HDFC BANK PARIVARTAN
A step towards progress

Impact Practice by CSRBOX

Impact Assessment Report

Holistic Rural Development project (HRDP)

Project Code: P0382

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List of Abbreviations

Abbreviations	Details
AI	Artificial Insemination
CRP	Community Resource Person
FGD	Focus Group Discussions
IDI	In-Depth Interview
KVK	Krishi Vigyan Kendra
NGO	Non-Governmental Organization
NRM	Natural Resource Management
PRI	Panchayati Raj Institutions
SHG	Self-Help Group
WUGs	Sustainable Development Goals

Chapter 1
Overview of the Project

Chapter 1: Project Background & Overview

1.1. Introduction

This section offers insight into HDFC Bank, the funding organisation, detailing its CSR core focus areas. It also presents an overview of the project, outlining its objectives and intervention strategies. Additionally, the alignment of the project with ESG principles, SDGs, national policies and schemes, and the Swachh Bharat mission will be examined. Through this comprehensive exploration, the report aims to provide a holistic understanding of the project's context and its strategic integration with broader socioeconomic and environmental frameworks.

1.2. HDFC Bank's Commitment to CSR

HDFC Bank helping to transform lives of millions of Indians through our social initiatives. These initiatives come under the umbrella of 'Parivartan', and the aim is to contribute towards the economic and social development of the country by sustainably empowering its communities. Parivartan has been a catalyst in making a difference in the lives of people through its interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy.

While the bank's flagship "Holistic Rural Development Program (HRDP)" is focused on Rural Development and caters to the needs of the rural communities in multiple focus areas simultaneously, the "Focused Development Program (FDP)" is another important program 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 focus area.

As a socially responsible corporate citizen, we believe in banking with a purpose. Through their CSR initiative, Parivartan, they actively work to drive positive change across education, rural development, financial literacy, healthcare, skills training, and sustainable livelihoods impacting over 10 crore lives across the country.

1.3. Project Context

The Punjab region, specifically the Bhatinda district, is a prominent agrarian economy facing critical challenges due to unsustainable farming practices, over-extraction of groundwater, and limited livelihood diversification. While the state has historically enjoyed high agricultural productivity, recent years have witnessed growing concerns over soil degradation, declining water tables, and an overdependence on monoculture crops like wheat and paddy. This unsustainable cycle has increased rural distress and left smallholder farmers vulnerable to income volatility.

Recognising these challenges, the HRDP initiative in Punjab, supported by **HDFC Bank** and implemented by **CARE India**, focused on promoting **Natural Resource Management (NRM)** and **Skill Development & Livelihood Enhancement (SDLE)**. The programme aimed to enhance water security through the construction and rehabilitation of water conservation structures and promote sustainable livelihood opportunities by improving access to skill development, entrepreneurship training, and diversified farming practices.

In parallel, the project actively empowered women through the formation and strengthening of **Self-Help Groups (SHGs)**, capacity building, and enterprise development, contributing to financial independence and improved decision-making roles within their communities.

1.4. Geography of the Study

The project was implemented in **Bhatinda, Phul and Maur districts of Punjab**, covering **110 villages** across the region. Data collection and field assessments were conducted in a representative sample of these villages (15 villages were included in the sample) to evaluate the programme's impact comprehensively.

The list of the villages are as follows:

Sl No.	Village	District	State
1	Dhapali	Bhatinda	Punjab
2	Ghuman Kalan		
3	Chugey Khurd		
4	Gillpatti		
5	Jassi Pauwali		
6	Kamalu		
7	Ramgarh Bhunder		
8	Patti Karamchand		
9	Dhinger		
10	Katar Singh Wala		
11	Gehri Devi Nagar		
12	Bhai Bokthor		
13	Buraj Sema		
14	Burj Mansa		
15	Sailbrah		

1.5. Alignment with Schedule VII

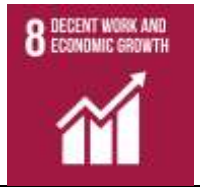
The HDFC Project- P0388 aligns with Schedule VII of the Companies Act (2013) under the following sub-sections:

Schedule VII	Alignment
(i) Eradicating hunger, poverty and malnutrition; promoting health care and sanitation; making available safe drinking water	The project enhanced food and nutrition security through sustainable agricultural practices, livestock management training, and kitchen gardens, directly improving household nutrition and preventive health outcomes.
(ii) Promoting education and employment-enhancing vocational skills; livelihood enhancement projects	Through capacity building and skill development for SHGs and farmer groups, the project promoted livelihood diversification and entrepreneurship, especially in small-scale agro-enterprises and livestock rearing.
(iii) Promoting gender equality and empowering women	The project formed and strengthened SHGs, supporting women's participation in enterprise development and community governance, directly contributing to their social and economic empowerment.

(iv) Ensuring environmental sustainability and conservation of natural resources	Water conservation efforts such as construction of ponds, check dams, and promotion of sustainable farming practices helped protect natural resources and reduce environmental degradation.
(x) Rural development projects	The project facilitated integrated rural development by supporting livelihood generation, improving infrastructure, and strengthening local governance structures through SHGs and Water User Groups (WUGs).

1.6. Alignment with Sustainable Development Goals

Sustainable Development Goals	SDG Target	Alignment
No Poverty 	End poverty in all its forms everywhere	Empowered smallholder farmers and women through livelihood support, enterprise promotion, and skill development initiatives to improve income and reduce economic vulnerability.
Zero Hunger 	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Promoted sustainable farming practices and livestock development to increase food security and improve nutritional outcomes.
***Good* Health and Well-Being** 	Ensure healthy lives and promote well-being for all at all ages	Introduced improved livestock management practices and nutrition enhancement through kitchen gardens and healthier farming practices.
Gender Equality 	Achieve gender equality and empower all women and girls	Strengthened women's economic participation through SHG-led enterprises, providing them with financial independence and leadership opportunities.
Clean Water and Sanitation	Ensure availability and sustainable management	Improved access to irrigation and water conservation through construction and

Sustainable Development Goals	SDG Target	Alignment
	of water and sanitation for all	rehabilitation of water bodies and promotion of efficient irrigation systems.
Decent Work and Economic Growth 	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Facilitated livelihood diversification through skill-based training and promotion of micro-enterprises, creating new employment opportunities.
Responsible consumption and production 	Ensure sustainable consumption and production patterns	Promoted organic and sustainable farming techniques, reducing reliance on chemical fertilizers and pesticides.
Climate Change and Action 	Take urgent action to combat climate change and its impacts	Implemented water conservation measures and encouraged climate-resilient farming practices to mitigate the effects of climate change.
Life on Land 	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	Supported plantation activities and promoted sustainable management of soil and water resources, contributing to ecosystem restoration. .

1.7. Alignment with State and National Priorities

Name of the schemes	Scheme details	Alignment
National Rural Development Mission (NRLM)	The objective is to empower women by organizing women from poor households in rural areas and imparting skills training to them through various livelihood activities.	Supported SHG formation and revival, skill building, financial literacy, and seed funding to promote women-led livelihood enterprises.
National Mission for Sustainable Agriculture (NMSA) - Rainfed Area Development	It aims at agronomic practices through soil health management, enhanced rainwater use efficiency, judicious use of chemicals, crop diversification and progressive adoption of crop-livestock-tree farming systems in an integrated approach.	Promoted water-use efficiency, crop diversification, organic farming, and sustainable land management practices.
Paramparagat Krishi Vikas Yojana (PKVY) 	Aims at supporting and promoting organic farming, in turn resulting in the improvement of soil health	Trained farmers in organic farming techniques and promoted the use of bio-fertilizers and sustainable agricultural practices.
Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) - Per Drop More Crop 	The scheme mainly focuses on water use efficiency at the farm level through micro-irrigation (Drip and Sprinkler Irrigation System).	Promoted micro-irrigation systems and efficient water management through check dams and solar irrigation solutions.
Soil Health Card Scheme 	A Soil Health Card is used to assess the current status of soil health and, when used over time, to determine changes in soil health that are affected by land management.	Facilitated soil health testing and promoted appropriate use of fertilizers to improve soil productivity and long-term sustainability.
Sujalam Sufalam Jal Abhiyan 	The initiative aimed to enhance water storage capacity by desilting and deepening reservoirs, check dams, and canals. Rejuvenating rivers, constructing new water bodies, and cleaning water sources were key interventions.	Supported construction and rehabilitation of water conservation structures to improve water availability and promote community-led water management.

Chapter 2
Impact Assessment Design and Approach

Chapter 2: Impact Assessment Design & Approach

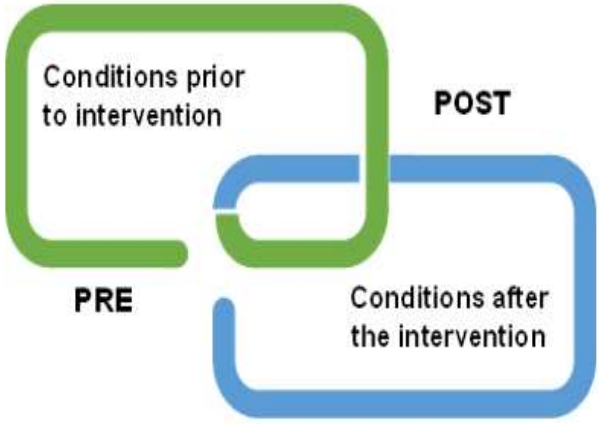
This section provides an overview of the study's objectives, the adopted research methodology and other details revolving around the study.

2.1. Objectives of the Study

- **To assess the effectiveness** of project interventions in improving the income levels and livelihood resilience of smallholder farmers across Bhatinda.
- **To evaluate the impact of sustainable agriculture practices** (such as organic farming, soil health management, and chemical-free cultivation) on crop productivity, soil quality, and input cost savings.
- **To examine the outcomes of water resource management activities**, including check dam renovation, and adoption of micro-irrigation, in improving water availability for agriculture.
- **To assess the formation, strengthening, and functionality of Self-Help Groups (SHGs)** and their role in women's empowerment, financial inclusion, and entrepreneurship development.
- **To determine the adoption and impact of livestock development practices**, including vaccination, deworming, and fodder improvement, on household income and animal productivity.
- **To evaluate the reach and effectiveness of capacity-building efforts**, including CRP training, Farmer Field Schools, exposure visits, and resource dissemination.
- **To identify lessons learned and best practices** that can inform future interventions and replication in similar agro-ecological contexts.

2.2. Evaluation approach, methodology and framework

To evaluate the impact, a pre-post programme evaluation approach was implemented in the study. This method relied on the recall capacity of the respondents. Within this approach, beneficiaries were asked about the conditions in the absence of, and after the programme intervention to gauge the extent to which the programme contributed to improving their intended conditions. While this approach proved valuable in assessing the programme's impact on enhancing living standards, it was acknowledged that not all changes could be exclusively attributed to the programme.

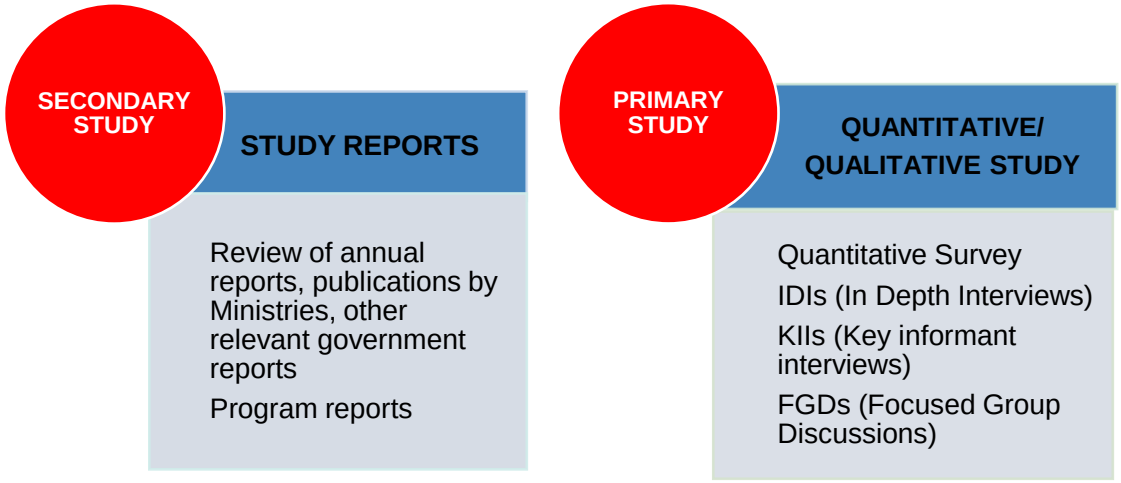


For the assessment of the programme, a two-pronged approach was employed for data collection and review that included secondary data sources and literature, as well as primary data obtained through quantitative and qualitative methods of data collection. The figure below illustrates the study approach used in data collection and review. The secondary study involved a review of annual reports, monitoring reports, and other studies and research by renowned organisations available in the public domain for drawing insights into the situation of the area. The primary study comprised qualitative and quantitative approaches to data collection and analysis. Quantitative primary data was gathered through structured surveys

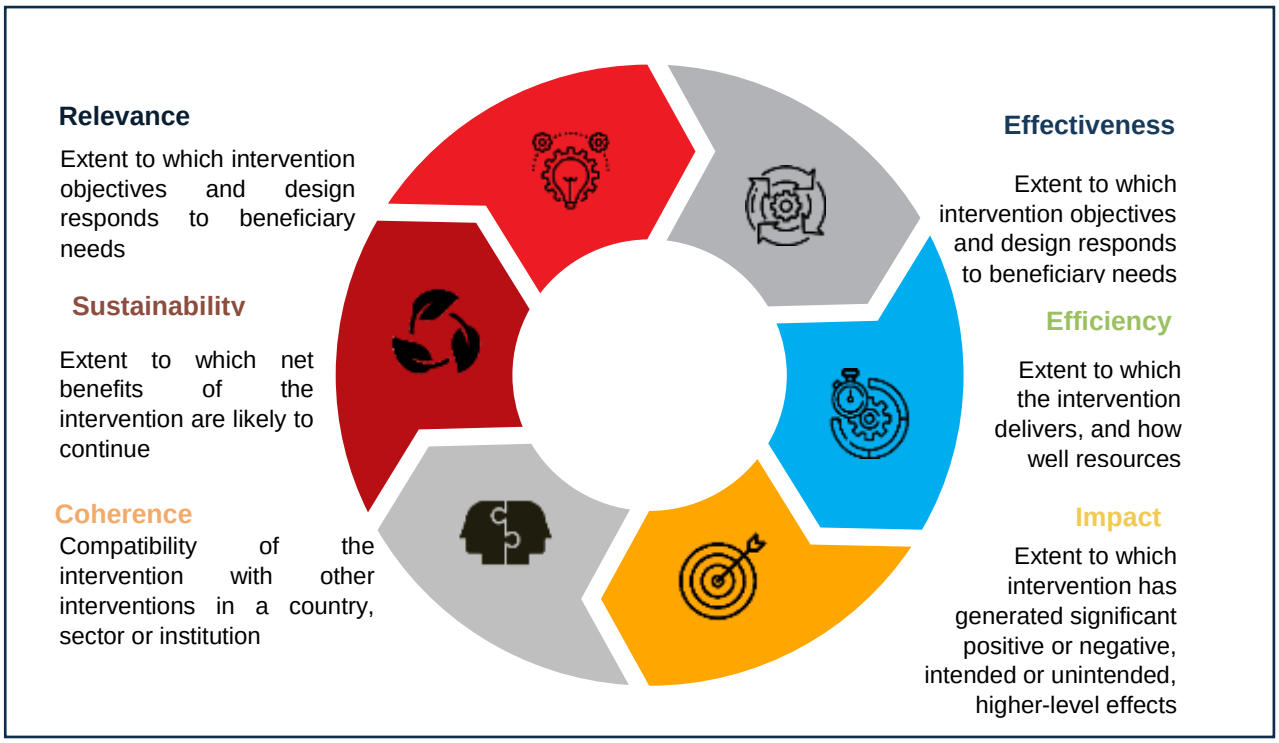
from patients and medical staff trained on the machines, while qualitative data collection involved in-depth interviews (IDIs) and key informant interviews (KIIs) during field visits

OECD -DAC Framework

Given the study's objectives to determine the project's effectiveness, efficiency, impact created and sustainability, the evaluation has used the **OECD-DAC Framework**. Using the criteria of



the OECD-DAC framework, the evaluation has assessed HDFC Bank's contribution to the results while keeping in mind the multiplicity of factors that may be affecting the overall outcome. The social impact assessment hinges on the following pillars:



The impact assessment has aligned itself with the impact parameters as per the criteria mentioned in the Terms of Reference. The following parameters are prioritised to satisfy the criteria of the Impact Assessment – **Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability.**

2.3. Sampling Approach

This impact assessment employed a mixed-methods approach, utilising both quantitative and qualitative data collection methods to ensure a comprehensive and nuanced understanding of the impact of interventions related to sustainable agriculture practices, water conservation and management, and skill development

2.3.1. Quantitative Sampling Plan

CSRBOX adopted a snowball sampling strategy to ensure a representative sample set for the impact study due to the absence of implementing organisation on the ground during data collection.

Sl. No	Type of intervention	Stakeholder	Mode of data collection	Total number of interactions
1.	Skill development and livelihood enhancement (SDLE)	Community	Survey (SurveyCTO)	345
2.	Natural Resource Management (NRM)	Community	Survey (SurveyCTO)	117
Total				**462**

Table 1 Quantitative stakeholder mapping

2.3.2. Qualitative Sampling Plan

In alignment with the study, **6 In-Depth Interviews (IDIs), 5 Key Informant Interviews (KIIs)** and **10 Focused Group discussion were conducted** with diverse stakeholders, in 15 villages located in Bhatinda District. These conversations contributed to a comprehensive impact analysis of the project, involving farmers, SHG members, community members, Federation members, Panchayat, implementing agency, etc.

Qualitative Stakeholders			
Sl. No.	**Stakeholder**	**Mode of Data Collection**	**Total No. of Interactions**
1.	Farmers	FGD	3
2.	Self-Help Group (SHG)	FGD	4
3.	Community members	FGD	3
4.	CRP Trainers	IDI	3
5.	Implementing agency	KII	1
6.	Panchayat members	KII	4

7.	Federation members	IDI	3
Total			**21**

Table 2 Qualitative stakeholders

2.4. Theory of Change

Activity	Output	Outcome	Impact
Input Use and Training (Provision of high-yielding seeds, bio-fertilizers, soil testing, drip/sprinkler systems, farm tools)	Farmers receive improved seeds, sustainable inputs, and soil health reports	Increased adoption of climate-resilient and cost-effective farming practices	Improved crop productivity, enhanced food security, and increased farm incomes
Infrastructure Development (Construction/renovation of community ponds, check dams, water harvesting structures)	Improved water storage infrastructure and irrigation facilities	Greater access to irrigation, reduced reliance on groundwater and rainfall	Sustainable water availability, increased cropping intensity, and improved agricultural resilience
Technology Development (Training on organic farming, vermicomposting, azolla cultivation, efficient water use, exposure visits)	Farmers exposed to modern and organic agricultural technologies	Wider adoption of sustainable and resource-efficient farming methods	Enhanced soil health, reduced input costs, and improved adaptation to climate variability
Capacity Building (Formation and strengthening of SHGs, leadership training, financial literacy sessions)	SHG members trained in enterprise development and collective governance	Stronger SHG participation, improved decision-making, and increased financial inclusion	Greater women's empowerment, community leadership, and sustained livelihood opportunities
Skill Development & Livelihood Diversification (Vocational training for micro-enterprises like flour mills, spice processing, tailoring, livestock management)	Beneficiaries acquire skills for starting and managing enterprises	Increased self-employment, diversification of income sources, and market linkages	Improved household incomes, reduced economic vulnerability, and sustainable rural livelihoods

2.5. Challenges

- The assessment period coincided with the peak harvesting season in Punjab, which made it challenging to engage beneficiaries during daytime hours, as most were occupied in farm-related activities. This particularly impacted the scheduling of **Focus Group Discussions (FGDs)**, many of which had to be converted into **individual interviews** to accommodate respondents' availability.

- The project concluded in **late 2023**, while the impact assessment was conducted in **mid-2025**, resulting in significant **recall bias** among respondents. In several cases, additional time was required to identify beneficiaries who could accurately recall intervention details and outcomes.
- Limited on-ground support from the implementing NGO due to operational constraints affected local facilitation efforts. The field teams mitigated this by employing **snowball sampling techniques** and leveraging support from **Panchayati Raj Institution (PRI) members** to identify and reach beneficiaries.
- Coordination with **Community Resource Persons (CRPs)** was inconsistent across villages. In some cases, CRPs had disengaged from the programme and were unavailable, which slowed down data collection efforts and limited access to certain beneficiary groups.
- Inaccuracies were observed in the consolidated beneficiary list, with some interventions listed against villages where they were not implemented. This led to mismatches in expected versus actual data, creating sampling gaps for specific interventions and occasionally resulting in respondent disengagement.
- For group-based interventions, it was challenging to gather homogeneous groups of participants due to varying availability and levels of engagement, affecting the richness of collective qualitative insights.

Despite these challenges, the field teams adapted effectively by building strong local rapport, working closely with **PRI representatives**, and employing **flexible data collection strategies** to ensure adequate representation across all major intervention areas.

2.6. Ethical Consideration

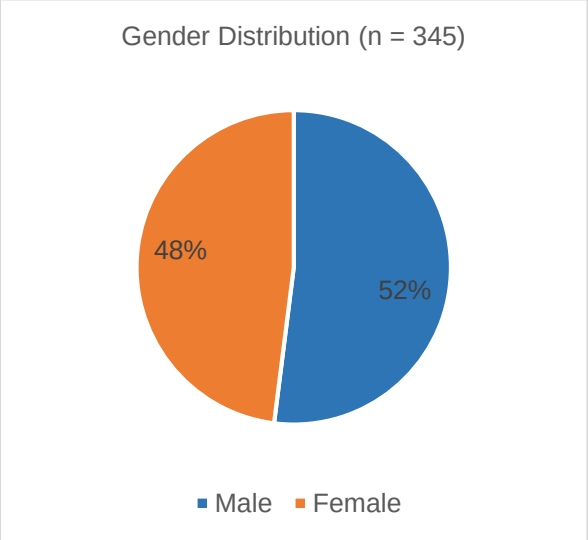
- All field teams strictly adhered to ethical protocols during both qualitative and quantitative data collection. **Informed consent** was obtained from all respondents before any interviews or discussions were conducted. Respondents were clearly informed about the purpose of the study, how the data would be used, and the outcomes of the assessment.
- Given that the data collection involved sensitive personal and socio-economic information, enumerators participated in **pre-field sensitisation sessions** to ensure respectful and ethical interactions with beneficiaries.
- Respondents were assured that their personal information would remain **confidential** and would be used solely for research and reporting purposes.
- Prior consent was taken before capturing any photographs or recording direct quotes during interactions. Respondents were informed that their photos and statements might be included in the final report, which could be made available in the **public domain**.

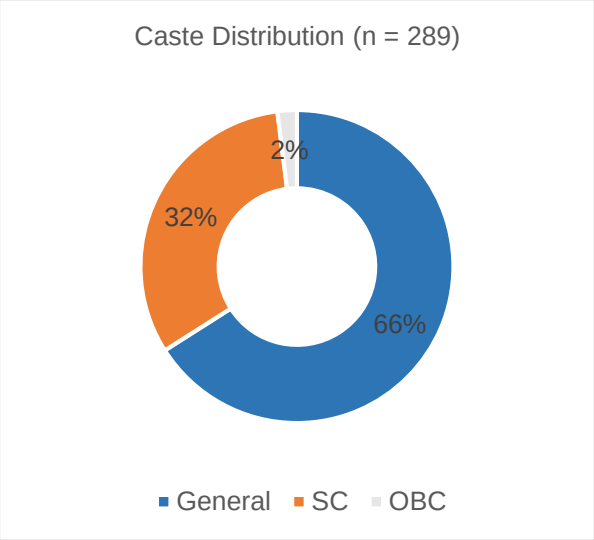
Chapter 3
Findings of the Impact Assessment -
Skill Development and Livelihood Enhancement

Chapter 3: Key Findings - Skill Development and Livelihood Enhancement

This section highlights the demographic, socioeconomic, and cultural traits of survey participants, offering insights derived from beneficiary feedback and key stakeholder discussions, to comprehensively understand the SDLE program in Bhatinda, Punjab.

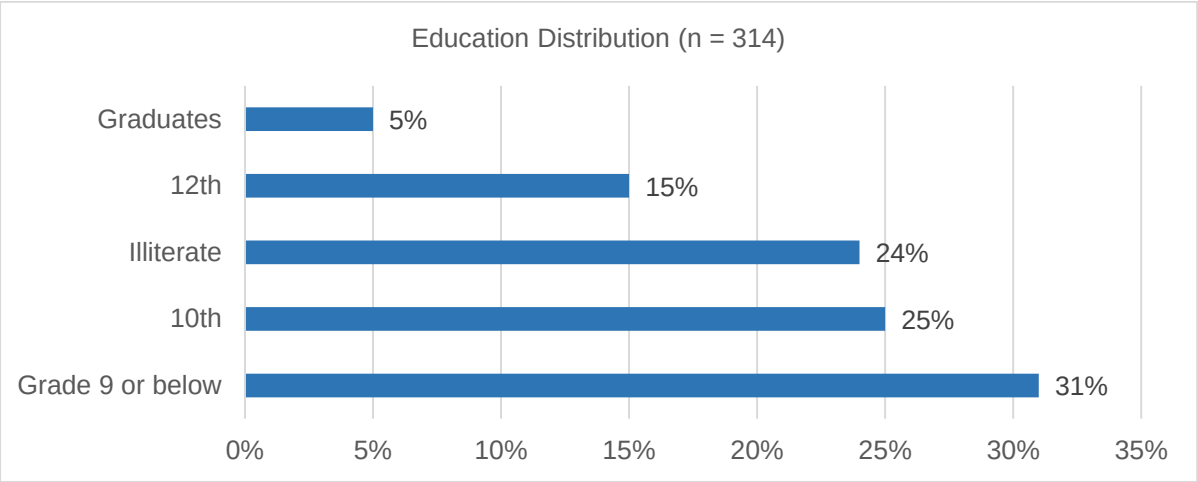
3.1. Respondent Profile





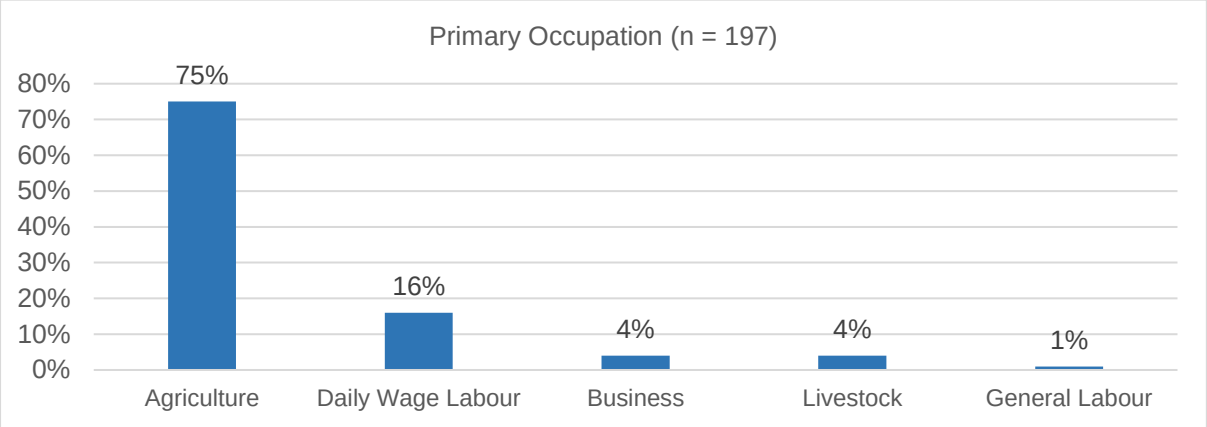
The respondent pool is nearly gender-balanced, though slightly male-dominated. This shows an encouraging trend towards female participation in livelihood activities. However, as **Manjeet Kaur, 38, Burj Sema village**, shared, "*While we are included in surveys, many times decisions are still made by the men. We want to be heard when new trainings or schemes come."* This indicates the need for deeper engagement beyond just participation numbers.

Scheduled Caste representation is significant at 32%, indicating a relatively focused outreach to marginalised communities. However, OBC representation is minimal, suggesting that future interventions could explore targeted engagement with this group to promote social inclusion.

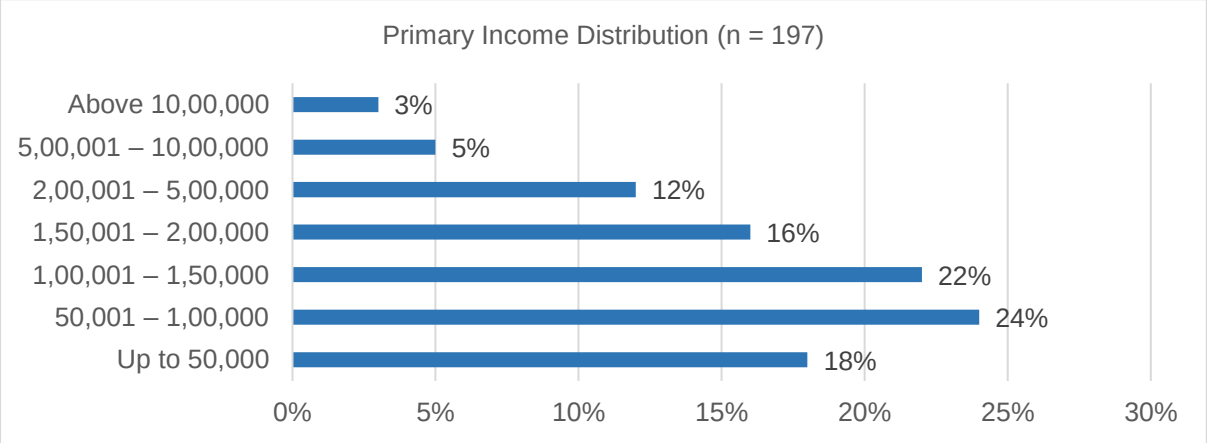


A significant portion of respondents have low levels of formal education, with nearly a quarter being illiterate. This highlights the importance of designing livelihood and capacity-building

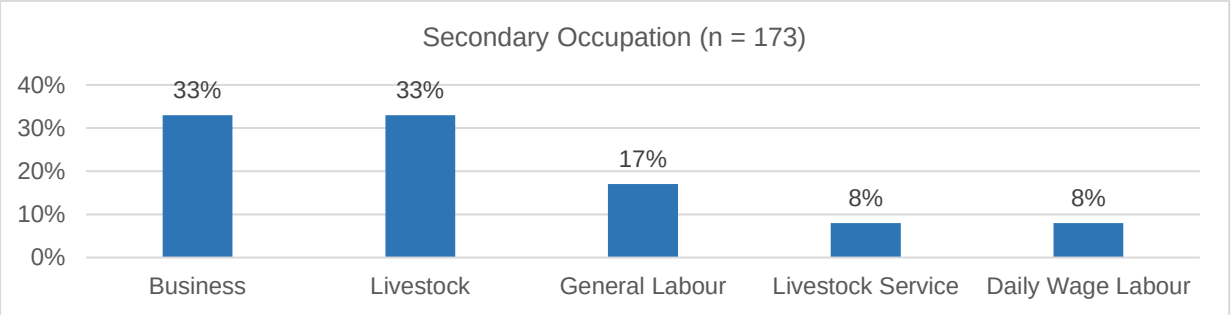
interventions that are practical and demonstration-based. As **Devender Singh, 45, CRP**, mentioned, *"Most women understand better through visual demonstrations rather than long classroom sessions. Exposure visits helped them learn faster."*



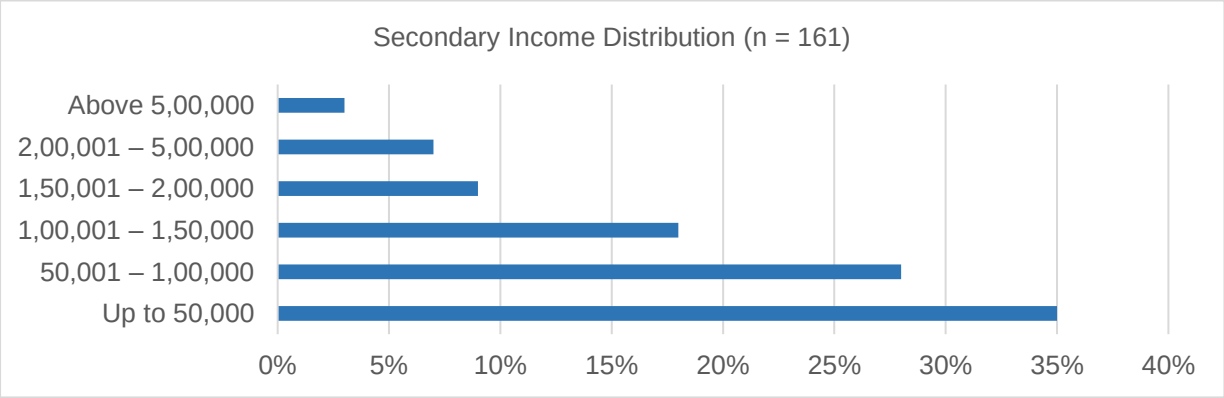
Agriculture remains the backbone of livelihoods in the region, but dependency on low-income daily wage labour is also significant. As **Gurmeet Singh, 42, Jatri village**, noted, *"When farming does not give enough, we take daily labour jobs. But if farming can improve, we wouldn't have to leave our homes for work."* This underlines the importance of strengthening agricultural productivity and diversification.



Most respondents fall within lower income brackets, reflecting subsistence-level earnings. Only a handful earn above ₹2,00,000 annually. This financial vulnerability was highlighted by **Charan Singh, 50, Sailbrah village**, *"Our income depends on rainfall. If it fails, everything fails. We can't save much."* This illustrates the urgent need for interventions that stabilise and enhance farm incomes.

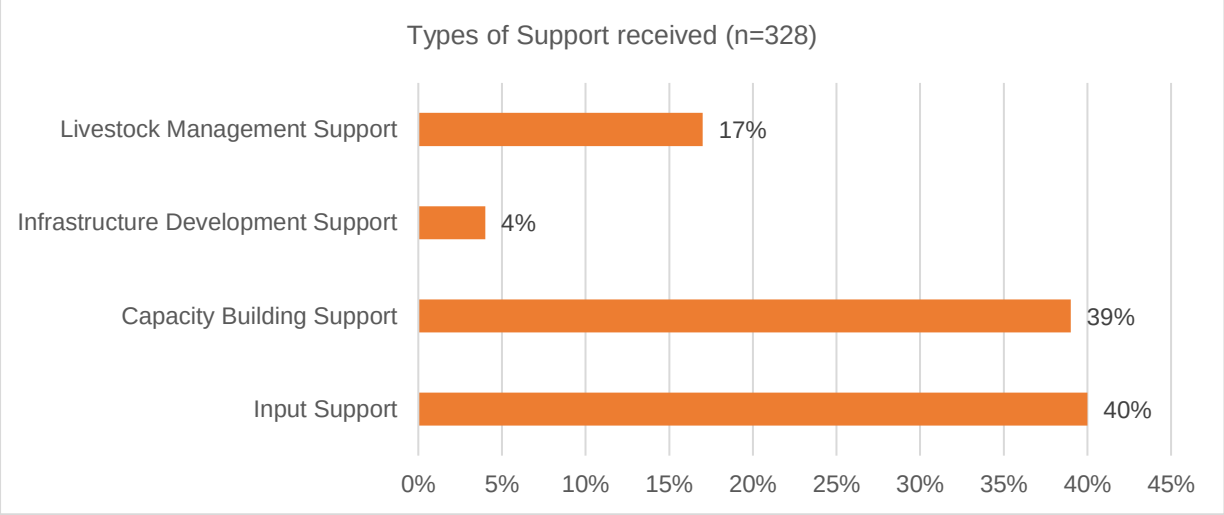


One-third of respondents actively pursue livestock rearing or small businesses to supplement income, indicating the importance of secondary livelihood support. As **Amandeep Kaur, 35, SHG member, Jatri village**, shared, *"Goat rearing gave us a steady side income. Even in tough times, at least we had milk and sometimes extra money from selling goats."*



Secondary income sources are modest but play a crucial role in household financial stability. As **Sukhdev Singh, 48, CRP**, explained, *"The extra income from small businesses and livestock helped families send their children to school and handle health expenses better."*

3.2. Type of Support Received



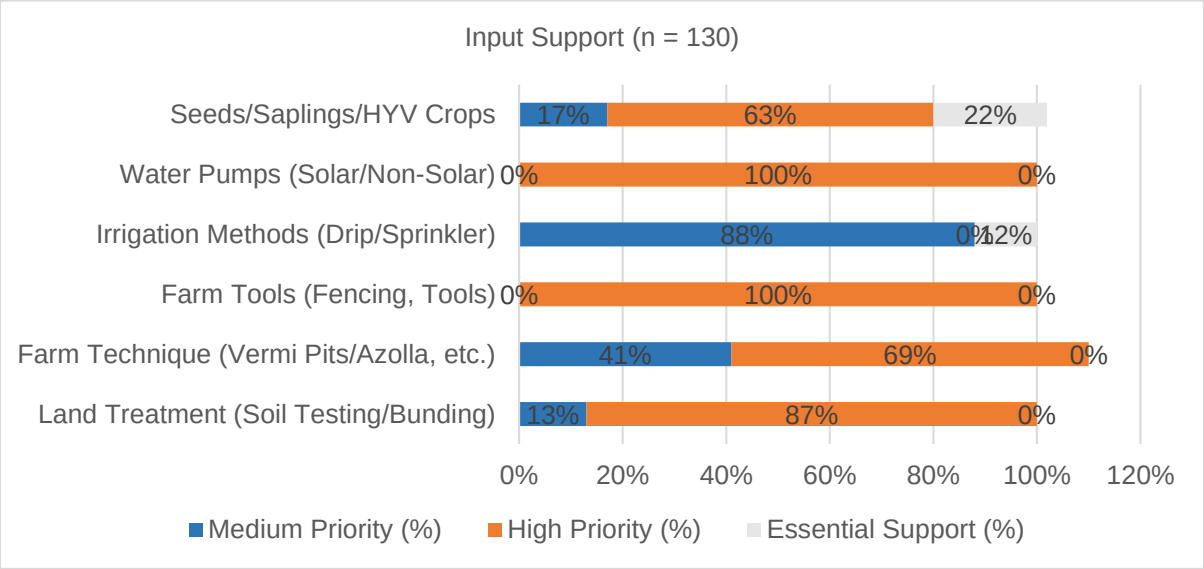
The support provided to beneficiaries reflects a comprehensive approach to enhancing agriculture and livelihoods. **Input support** is the most common intervention, benefiting **40%** of respondents with resources like seeds, saplings, irrigation tools, soil testing, and pest control to boost productivity. **Capacity building** reaches **39%**, offering training, field schools, exposure visits, and demonstrations to equip farmers with sustainable farming skills.

Livestock management supports **17%**, focusing on vaccinations, fodder development, insurance, and shelters, acknowledging livestock's role in rural livelihoods. Although **infrastructure development** aids only **4%**, it remains crucial, covering grain banks, check dams, nurseries, and tech solutions to strengthen agricultural foundations.

Overall, the focus on input support and training, backed by infrastructure and livestock assistance, ensures well-rounded progress for communities.

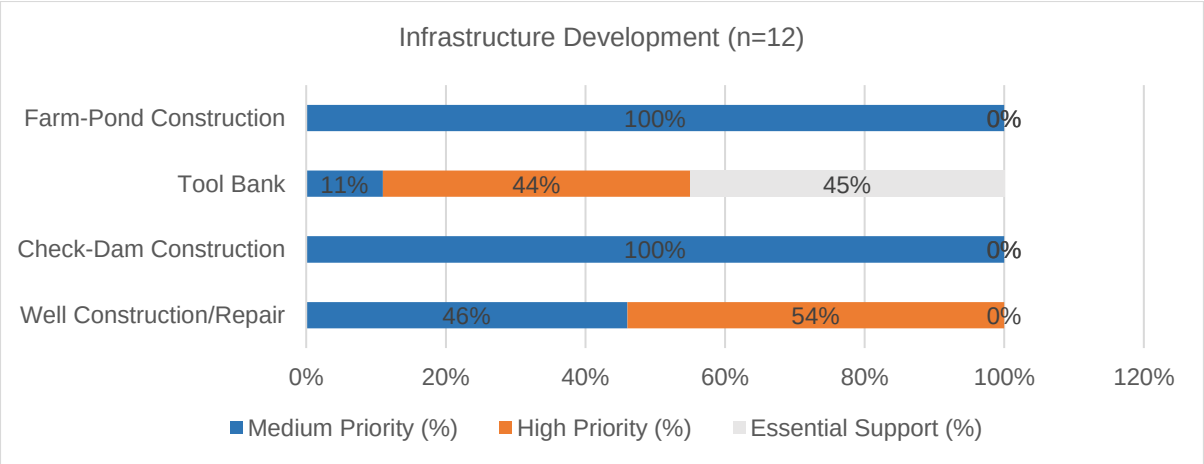
3.3. Relevance

3.3.1. Input Support and Training



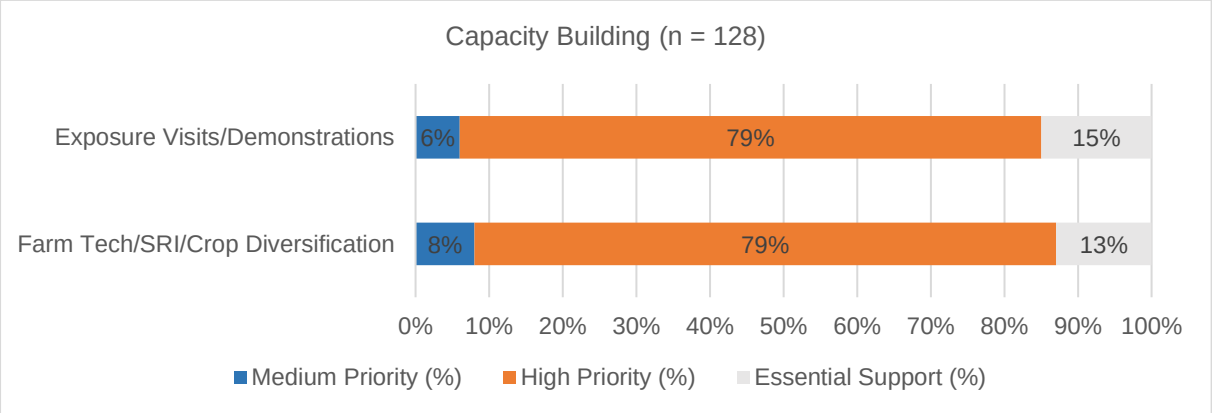
Water pumps, farm tools, and land treatment were seen as critical interventions by all respondents. However, farm techniques and seed support had a more distributed perception of relevance, indicating that not all beneficiaries found these equally useful. As **Harbhajan Singh, 52, Jatri village**, shared, *"Water pumps and fencing helped us immediately, but the seeds we received didn't suit our soil well."*

3.3.2. Infrastructure Development



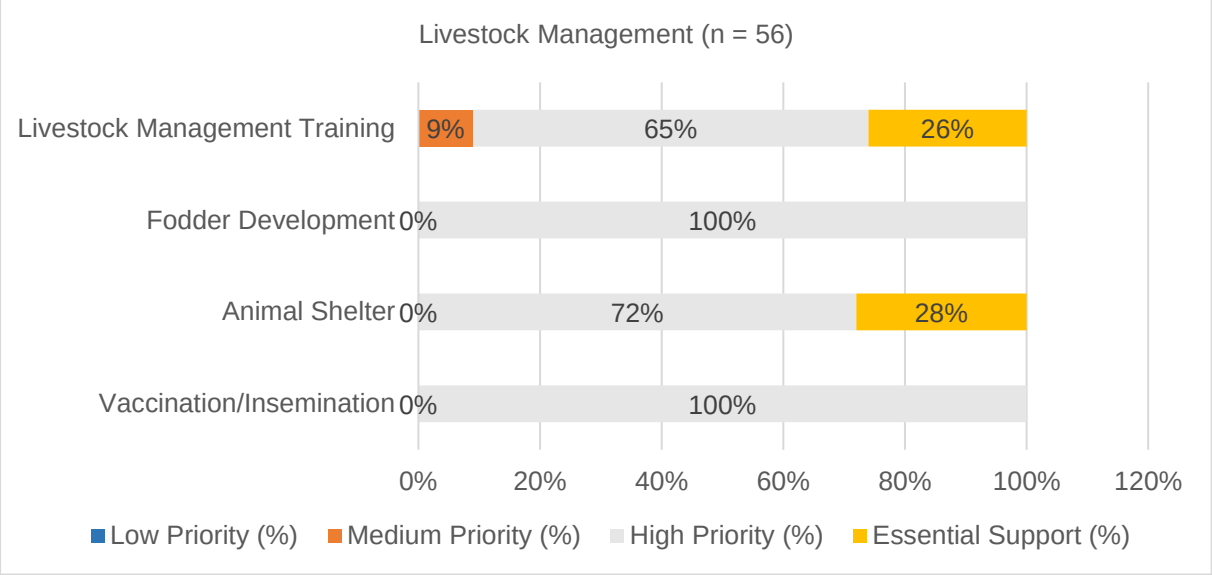
Tool banks emerged as highly relevant with a significant portion marking them as essential. However, check-dams and farm-ponds were perceived mostly as medium priority interventions, possibly because their long-term benefits aren't immediately visible to all. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, mentioned, *"Tool banks are always in use. Check dams help, but people don't see the benefits immediately unless there's a drought."*

3.3.3. Capacity Building



Farm technique trainings and exposure visits were widely seen as highly relevant, though only a small proportion found them essential. This points to a desire for more practical, hands-on learning opportunities. **Amrit Kaur, 38, SHG Leader, Burj Sema**, noted, *"It's good to learn about new techniques, but unless we see them working somewhere, we don't have the confidence to try."*

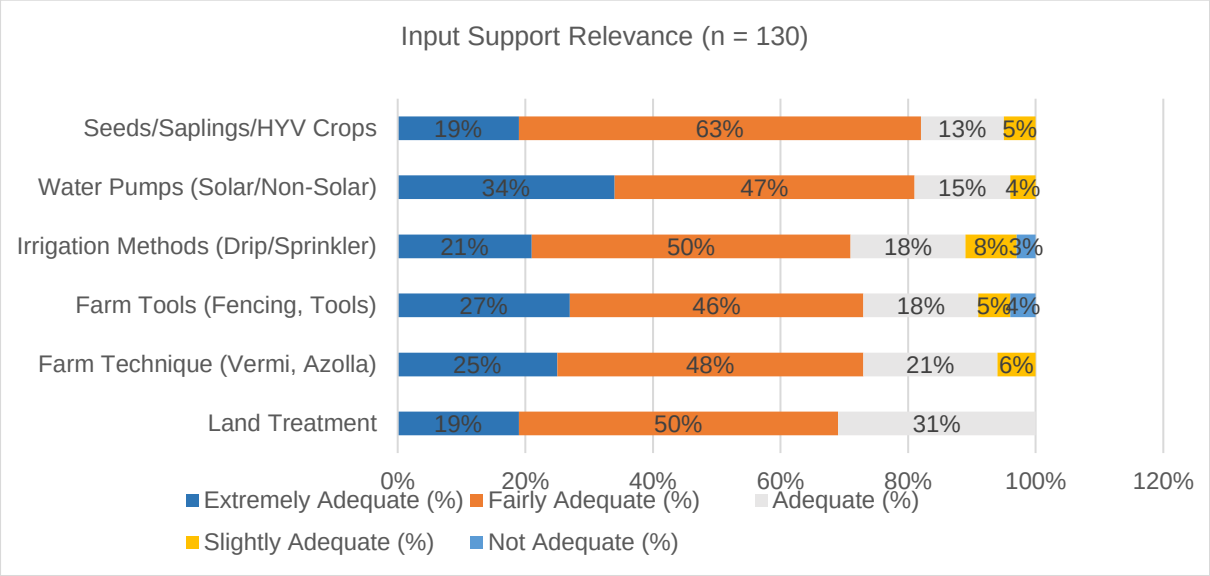
3.3.4. Livestock management



Vaccination, fodder development, and shelters were rated as highly relevant interventions by almost all respondents. However, a small segment still perceived livestock management training as less of a priority. As **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"Vaccinations are vital for the animals' survival. But we need more regular trainings to actually improve livestock care at home."*

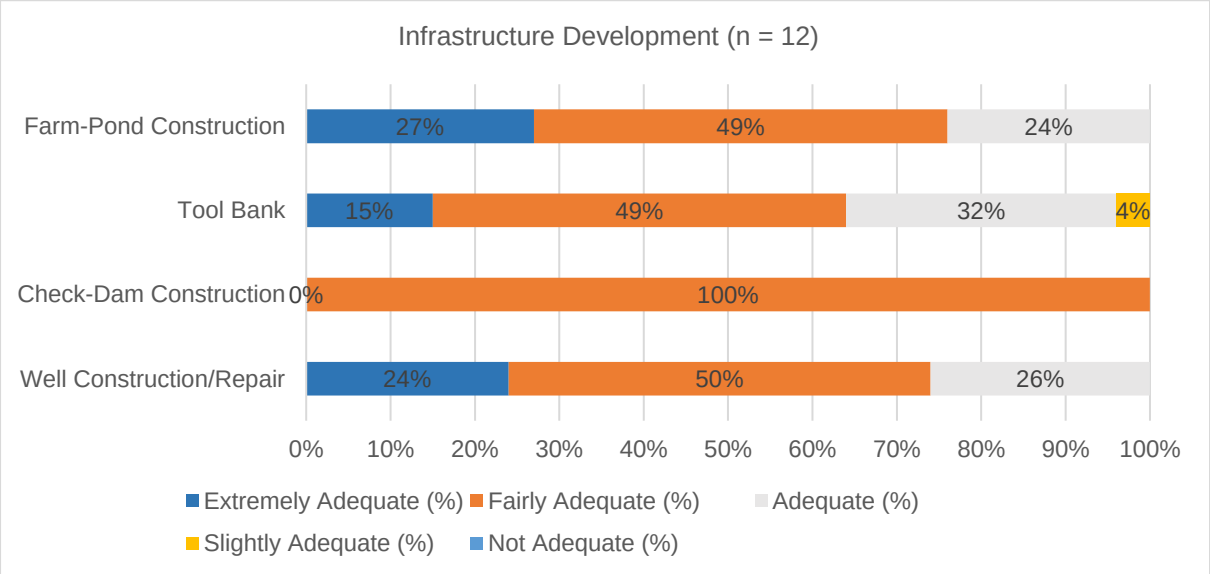
3.4. Sufficiency

3.4.1. Input Support and Training



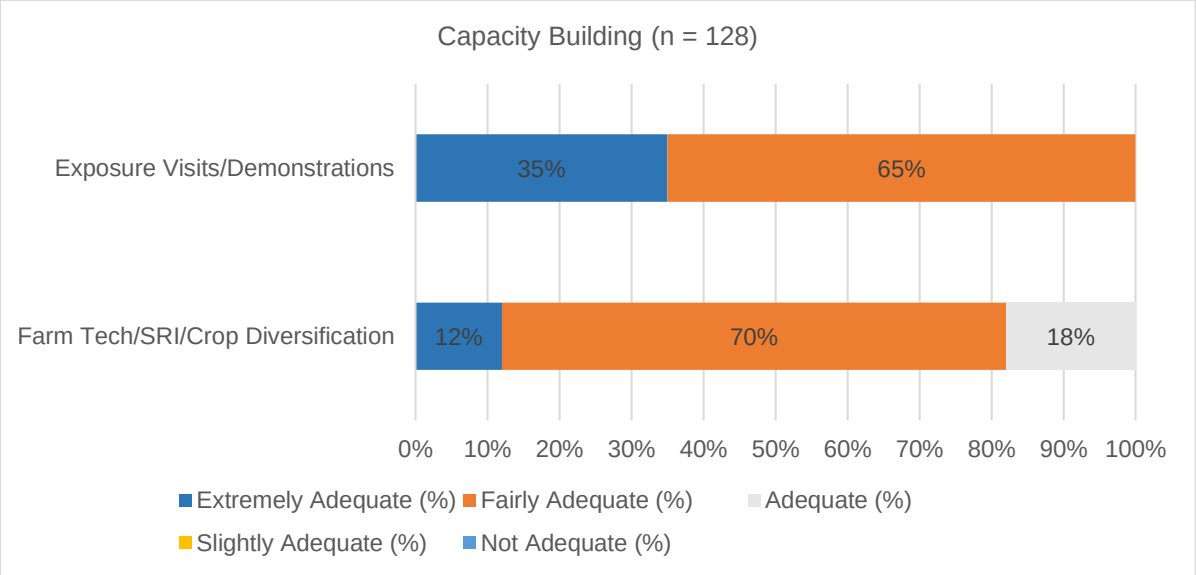
Although sufficiency ratings were generally positive, 20–30% of respondents found interventions only moderately or slightly adequate, especially for irrigation and farm techniques. As **Harbhajan Singh, 52, Jatri village**, commented, *"The pump works fine, but irrigation systems like sprinklers didn't reach everyone. We still depend on old methods for watering crops."*

3.4.2. Infrastructure Development



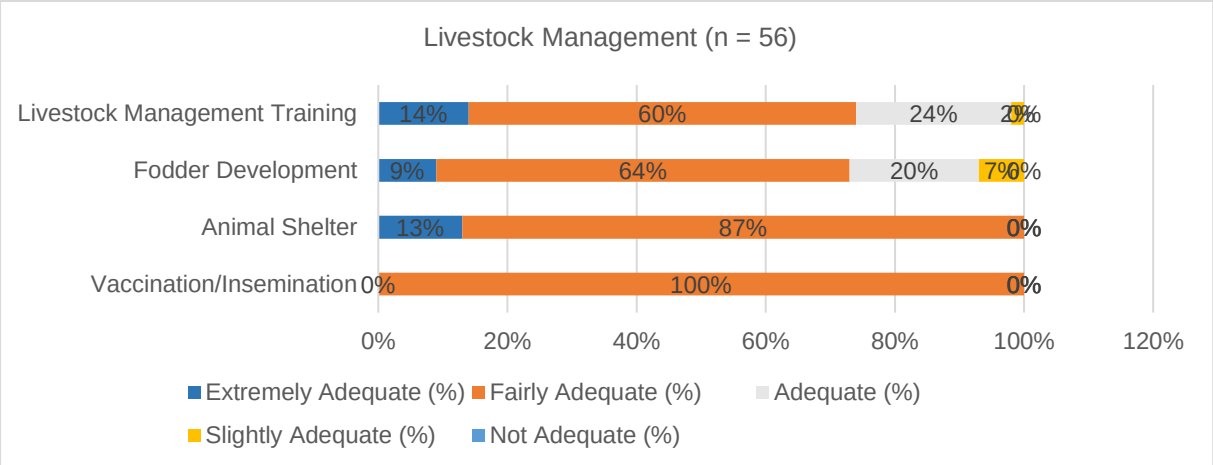
Tool banks and farm pond constructions showed moderate sufficiency, while check dams were unanimously rated as only fairly adequate, likely due to their long-term utility not being immediately visible. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, noted, *"The check dam helps, but its real benefit will show only after a few more rainy seasons."*

3.4.3. Capacity building



Trainings were generally well-received, but a notable portion of respondents indicated a need for more practical and continued follow-up sessions. As **Amrit Kaur, 38, SHG Leader, Burj Sema**, said, *"We understood the training, but after that no one came back to check if we could apply the techniques properly."*

3.4.4. Livestock management

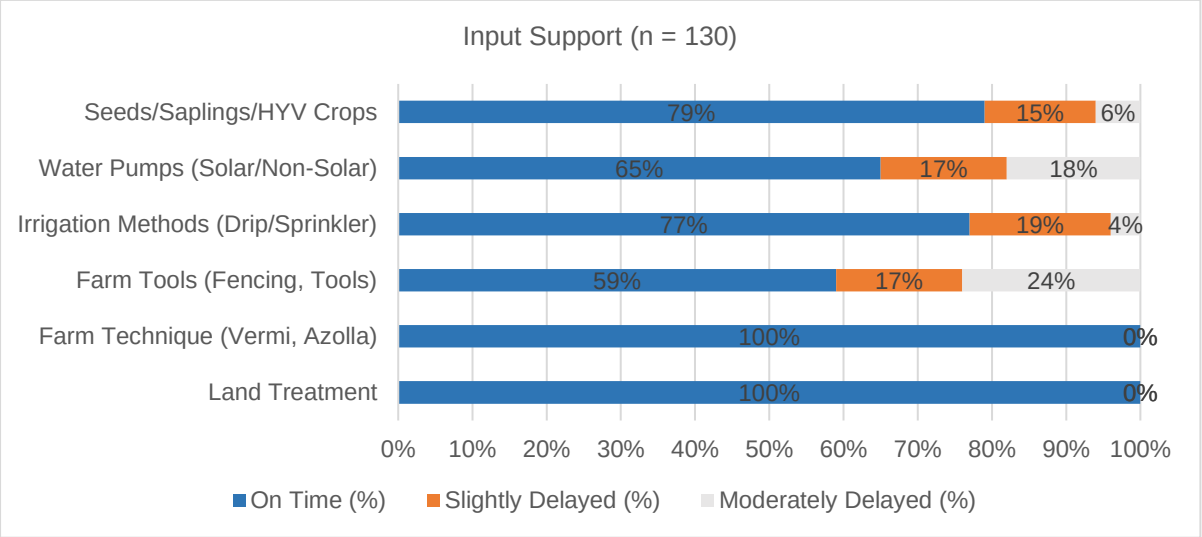


Vaccination drives were highly appreciated, but concerns about the long-term availability of medical services and fodder management were frequently raised. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"Vaccinations helped, but there's no doctor if the animals fall sick now. We still struggle with proper fodder during summers."*

3.5. Efficiency

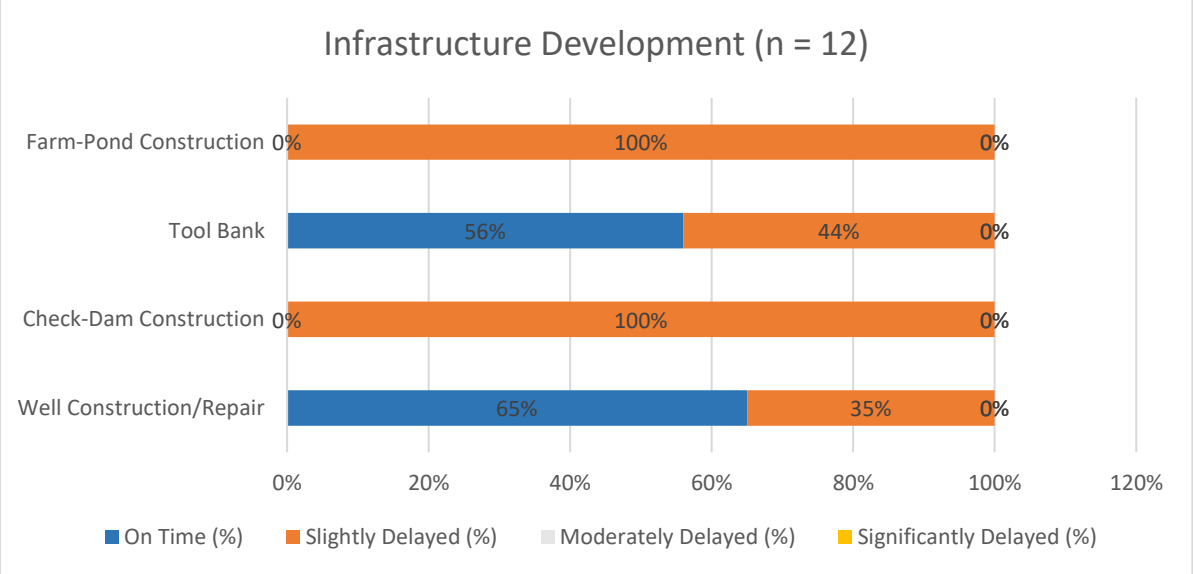
The following graphs depicts the timely interventions carried out by HDFC Parivartan in collaboration with Care India.

3.5.1. Input Support and Training



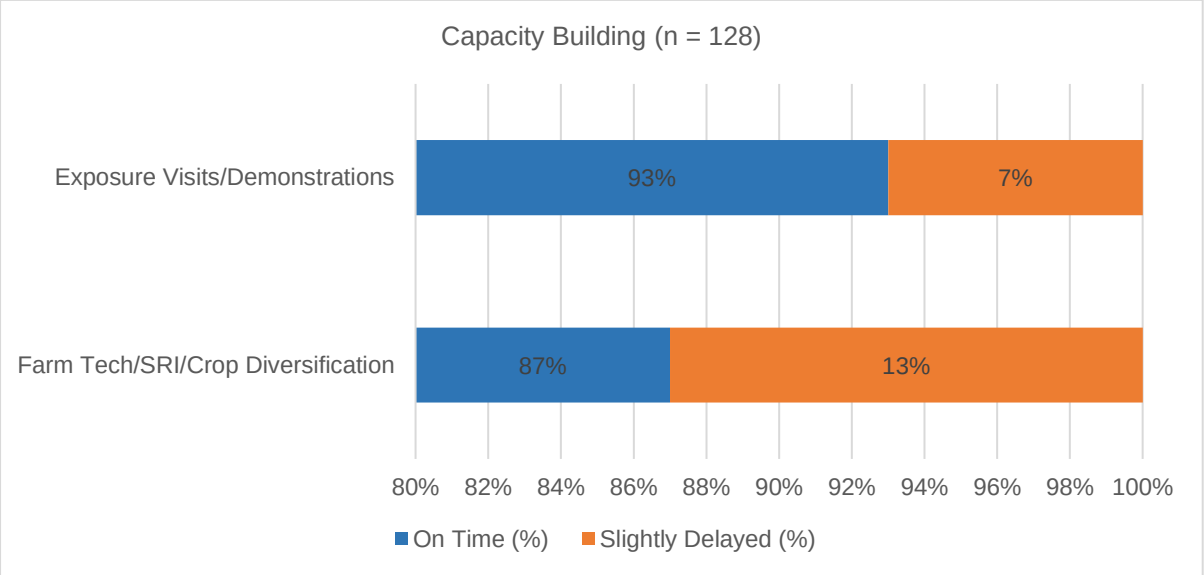
While most input activities were delivered on time, delays were significant in farm tools and irrigation systems, which directly impacted farming cycles. As **Harbhajan Singh, 52, Jatri village**, shared, *"The water pump came just before the sowing season ended. It was too late to make much difference."*

3.5.2. Infrastructure Development



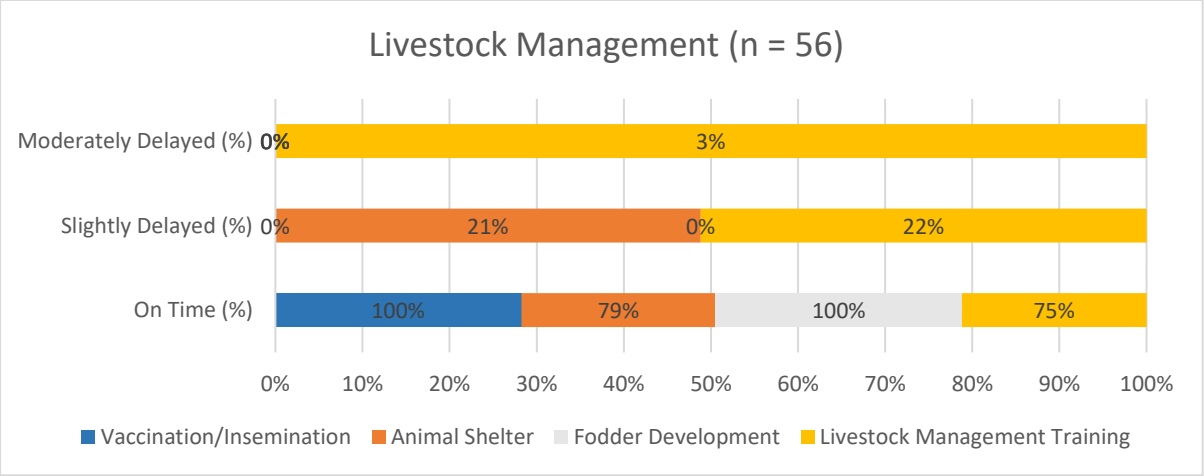
All check-dam and farm pond constructions were delayed, highlighting implementation challenges in infrastructure development. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, observed, *"The farm pond was completed too late. By then, the monsoon had already passed, and we couldn't store any water that year."*

3.5.3. Capacity building



Capacity-building sessions were generally conducted on time, although some delays were noted for exposure visits due to scheduling conflicts. **Amrit Kaur, 38, SHG Leader, Burj Sema**, remarked, *"We waited for the exposure visit for over a month, and by then, the season to try new techniques had passed."*

3.5.4. Livestock management

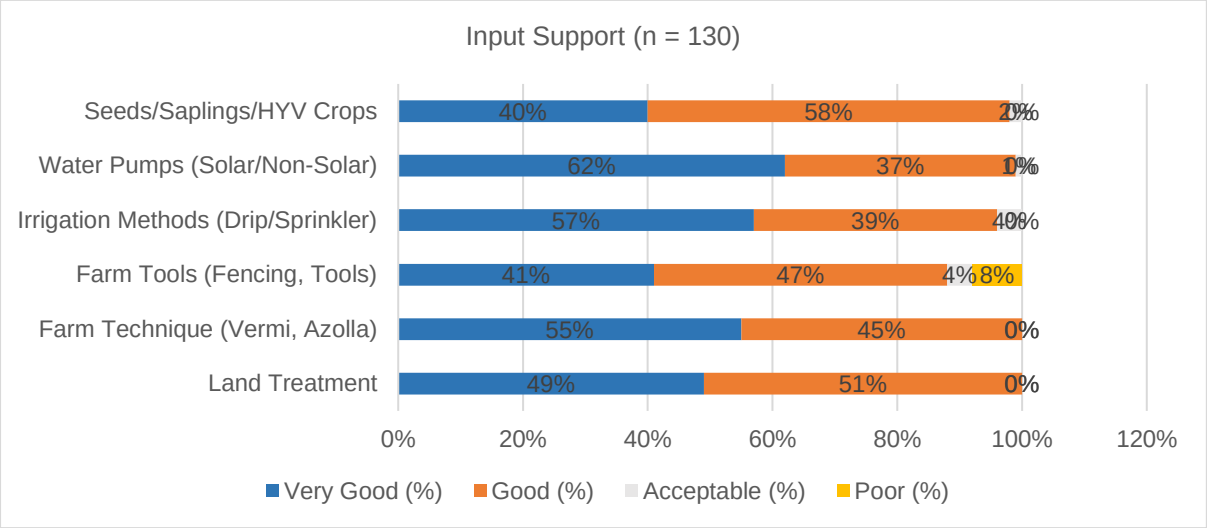


Livestock vaccinations and fodder support were delivered on time, but some delays were experienced in animal shelter construction and training sessions. **Mandeep Kaur, 35, SHG Member, Natt village**, explained, *"By the time the animal shelter was ready, the harsh summer had already passed. It wasn't much help that year."*

3.6. Quality

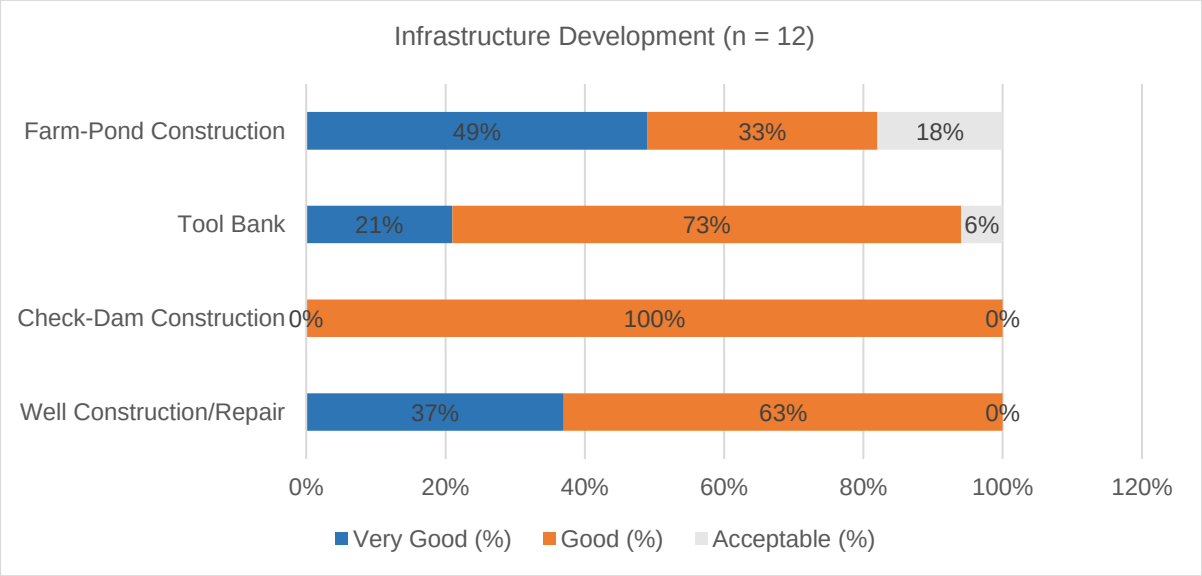
The following section explores the quality of interventions post-implementation. While addressing needs in a timely manner is crucial, ensuring the sustained quality of these interventions is equally important to achieve long-term impact

3.6.1. Quality - Input use and its training



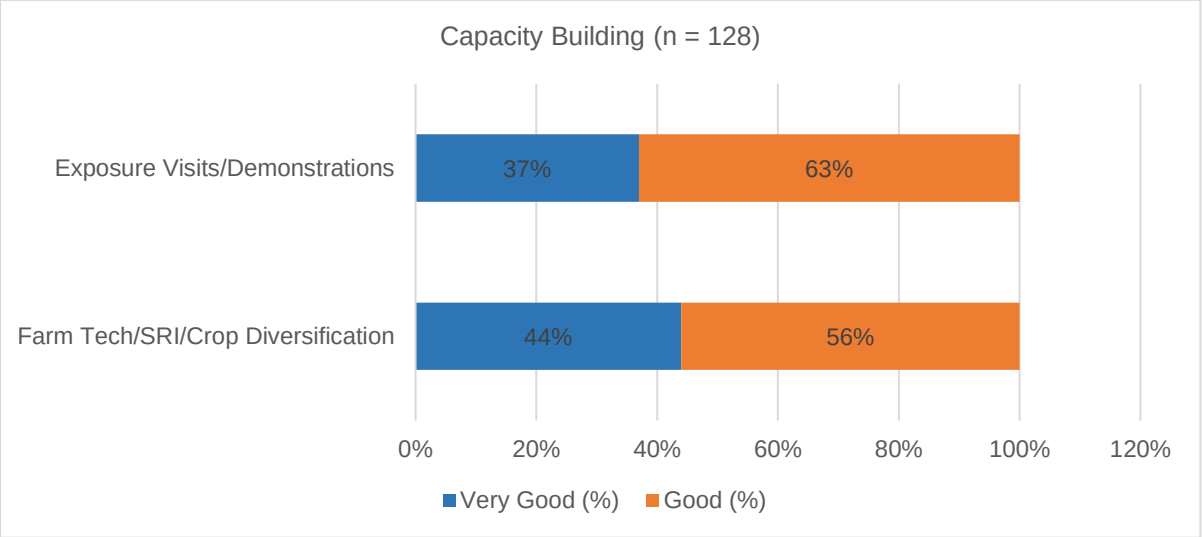
While over 90% rated input quality as Good or Very Good, some concerns arose around the durability of farm tools and suitability of seeds. As **Harbhajan Singh, 52, Jatri village**, shared, *"The water pump quality was excellent, but the tools rusted quickly. And the seeds didn't grow well in our soil type."*

3.6.2. Quality - Infrastructure Development



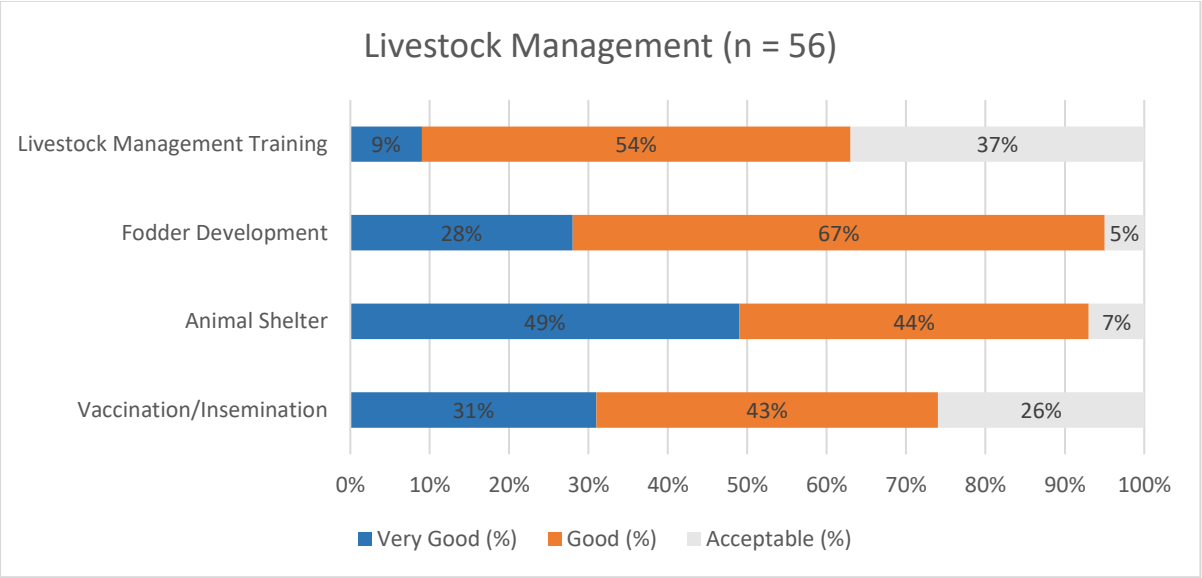
While the quality of infrastructure was mostly rated as Good, a few respondents found the workmanship of wells and ponds to be only Acceptable. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, noted, *"The well is good, but cracks appeared within a few months. It needs better construction quality."*

3.6.3. Quality – Capacity Building



Most respondents found the quality of training satisfactory, though some highlighted the lack of follow-up or advanced content. **Amrit Kaur, 38, SHG Leader, Burj Sema**, explained, *"The trainings were good, but we need regular sessions to fully understand and apply new farming methods."*

3.6.4. Quality- Livestock management

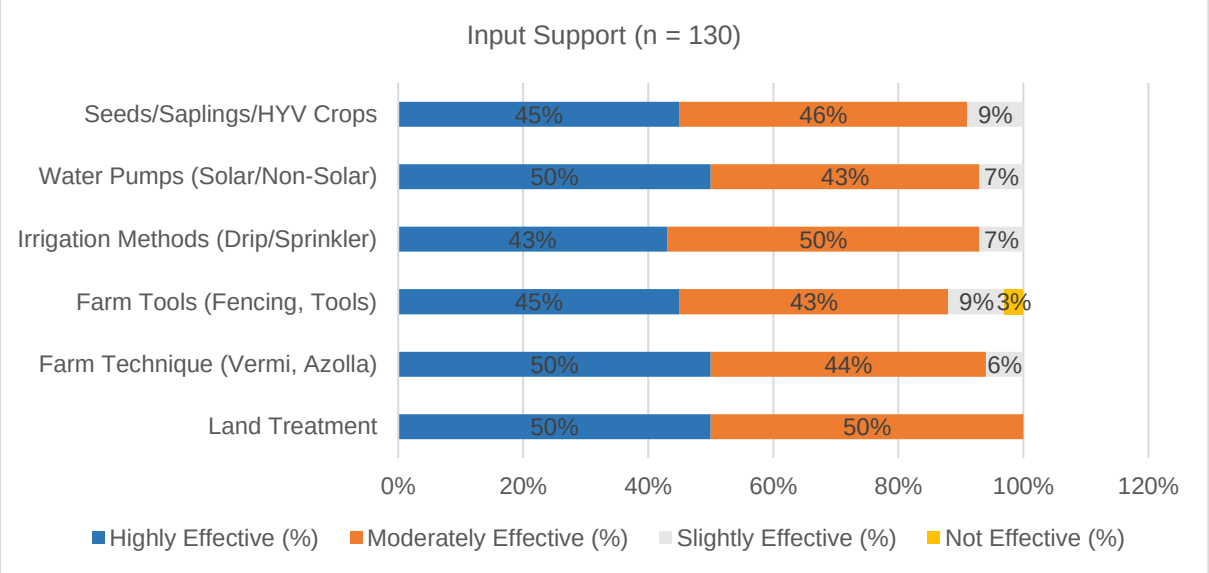


Fodder development programs and shelters were highly rated, but quality concerns surfaced around vaccination and the depth of livestock training content. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"The animal shelters were well built, but we still struggle with good fodder supply and advanced animal care knowledge."*

3.7. Effectiveness

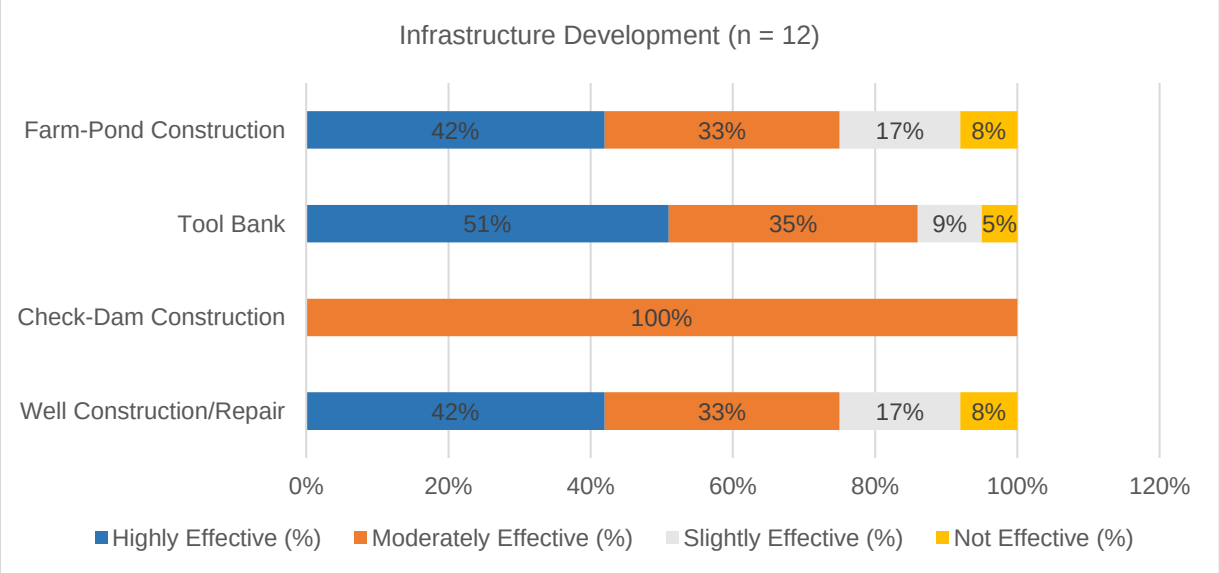
The following graphs will depict the current status, utilization, and short-term changes observed due to the nature of the interventions in these villages.

3.7.1. Input use and its training



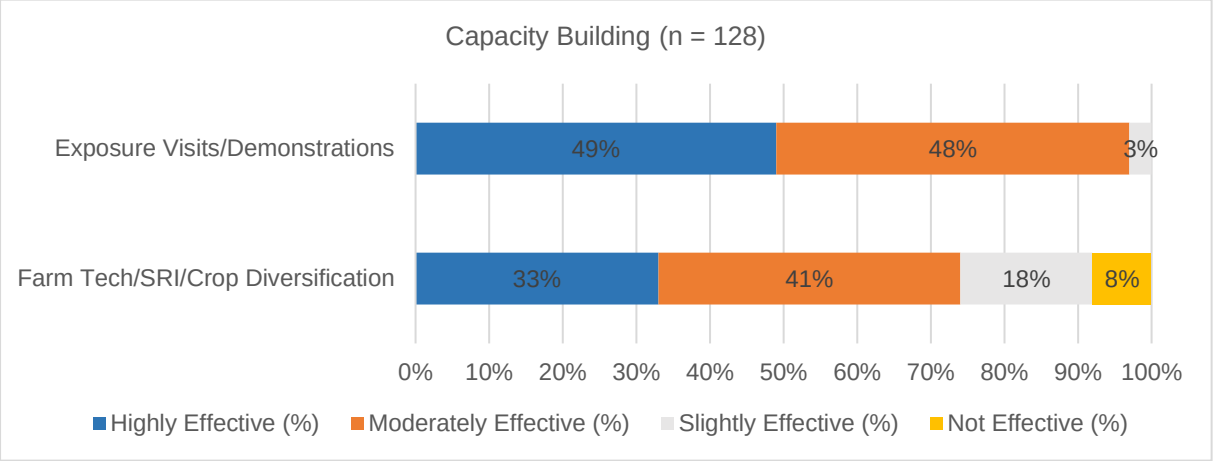
While over 85% of respondents found input support highly or moderately effective, gaps remain, particularly with farm tools and irrigation systems. **Harbhajan Singh, 52, Jatri village**, stated, *"Tools and pumps helped improve yield, but it's hard to maintain them without guidance. Some equipment failed before we could get full use."*

3.7.2. Infrastructure Development



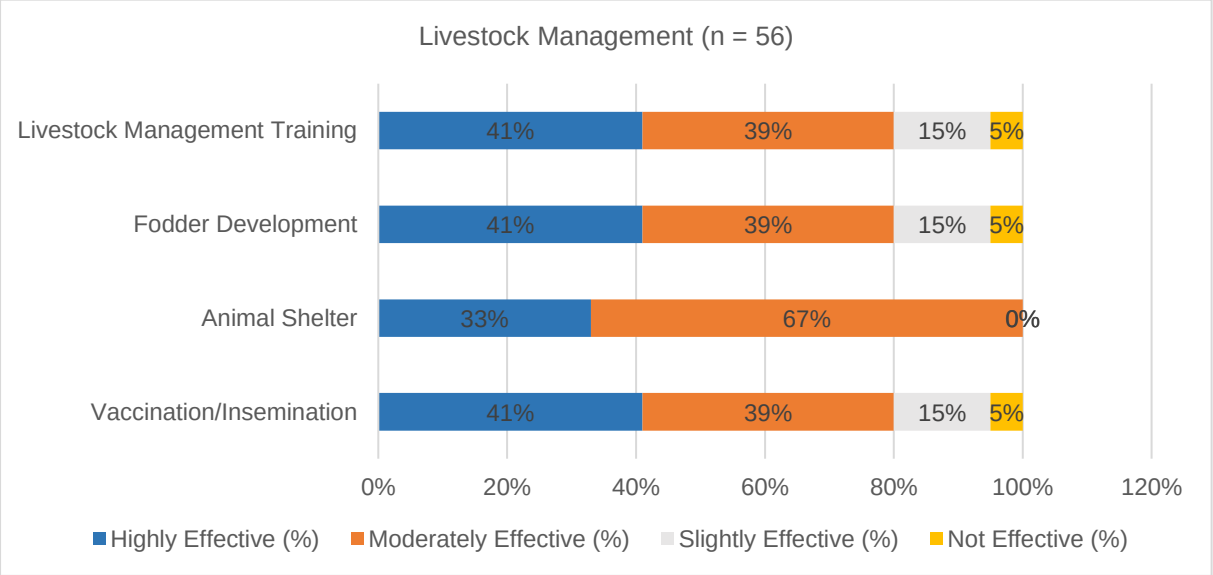
Check dams were seen as moderately effective but not yet delivering significant results. Tool banks, on the other hand, demonstrated high effectiveness in providing farming equipment on demand. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The check dam is good, but people aren't using the water effectively yet. Tool banks are helpful because everyone can share tools without extra cost."*

3.7.3. Capacity Building



Trainings were highly effective for about half the respondents. However, without material support, many couldn't fully implement what they learned. **Amrit Kaur, 38, SHG Leader, Burj Sema**, noted, *"We tried to adopt new methods after the training, but without the right equipment, we couldn't apply everything properly."*

3.7.4. Livestock management

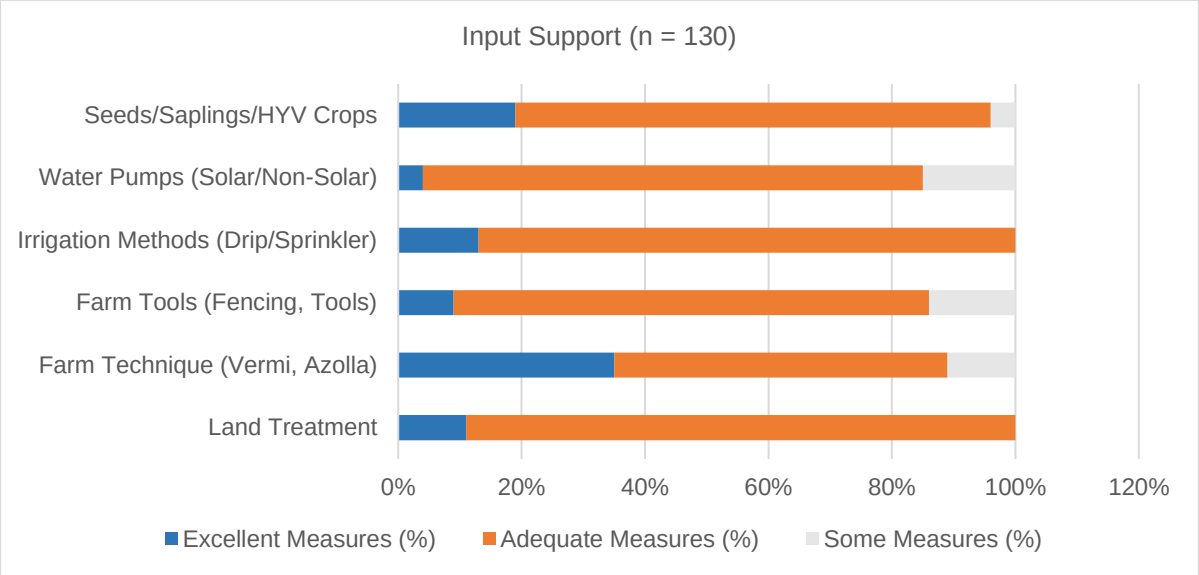


Vaccination programs and fodder development had a strong positive impact, though 20% of respondents felt these interventions were only slightly or moderately effective. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"Vaccinations helped reduce disease, but we need regular follow-ups. Without fodder and medicines, the impact doesn't last long."*

3.8. Sustainability

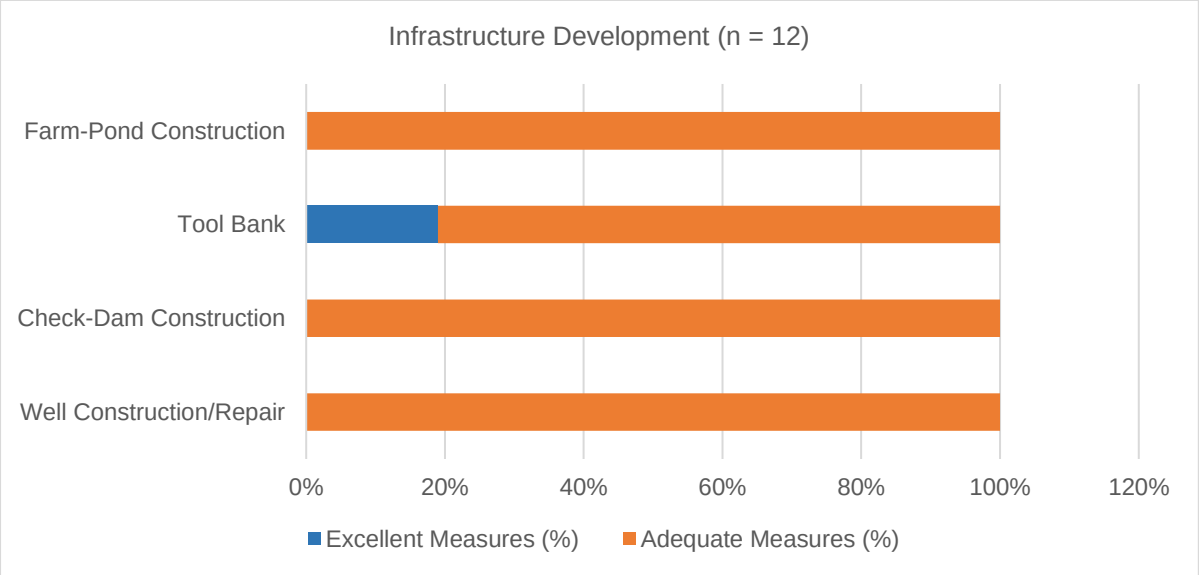
The following graphs will depict the effectiveness of the interventions under this project from the sustainability perspective through support from HDFC Bank and Care India.

3.8.1. Sustainability- Input use



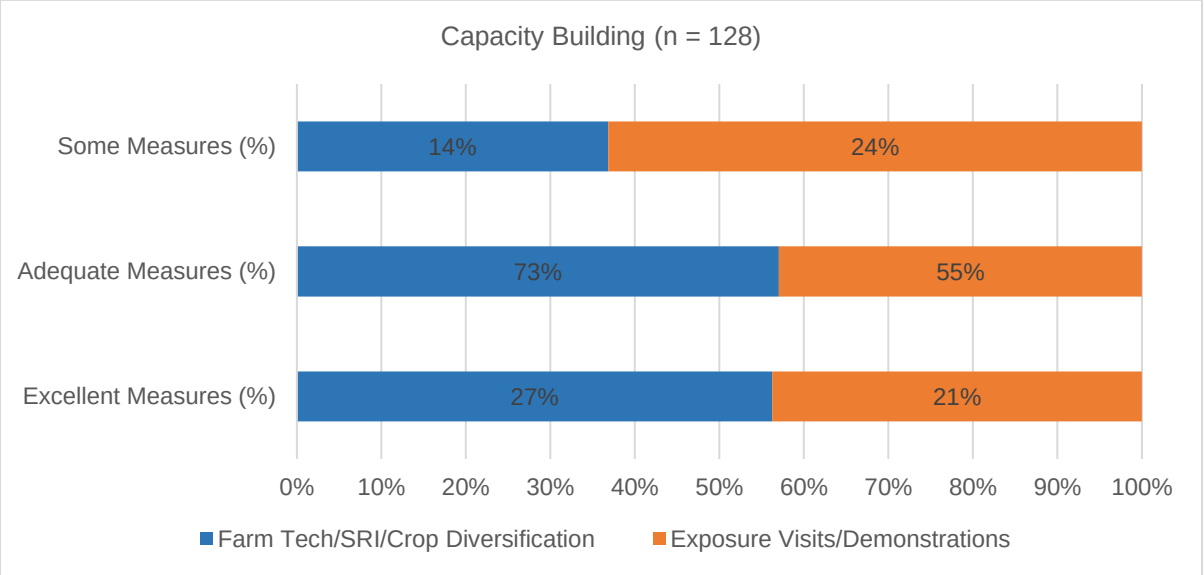
While most respondents acknowledged that adequate measures were taken for sustaining input support, only a small fraction reported excellent continuation mechanisms. As **Harbhajan Singh, 52, Jatri village**, remarked, *"The pumps are good, but if they break down, we have no funds or training to get them repaired."*

3.8.2. Sustainability- Infrastructure Development



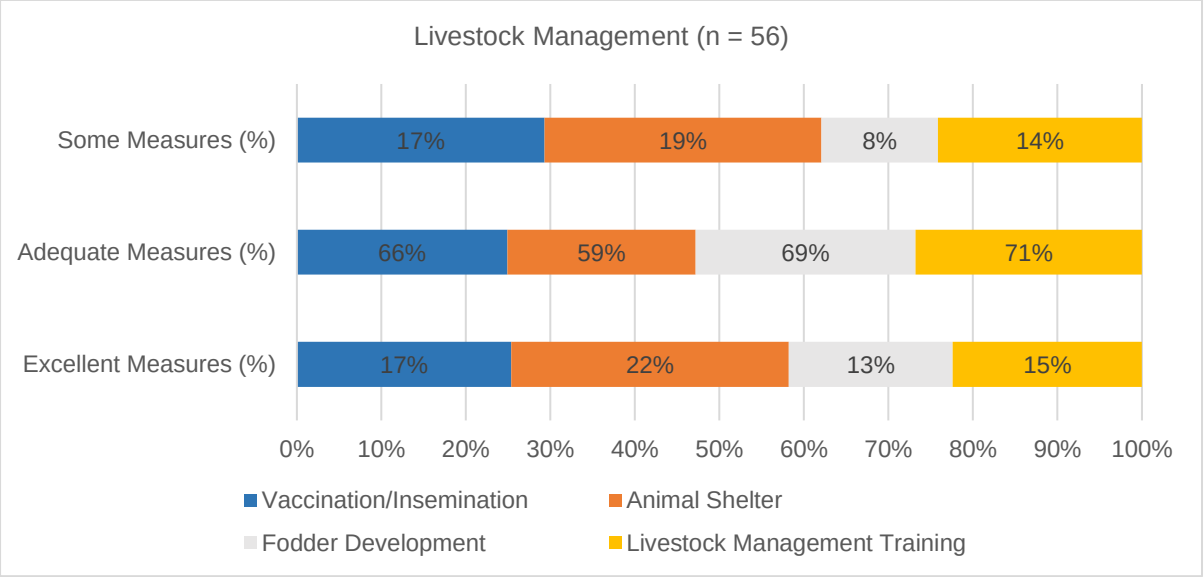
Most respondents indicated that measures for infrastructure sustainability were only adequate. Maintenance plans were often not clearly defined. As **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, explained, *"Who will take care of the check dam after two years? There's no clear responsibility assigned."*

3.8.3. Sustainability – Capacity Building



While capacity building efforts were seen as contributing to long-term skills, many respondents expressed the need for ongoing refresher sessions. **Amrit Kaur, 38, SHG Leader, Burj Sema**, shared, *"The training was good, but knowledge fades if we don't get follow-up sessions every year."*

3.8.4. Sustainability- Livestock management



Veterinary support and fodder availability remain concerns for long-term livestock management sustainability. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"Vaccination camps helped for a year, but who will handle vaccinations next year? We still don't know."*

3.9. Convergence

Sl no.	Intervention areas	n	Convergence		Other stakeholders
			Yes	No	
1.	Input Use and its training	130	53%	47%	KVK
2.	Infrastructure Development	12	0%	100%	Nil
3.	Capacity Building	128	71%	29%	KVK, Private Organization/NGO, Agriculture Department
4.	Livestock management	56	0%	100%	Nil

There was substantial convergence only in capacity-building initiatives, largely supported by KVKs and NGOs. However, key components like infrastructure and livestock management interventions saw no convergence with external stakeholders, making these interventions heavily dependent on HDFC Bank's efforts. As **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, highlighted, *"When it comes to infrastructure and livestock support, we haven't seen much help from anyone except HDFC Bank. There's a need for government support in these areas."*

3.10. Impact – Long-term interventions

The SDLE interventions delivered tangible **short-term improvements** in reducing **farm input costs**, enhancing **livelihood opportunities**, and improving **household food security**. With **78%** of respondents acknowledging reduced input expenses, initiatives like the provision of **subsidised seeds**, **farm tools**, and improved **irrigation methods** significantly eased financial burdens on farmers. However, the sustainability of these benefits remains a concern, primarily due to limited maintenance support and inconsistent supply chains. As **Harbhajan Singh, 52, Jatri village**, reflected, *"The water pump saved us a lot initially, but we had to spend again when it stopped working. These benefits should last longer."*

Increased **livelihood productivity** was also a key outcome, with **77%** of respondents reporting improvements in **income generation** through enhanced agricultural and livestock activities. Despite this, the challenge of achieving sustainable **profit margins** persisted, largely due to limited access to markets and the continued reliance on intermediaries. **Gurpreet Singh, 46, Burj Sema village**, expressed this concern clearly: *"We grew more crops this year, but middlemen still decide the prices. Our profits didn't increase as much as they should have."*

While respondents experienced noticeable improvements in **food security** and a moderate rise in **household income**, the journey towards **long-term economic resilience** remains incomplete. Daily sustenance improved for most households, but essential expenses related to **education**, **healthcare**, and **asset creation** remain out of reach for many. As **Charan Singh, 50, Sailbrah village**, shared, *"We have better meals now, but bigger expenses like education and health are still a struggle."*

Overall, while the SDLE interventions have addressed immediate livelihood challenges, achieving lasting impact will require a more integrated approach—focusing on **market**

access, reliable **after-sales services** for assets distributed, and enhanced institutional support for **financial literacy** and **business sustainability**.

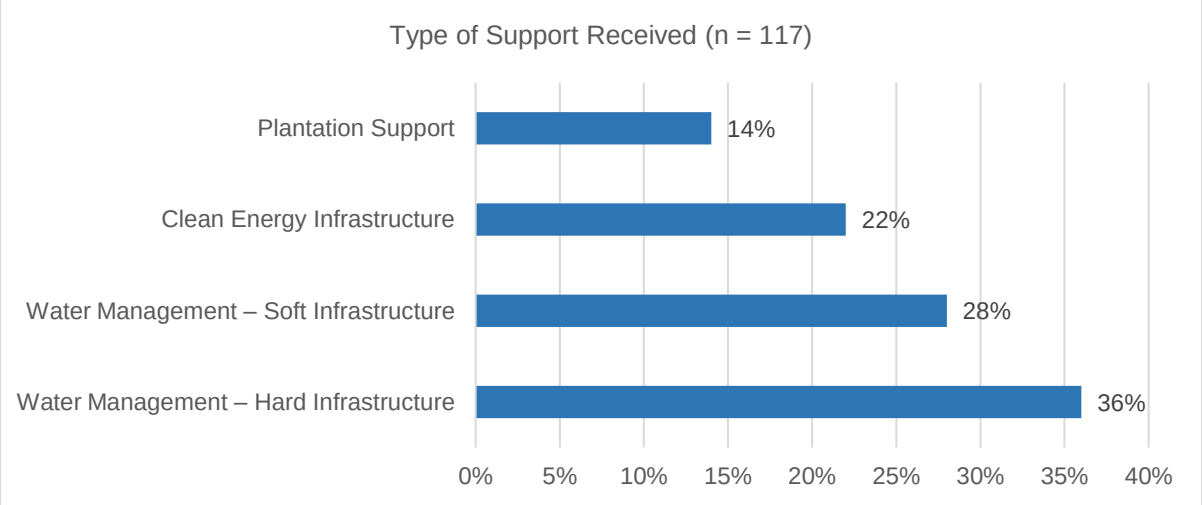
Chapter 4: Key Findings - Natural Resource Management

Natural resource management, particularly water conservation measures such as check dams, rainwater harvesting, and community ponds, plays a critical role in sustainable agriculture. These initiatives contribute to groundwater recharge, mitigate soil erosion, and ensure consistent water availability for irrigation.

4.1. Respondent Profile

The survey highlights key demographic characteristics of respondents involved in Natural Resource Management (NRM) activities. The majority were **male (78%)**, primarily due to traditional gender roles in NRM decision-making, though women's participation is gradually increasing through SHGs and livelihood initiatives. Most respondents belonged to the **28–47 age group (69%)**, representing the economically active population engaged in farming and conservation efforts. **OBC communities** made up the largest caste group (92%), aligning with the program's aim to support marginalized farming households, though lower participation from SC/ST groups signals a need for more inclusive outreach. Educationally, **61%** of respondents had a qualification of **10th grade or below**, indicating that future training should prioritize accessible, visual, and hands-on methods to ensure effective learning and adoption of practices.

4.2. Type of Support Received



Water Management interventions dominated the support received, particularly through the provision of hard infrastructure such as community ponds and water harvesting structures. Clean energy initiatives and plantation supports had comparatively lower reach, indicating potential areas for scaling in future interventions.

Baljeet Singh, 54, Panchayat Member, Sailbrah village, shared, *"The farm ponds have definitely helped, but support for solar pumps and more plantation activities would make the benefits last longer."*

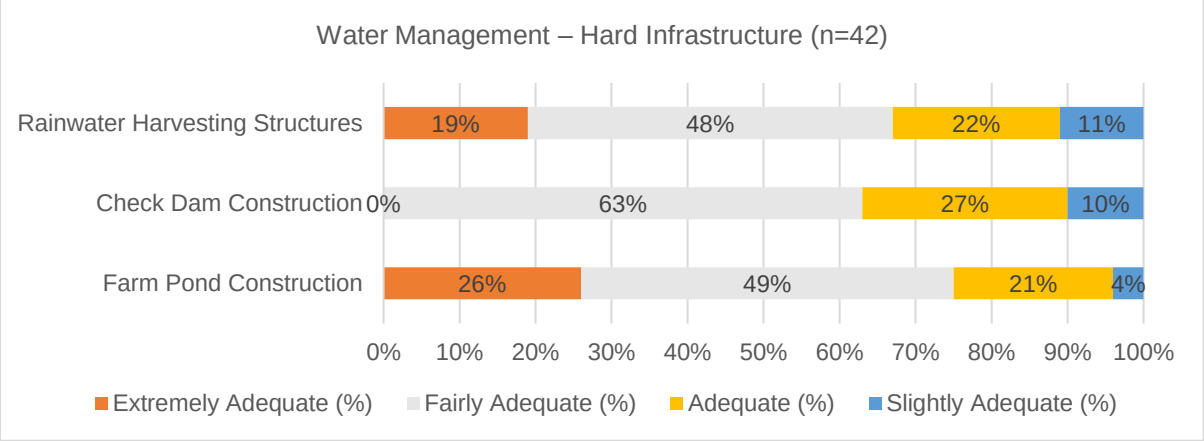
4.3. Relevance

Hard infrastructure activities such as **farm pond construction** were particularly well-received, with **63%** rating them as highly or essentially relevant, citing direct and visible benefits. In contrast, **check dams** and **rainwater harvesting structures** were rated more

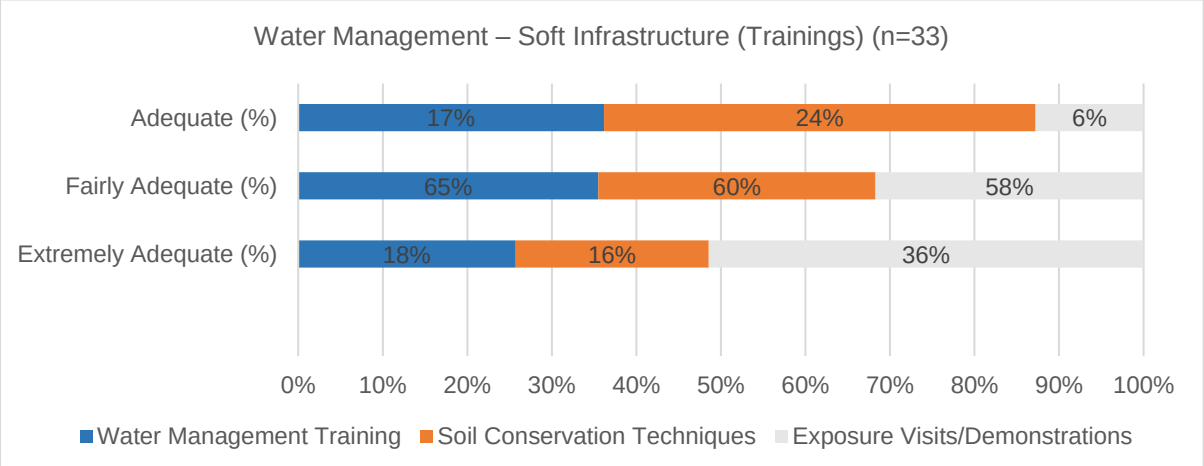
moderately, reflecting concerns about their limited localised impact and the need for broader community engagement to maximise their utility. **Soft infrastructure** efforts, especially **exposure visits and demonstrations**, emerged as highly impactful, with **68%** of participants acknowledging their relevance. These practical learning experiences were seen as more effective than traditional classroom-based trainings in promoting better water management practices.

Support for **clean energy** through **solar pump installations** received a favourable response from half of the 21 respondents, though sustainability issues—such as access to affordable repairs—remain a concern. Meanwhile, **plantation activities**, including **agroforestry and fruit plantations**, were perceived as moderately relevant by a smaller group of beneficiaries. Poor survival rates of saplings, often due to inadequate irrigation, limited their effectiveness. Together, these findings highlight the importance of tailoring interventions to local contexts, ensuring ongoing support and maintenance, and prioritising experiential learning to enhance long-term impact.

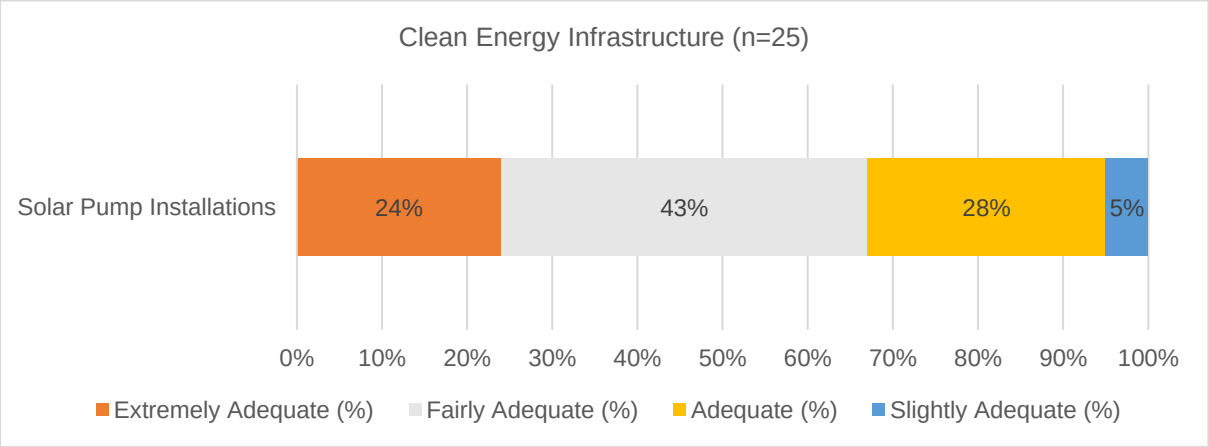
4.4. Sufficiency



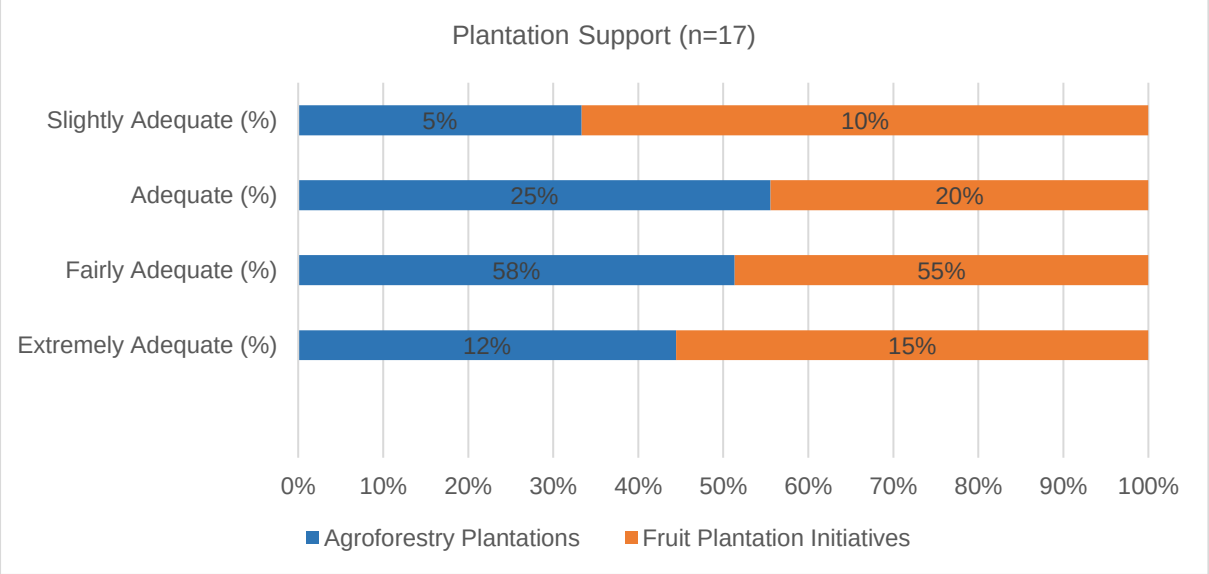
Farm pond construction was rated as either fairly or extremely adequate by 75% of respondents, though a small percentage found it only slightly adequate. Check dams largely met expectations, but some delays in water retention reduced perceived adequacy. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The pond filled up well last year, but this time the rain wasn't enough. These need to be bigger or better maintained."*



Exposure visits had the highest satisfaction, with 94% finding them fairly or extremely adequate. However, regular follow-ups and hands-on support were recommended for sustained outcomes. **Amrit Kaur, 38, SHG Leader, Burj Sema**, noted, *"The exposure visit was very helpful. We want more of such trips to learn directly from successful farmers."*



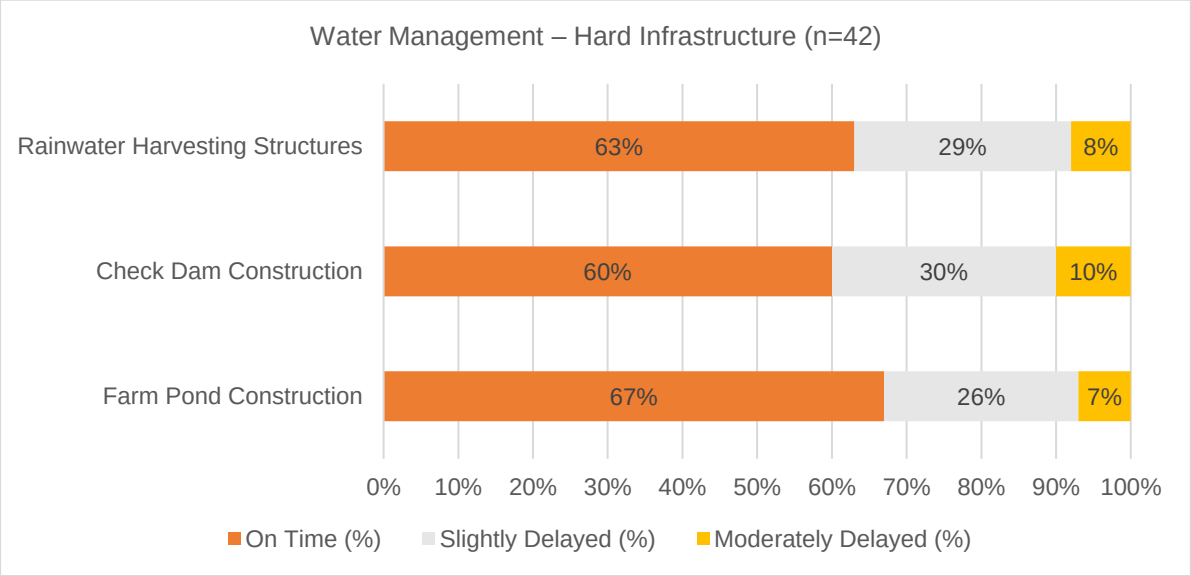
While most respondents rated solar pump support as adequate, some highlighted the need for post-installation maintenance and technical support to ensure consistent usability. **Harbhajan Singh, 52, Jatri village**, commented, *"We received the solar pump, but when a part stopped working, there was no one around to repair it quickly."*



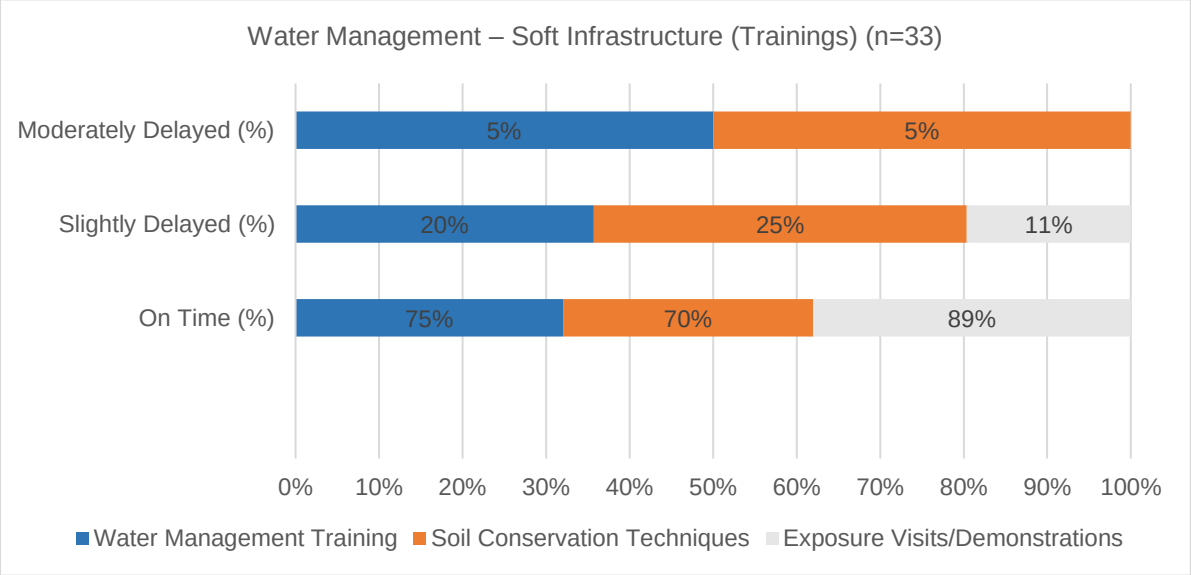
Plantation initiatives were rated as fairly adequate by most, but there were concerns regarding the quality of saplings and lack of water resources for sustaining plantations. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"The plants were provided, but without proper irrigation, it's hard to keep them alive. We need support for water facilities too."*

4.5. Efficiency

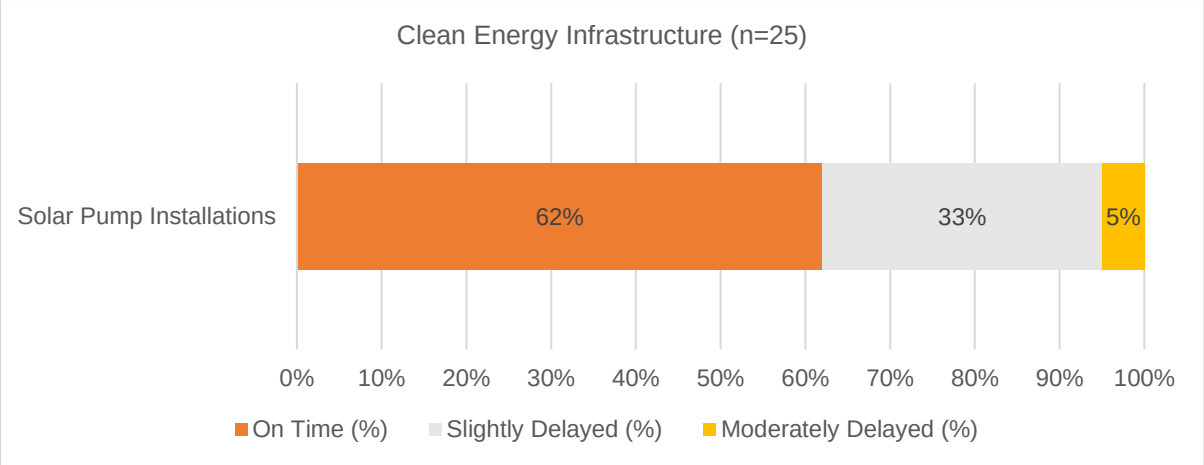
4.5.1. Timeliness – Hard, Soft Infrastructure and Plantation Support



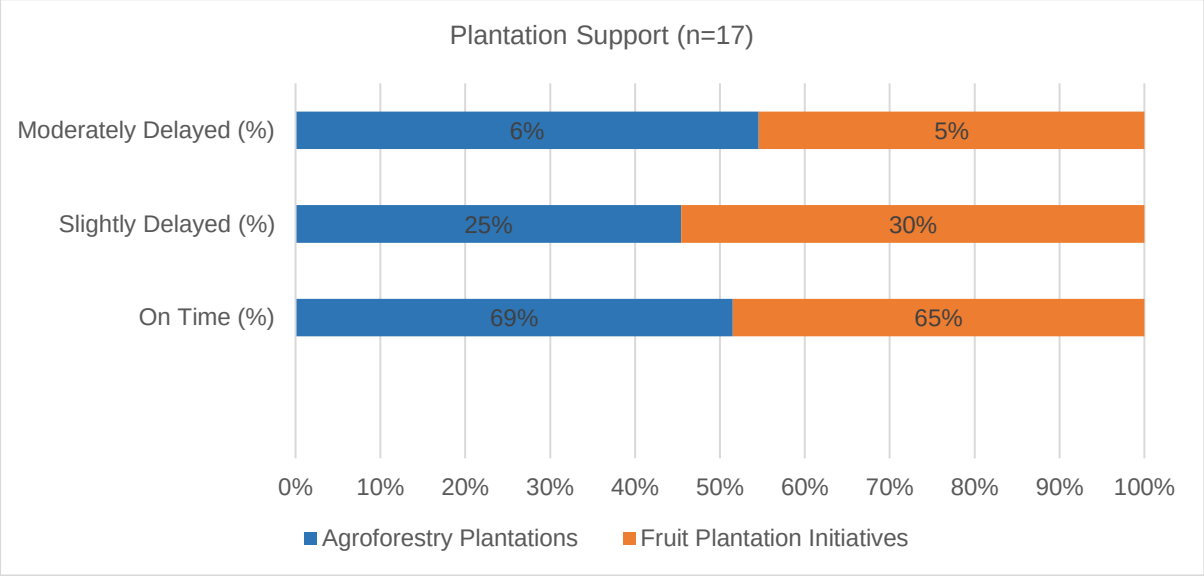
Farm pond construction had the highest efficiency, with **67%** of respondents confirming timely completion. Check dam and rainwater harvesting interventions saw moderate delays, largely attributed to procurement and weather-related challenges. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The ponds were ready before the rains, but check dam work started late and missed the season."*



Exposure visits and training sessions were largely conducted on time. However, respondents highlighted the need for better alignment of schedules with the farming calendar to improve participation. **Amrit Kaur, 38, SHG Leader, Burj Sema**, noted, *"Trainings happened on time, but sometimes they overlapped with peak farming season, making it hard to attend."*

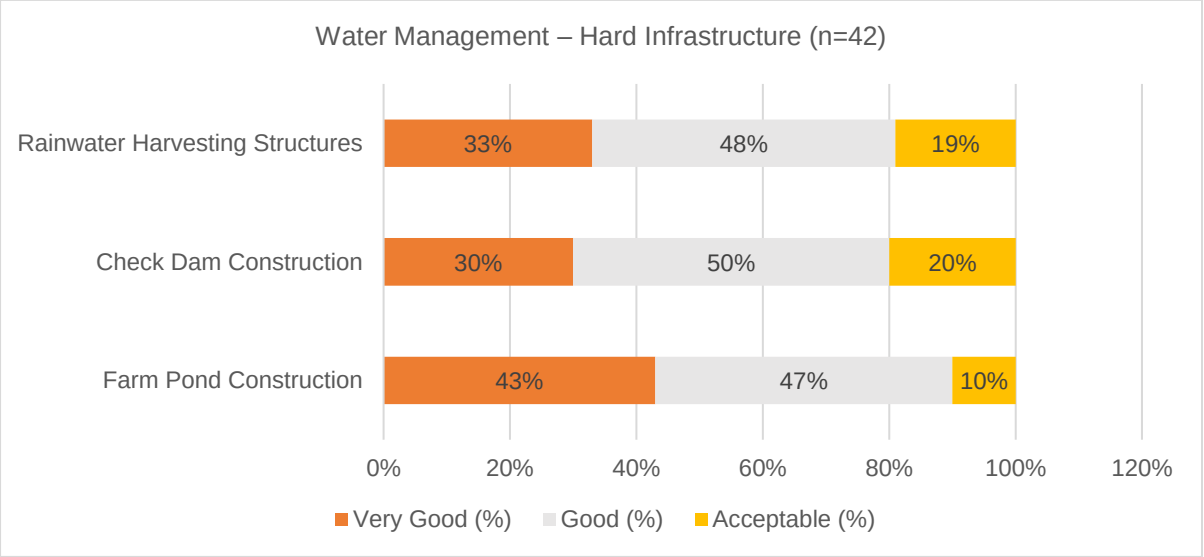


Solar pump installations faced slight delays for about one-third of respondents, mostly due to delays in material supply and technical support. **Harbhajan Singh, 52, Jatri village**, shared, *"We waited almost two months after the initial installation date. That affected the summer crop irrigation."*

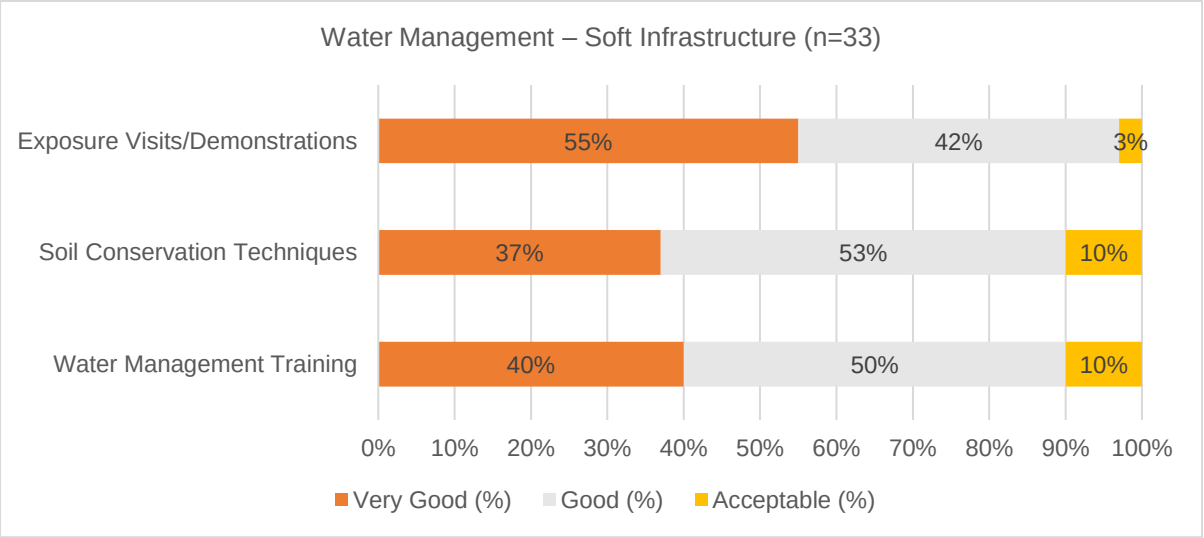


While plantation support reached beneficiaries mostly on time, some respondents raised concerns about late sapling distribution impacting survival rates.**Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"The saplings arrived too late in the season. Many couldn't survive the harsh weather without water support."*

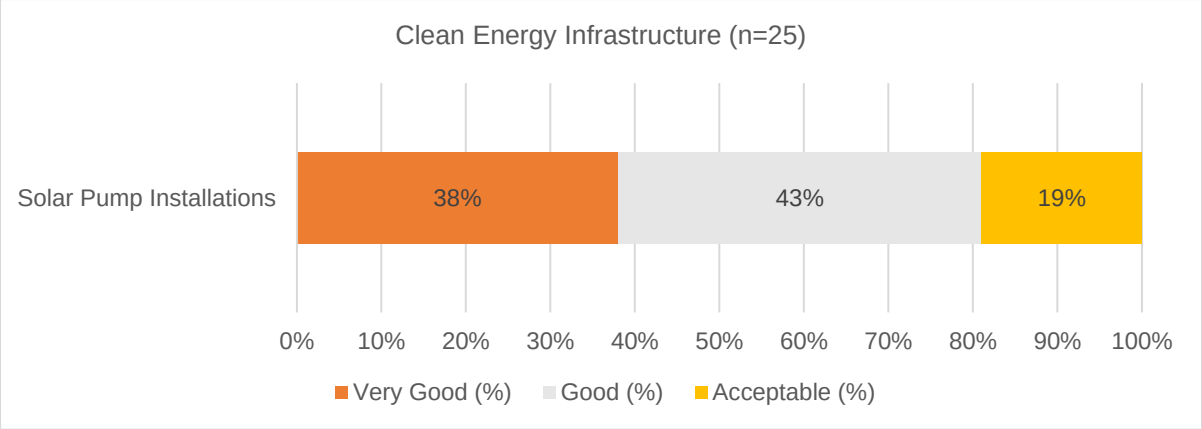
4.5.2. Quality – Hard, Soft Infrastructure and Plantation Support



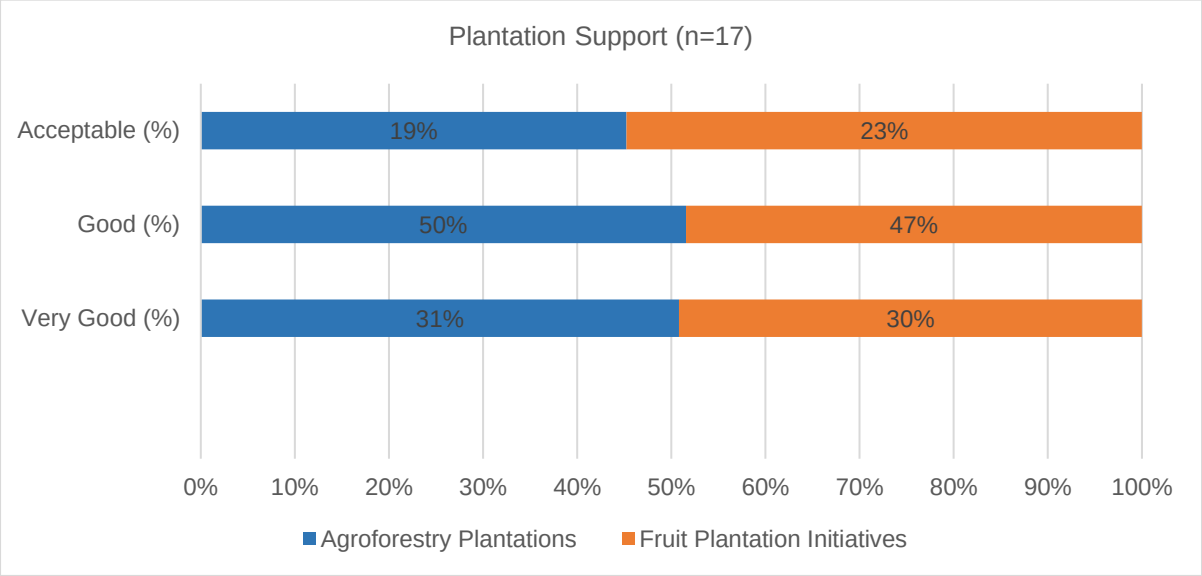
Farm pond construction received the highest quality ratings, with 90% of respondents marking it as either good or very good. However, check dam and rainwater harvesting structures saw more moderate feedback, with some respondents noting poor design and low water retention capacity. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The pond is built well and holds enough water. But the check dam doesn't really benefit many farmers during the dry months."*



Trainings on water management and soil conservation were highly appreciated, with over 90% of respondents rating them as good or very good. Exposure visits stood out with 55% rating them very good, highlighting the value of practical learning. **Amrit Kaur, 38, SHG Leader, Burj Sema**, remarked, *"The exposure visits helped us understand techniques much better than classroom trainings."*

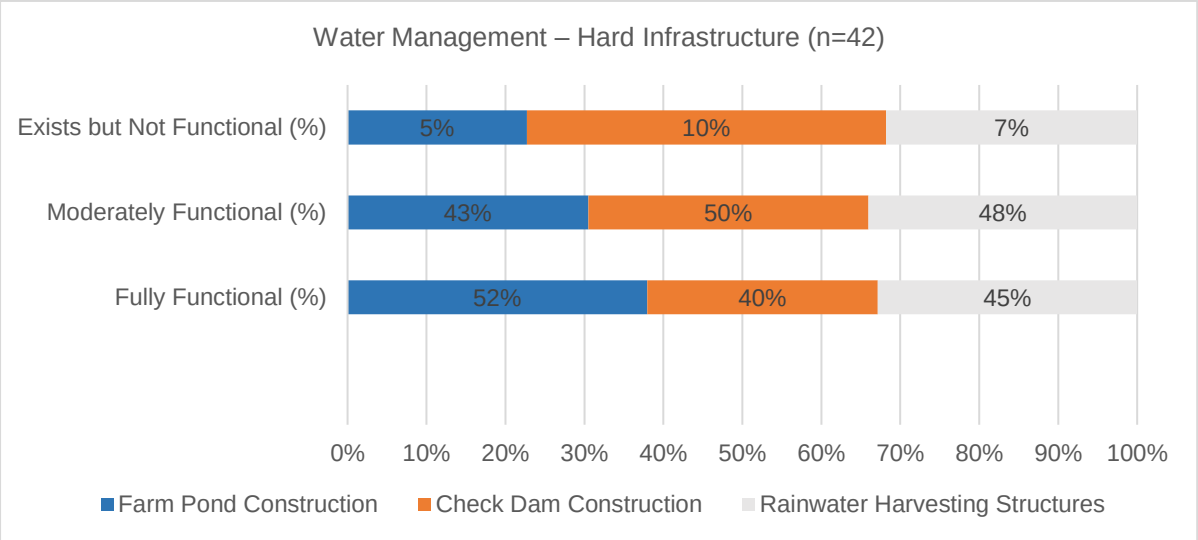


While most respondents were satisfied with the quality of solar pumps, 19% rated them as only acceptable, largely due to post-installation issues and lack of prompt maintenance services. **Harbhajan Singh, 52, Jatri village**, commented, *"The pump works fine initially, but there's no service if something goes wrong. That's why some people hesitate to use it regularly."*

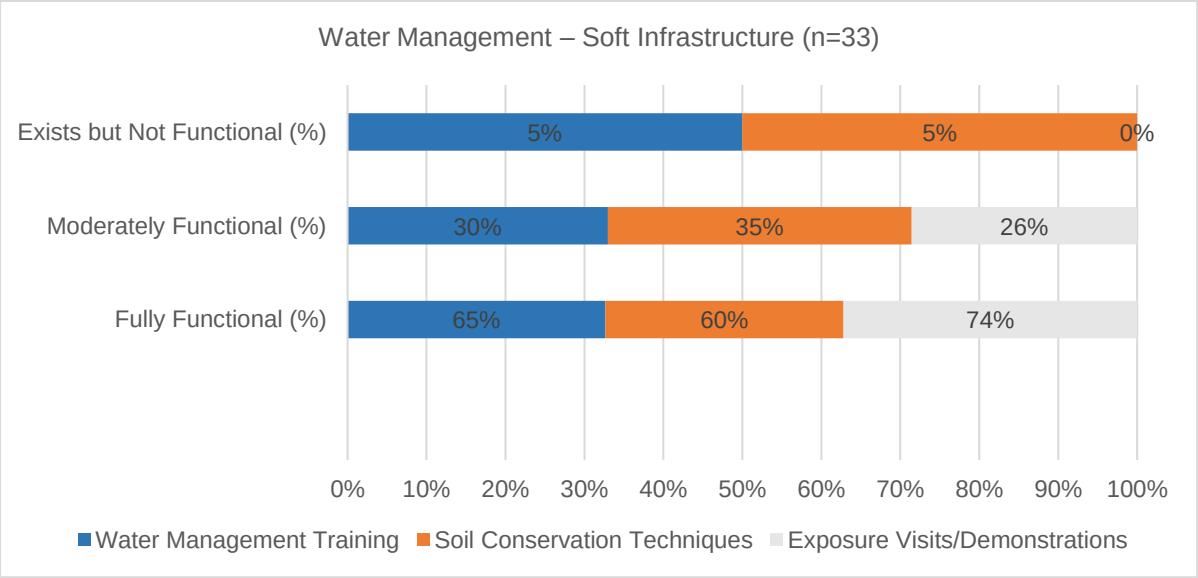


The quality of plantation interventions was rated positively by most respondents, but nearly 20% marked it as only acceptable. Reasons included poor survival rates of saplings due to delayed planting and lack of water availability. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"The saplings were of good quality, but without water facilities, even the best plants can't survive."*

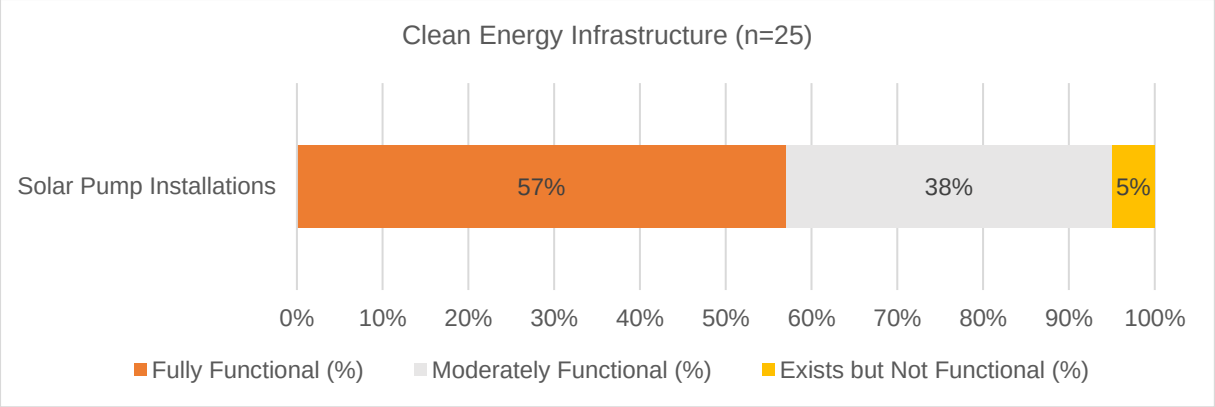
4.6. Effectiveness



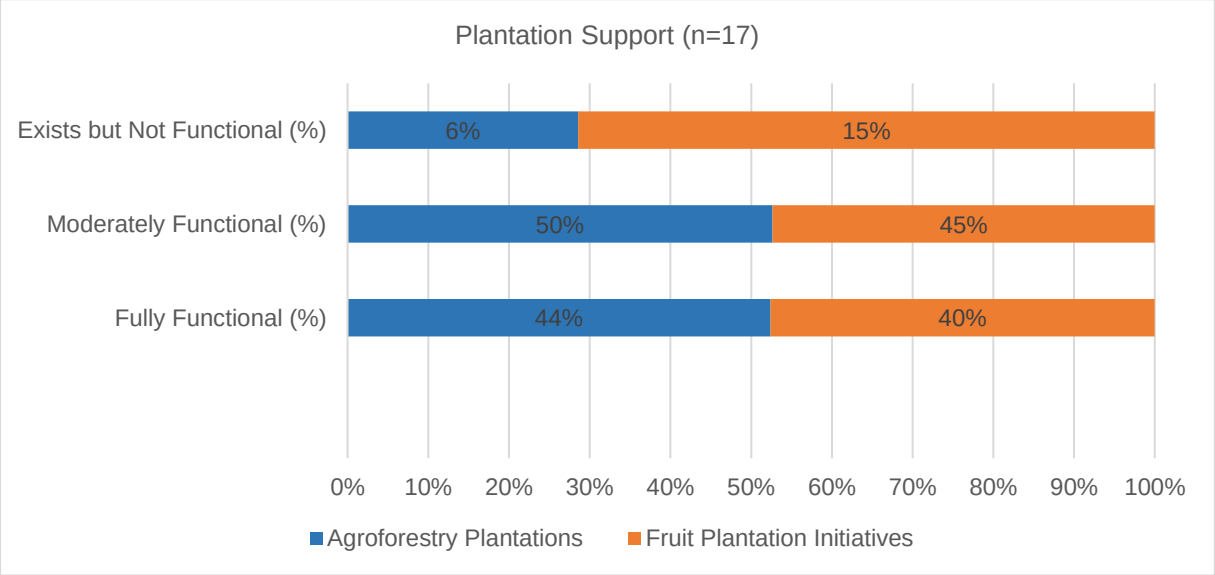
Farm ponds were found to be the most effective intervention, with over half of them fully functional. However, some check dams and rainwater harvesting structures were either not functional or only moderately effective, often due to poor maintenance and lack of water during critical seasons. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The ponds are useful throughout the year, but the check dams rarely have enough water to benefit everyone."*



Training interventions had a strong impact, especially exposure visits, with 74% of respondents actively applying the practices learned. However, a small portion of respondents admitted to difficulty implementing the techniques without continued support. **Amrit Kaur, 38, SHG Leader, Burj Sema**, remarked, *"We try to use the new water-saving techniques, but sometimes we forget without regular follow-ups."*

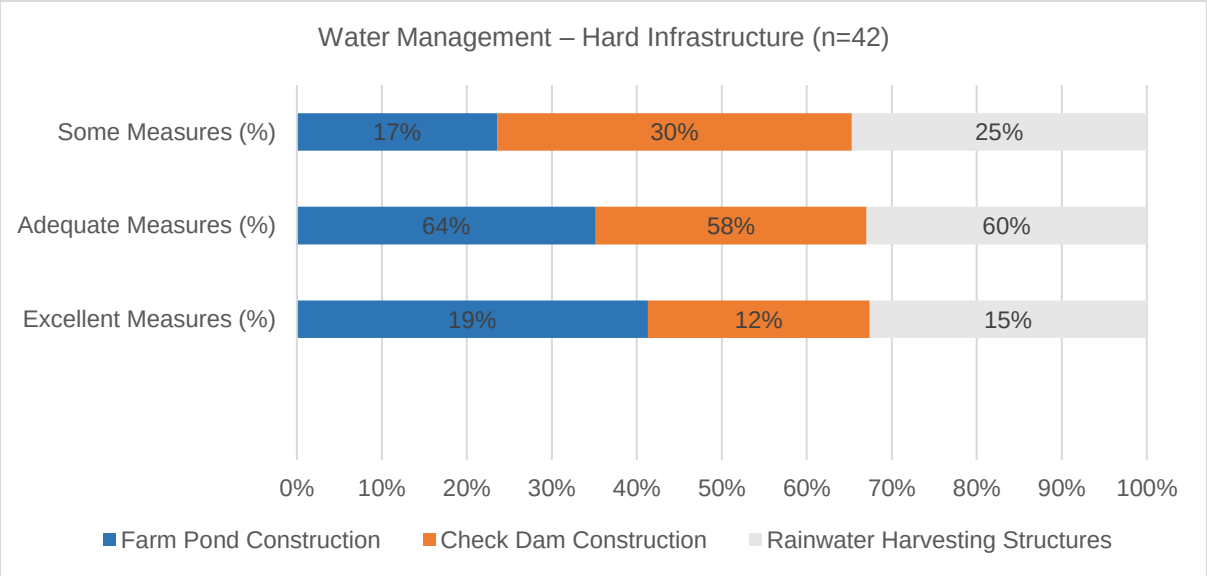


More than half of the solar pumps were fully functional, but a significant portion faced issues with regular maintenance, limiting their consistent use during peak seasons. **Harbhajan Singh, 52, Jatri village**, commented, *"The solar pump works when it's sunny, but if any part malfunctions, we don't know whom to approach for repairs."*

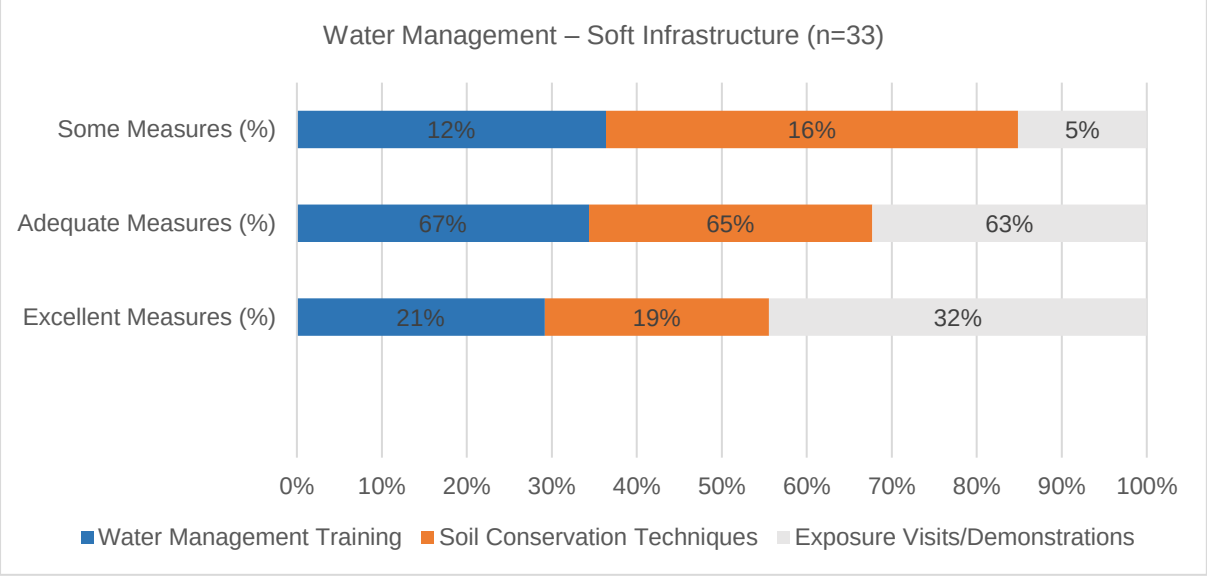


Plantation activities struggled with effectiveness, with only around 40–44% of respondents reporting full functionality. The primary issue cited was poor survival rates due to inadequate water supply and climatic stress. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"We did our best to look after the saplings, but with no water nearby, most didn't survive the harsh weather."*

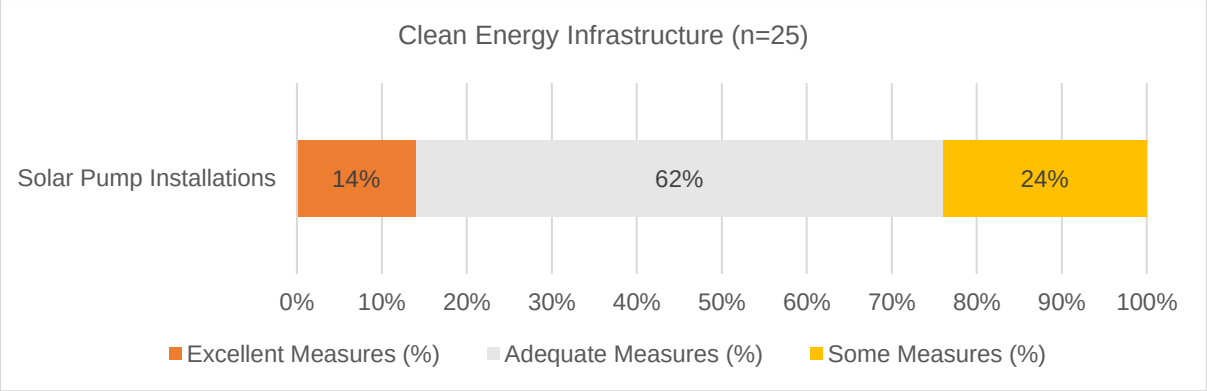
4.7. Sustainability



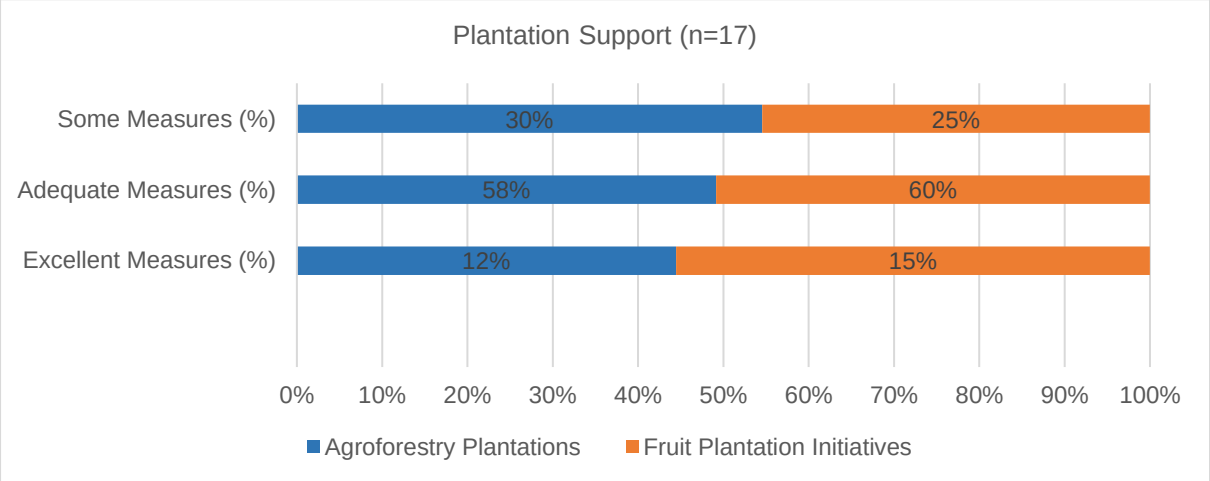
While sustainability plans were moderately implemented, only a small portion of respondents (12–19%) rated them as excellent. Maintenance responsibility for these structures remains unclear in many villages, raising concerns about long-term functionality. **Baljeet Singh, 54, Panchayat Member, Sailbrah village**, shared, *"The farm pond has been helpful, but no one knows who will maintain it after this year. We need clear guidelines."*



While many respondents believe the knowledge gained from trainings will have lasting value, they emphasised the importance of regular refresher sessions to sustain behaviour change and good practices. **Amrit Kaur, 38, SHG Leader, Burj Sema**, remarked, *"The trainings were good, but without yearly refreshers, people will forget and slip back into old habits."*



Although 62% of respondents acknowledged adequate sustainability measures, the lack of local maintenance services limits the long-term use of solar pumps. **Harbhajan Singh, 52, Jatri village**, commented, *"We're worried about future repairs. If it breaks, we don't have the resources to fix it ourselves."*



Sustainability measures for plantation activities remain weak, with a significant number of respondents indicating only some measures were in place. Water availability and continued technical support are critical gaps that must be addressed to ensure survival of plantations. **Mandeep Kaur, 35, SHG Member, Natt village**, shared, *"Without a proper irrigation plan, these plantations will not last. They're good for one season, but that's it."*

4.8. Convergence

All interventions under the Punjab project were implemented by HDFC Bank in partnership with CARE India. The initiatives align closely with several national and state-level government schemes and priorities. For instance, the project's emphasis on **water conservation structures such as check dams and ponds** complements the objectives of the **Jal Shakti Abhiyan: Catch the Rain**.

4.9. Impact - Long Term Changes

4.10.1. Hard, Soft Infrastructure and Plantation

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The **NRM programme interventions** in Punjab brought about noticeable improvements in reducing **input costs**, enhancing **agricultural productivity**, and improving **household food security**. Beneficiaries experienced relief from rising farming expenses through the provision of **seeds**, **tools**, and **irrigation support**. However, concerns about the sustainability of these benefits remain, as recurring maintenance costs and lack of after-sales support often erode initial gains.

Farmers also reported higher crop yields, but translating these into meaningful profits continues to be a challenge. Limited **market access** and the persistent role of **middlemen** restrict farmers from realising the full value of their produce. While households saw some improvements in daily consumption, financial security remains out of reach for many, with larger expenses related to **education** and **healthcare** still posing difficulties.

Although the programme strengthened the community's ability to cope with **climate uncertainties**, these gains are fragile without stronger institutional support and long-term sustainability measures. Moving forward, there is a need for better **market linkages**, reliable maintenance services for provided infrastructure, and continued efforts to build community resilience against future shocks.

Final Project Scoring – SDLE and NRM

Sl No.	OCED Parameter	Indicators	Quantitative Score	Weightage of Indictor	Indicator Score	Combined Scores of Parameters	Weightage of parameters	Final Scores
1	**Relevance**	Beneficiary Need Alignment	4.2	50%	2.1	4.3	15%	0.64
		Local Context Alignment	4.4	30%	1.3			
		Quality of Design	4.5	20%	0.9			
2	**Coherence**	Internal Coherence	NA			4.5	10%	0.45
		External Coherence	4.5	100%	4.5			
3	**Efficiency**	Timeliness	4.7	30%	1.4	4.5	15%	0.67
		Quality	4.2	30%	1.3			
		Operational Efficiency	4.5	20%	0.9			
		Project Design	5.0	20%	1.0			
4	**Effectiveness**	Interim Result (Current status + utilisation +STR)	3.6	25%	0.9	4.0	20%	0.80
		Reach (target vs achievement)	4.0	25%	1.0			
		Influencing factors (enablers and disablers)	3.5	20%	0.7			
		Differential Results	4.0	20%	0.8			
		Adaptation over time	3.5	10%	0.4			
5	**Impact**	Significance Outcome	2.9	50%	1.5	3.0	25%	0.75
		Transformational Change	3.0	30%	0.9			
		Unintended Change	3.1	20%	0.6			
6	**Sustainability**	Potential for Continuity	4.2	60%	2.5	4.3	10%	0.43
		Project Design & Strategy	4.5	40%	1.8			
7	**Branding**	Visibility	4.6	100%	4.6	4.6	5%	0.23
Overall Project Score - Combined (SDLE and NRM)								**3.9**

Chapter 5
Recommendations

Chapter 5: Recommendations

1. Strengthening Water Management Infrastructure and Governance

- Prioritise the **maintenance and deepening of existing community ponds and check dams** to enhance water storage, particularly in villages facing seasonal water scarcity.
- Promote **solar-powered micro-irrigation systems** to reduce dependency on electric pumps and bring down recurring input costs for smallholder farmers.
- Establish **Water User Groups (WUGs)** with clearly defined roles and provide training in asset management to ensure regular maintenance of water conservation structures.
- Introduce a **Community-Based Maintenance Fund** with contributions from local institutions and CSR partners to ensure the long-term functionality of water assets.

2. Enhancing Input Support and Promoting Climate-Resilient Agriculture

- Improve the **distribution of quality seeds and saplings**, focusing on **high-yielding, drought-resistant varieties** suitable for Punjab's changing climatic patterns.
- Expand successful interventions such as **vermicomposting, azolla cultivation, and bio-fertiliser use** to reduce input costs and improve soil health.
- Further facilitation of **on-field demonstration plots and peer-led farmer training models** to promote widespread adoption of sustainable farming practices.

3. Livestock Management and Fodder Development

- Institutionalise **seasonal livestock health camps** for vaccination, deworming, and artificial insemination, ensuring improved livestock productivity.
- Establish **community fodder banks and promote high-nutrition fodder crops** such as Napier grass and Azolla to reduce feed shortages during lean seasons.
- Provide training on **livestock insurance schemes** to protect farmers against sudden financial losses from livestock mortality.

4. Skill Development and Livelihood Diversification

- Integrate **digital and financial literacy modules** into all SHG and livelihood training programmes to strengthen entrepreneurial capabilities.
- Provide **refresher training in bookkeeping, packaging, branding, and market linkages** to improve the sustainability of micro-enterprises such as flour mills, spice units, and tailoring centres.
- Facilitate exposure visits to **successful rural enterprises and cooperatives** to encourage innovation and practical learning among SHG members.

5. Infrastructure Management and Monitoring

- Develop a **digital tool bank management system** for transparent and efficient allocation of shared farming equipment.
- Form **village-level monitoring committees** comprising PRI members, SHG leaders, and WUG representatives to oversee the usage and maintenance of community assets.
- Introduce an **Annual Maintenance Grant (AMG) model** to support the upkeep of shared infrastructure assets like ponds, check dams, and solar pumps.

6. Improving Market Access and Institutional Convergence

- Facilitate the **linkage of SHGs and Farmer Producer Organisations (FPOs)** with platforms like **e-NAM** and local regulated mandis to ensure fair prices and reduce dependence on middlemen.
- Promote convergence with relevant government schemes such as **PM Formalisation of Micro Food Processing Enterprises (PM-FME)**, **NRLM**, and **PMKSY** to reinforce livelihood and infrastructure development.
- Encourage partnerships with financial institutions to provide **low-interest working capital loans** and **insurance coverage** for SHG-run enterprises and individual entrepreneurs.

Case Studies

Case Stories

Reviving Livelihoods Through Community Livestock Support – Natt Village

Beneficiary: *Mandeep Kaur, 35, SHG Member, Natt Village*

Before the intervention, **Mandeep Kaur** struggled to support her family through seasonal agricultural work. The limited income barely covered household expenses, and unforeseen financial shocks frequently pushed the family into debt. With support from the programme, Mandeep received training on **livestock management** and was provided with a goat under the **livelihood enhancement initiative**.

Applying the knowledge gained from the training, she diversified her income by starting a small goat-rearing business. Today, she owns **four goats** and has begun earning a steady income through the sale of milk and young goats.

"This support changed my life. Now, I don't have to worry about everyday expenses. My children are attending school regularly, and I have even started saving a small amount every month," says **Mandeep Kaur** with pride.

Her success has inspired other women in the village to adopt similar livelihood models, demonstrating the programme's ripple effect in creating sustainable income streams for women.

Water Security Through Community Action – Sailbrah Village

Beneficiary: *Baljeet Singh, 54, Panchayat Member, Sailbrah Village*

Sailbrah village had long struggled with water scarcity, making it difficult for farmers to maintain regular crop cycles. Recognising this challenge, the programme facilitated the **construction of a community pond** and provided additional support for water conservation initiatives.

Under the leadership of **Baljeet Singh**, a **Water User Group (WUG)** was formed to oversee the maintenance and equitable distribution of water resources. The pond now supplies water for both irrigation and livestock during dry spells, directly benefiting over **50 farming families**.

"For the first time in years, we don't have to worry about our crops drying up before harvest. The pond has brought new hope to our community," shares **Baljeet Singh**.

The successful management of the water resource has become a model for neighbouring villages, showcasing the power of community-led governance in ensuring the sustainability of shared assets.

Empowering Rural Enterprises Through SHGs – Burj Sema Village

Beneficiary: *Amrit Kaur, 38, SHG Leader, Burj Sema Village*

Amrit Kaur led a group of women in **Burj Sema village** who formed a Self-Help Group (SHG) under the programme. Initially, the group focused on small savings and internal lending but struggled to expand their economic activities. Through the programme's support, they received training in **financial literacy, product marketing, and enterprise management**.

The SHG started a **flour milling unit**, which has since become a profitable venture. By leveraging their new skills, the women were able to secure a consistent customer base and manage the enterprise professionally.

"Earlier, we depended on the men in our families for everything. Now, we contribute equally. Running this business has given us confidence and financial independence," says **Amrit Kaur**.

Today, the SHG not only manages the flour mill successfully but also mentors other women's groups in starting their own enterprises, creating a positive cycle of empowerment and economic resilience.