedded in the design, through localized training, low-dependence resource models, and capacity-building of community institutions. While some gaps persist—especially in formal market linkage systems and the robustness of exit strategies—the groundwork laid by the projects offers a strong foundation for continuity.

In conclusion, HDFC Bank's CSR programs have not only delivered on their stated objectives but have also catalyzed a broader transformation in rural livelihoods. Future programming should continue to build on these gains by scaling successful models, enhancing convergence with public schemes, and investing in long-term ecosystem development for market access and institutional 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. **Strengthen Convergence with Government Schemes**: Facilitate stronger linkages with agriculture, livestock, irrigation, and enterprise-related government schemes (e.g., PM-KUSUM, RKVY, NABARD programs). This will improve resource pooling, reduce duplication, and increase the sustainability of interventions.

2. **Enhance Infrastructure Planning and Maintenance Mechanisms**: Prioritize pre-installation feasibility checks and post-installation maintenance plans, especially for low-rated or underutilized assets like storage facilities, compost pits, and irrigation structures to ensure long-term functionality.
3. **Scale Up Livelihood Models with High Adoption & Impact**: Expand proven, high-impact models such as mushroom farming in Odisha and organic rice/spice processing units in Assam and Bihar, which demonstrated strong adoption, income generation, and gender inclusivity.
4. **Institutionalize Refresher Trainings and Mentorship**: Introduce periodic refresher training and peer-led mentorship for both farmers and enterprise groups to maintain engagement and skill retention, particularly in organic practices and enterprise management.
5. **Address Gaps in Veterinary Services and Livestock Convergence**: Establish stronger ties with state animal husbandry departments to integrate vaccination/insemination into livestock support, which currently lacks convergence and showed low sustainability.
6. **Improve Certification and Formalization Processes for Enterprises**: Support enterprise beneficiaries with streamlined assistance for certification, licensing, and compliance, which scored low and was a critical barrier to scaling enterprise viability.
7. **Design a Structured Exit and Sustainability Strategy**: Formalize exit strategies with clear plans for asset handover, local capacity building, and linkages with cooperatives/FPOs to ensure interventions continue independently post-project.
8. **Digitally Enable Market Linkages and Branding Efforts**: Strengthen initiatives like "Gaon Originals" by investing in digital platforms, e-commerce tie-ups, and urban market linkages to sustain and grow the reach of local products.
9. **Create Irrigation-Focused Support Clusters**: Develop irrigation "clusters" combining solar pumps, water-saving techniques, and crop planning to address persistent water-related gaps, especially in areas like Devipur and Ribhoi.
10. **Formalize and Strengthen Peer Learning Networks**: Recognize and scale informal knowledge-sharing networks that emerged organically. Structured peer-extension models can deepen impact, especially among marginal, tribal, and non-beneficiary farmers.

Photo Gallery

Mushroom Cultivation Unit, Bihar

Mithila Artists, Bihar

Food Processing Unit, Assam

Makhana Grading Tool, Bihar

Makhana Polishing Tool, Bihar

FGD conducted in
Spice Processing Unit, Assam

Solar Power Irrigation System, Bihar

Silk Processing Unit, Meghalaya

FGD conducted with Farmer, Meghalaya

Vermi Composting

Sprayer received by beneficiary, Odisha

Liquid compost

Beneficiary in his Cashew Orchard

Solar Power Irrigation System, Odisha

Beneficiary in his Mango Orchard