HDFC BANK PARIVARTAN
A step towards progress

Impact Practice
by CSRBOX

Impact Assessment Report
Holistic Rural Development project (HRDP)

Project Code: P0384

Table of Content

Abbreviation

Abbreviation	Full-form
FGD	Focus Group Discussion
GE	Group Enterprise
IDDP	Integrated Dairy Development Project
IDI	In-depth Interview
KII	Key Informant Interview
ME	Micro enterprise
NADCP	National Animal Disease Control Programme
NRM	Natural Resource Management
PKVY	Paramparagat Krishi Vikas Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
SDG	Sustainable Development Goals
SHG	Self-Help Group
SDLE	Skill Development and Livelihood Enhancement

Chapter 1

Overview of Project

Chapter 1: Project Background and Overview

This section provides an overview of the funding organisation, the programme objectives and the interventions.

1.1 About HDFC Bank

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.

1.2 About the Project

The project targets sustainable agriculture and livelihood enhancement in Chhota Udepur, a tribal district in Gujarat facing persistent water scarcity. Studies highlight critical gaps—one on drinking water provisioning across 48 tribal talukas reveals infrastructure and maintenance issues limiting access, including in Chhota Udepur. Another study, focusing on summer groundnut cultivation in the Sukhi Command Area, underscores how improved irrigation has supported crop diversification and boosted income and food security for tribal farmers. These findings reinforce the value of water-focused interventions in driving socio-economic upliftment in the region.

The project implemented by HDFC in partnership with the NGO has addressed these issues to improve the water level in these villages through construction of check-dam, farm fond, use of drip irrigation, rain water harvesting, etc. In addition, the project catered to livelihood issues in the villages by imparting training and skill development to Self-Help groups for enterprise development. The project extends the training and knowledge to farmers with respect to sustainable agricultural practices, resulting in enhanced crop production and better income.

1.3 Geography of the Study

The project is conducted in the Chhota Udepur and Pavi Jetpur blocks in Gujarat. The total number of villages covered under this project is 48 villages, out of which 14 villages have been sampled during the data collection.

The 14 villages are: Achhala, Ambala, Baroj, Dungarbhint, Harvant, Simal Faliya, Tejgadh, Vachalibhint, Vanar, Vijol, Zoz, Kadval, Ratanpur, and Sajva.

1.4 Alignment with Schedule VII

The HDFC Bank Project- P0384 aligns with Schedule VII of the Companies Act (2013) under the following sub-sections:

Schedule VII	Alignment
Eradicating hunger, poverty and malnutrition [promoting health care including preventive health] and sanitation 3 [Including contribution to the Swatch Bharat Kosh set-up by the Central Government for the promotion of sanitation] and making available safe drinking water	The project provides training and resources to farmers and households regarding sustainable agriculture practices for better cultivation, resulting in increased food security and nutrition.
Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects	The project imparts skill development training to Self-Help groups for entrepreneurship development and livelihood opportunities.
Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;	The project facilitated the formation and revival of SHGs through resource support, training, and exposure visits, leading to women's empowerment. This has enabled women to generate income, contribute to household expenses, and participate actively in decision-making.
Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water 4 [including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga]	The project also caters to natural resource management through sustainable agriculture practices and water conservation methods. The training is imparted to farmers to ensure the natural resources are maintained well.

Table 1: Alignment with Schedule VII

1.5 Alignment with Sustainable Development Goals

Sustainable Development Goals	SDG Target	Alignment
No Poverty 	End poverty in all its forms everywhere	The project strengthens community-driven initiatives, fostering economic independence and resilience among marginalised groups through SHG formation, farmer training, etc.
Zero Hunger 	End hunger, achieve food security and improved nutrition and promote sustainable agriculture.	Through activities like Kitchen Garden and sustainable agriculture practices, dairy practices promote food security, increase local food production, and reduce malnutrition.

Sustainable Development Goals	SDG Target	Alignment
Good Health and Well-Being 	Ensure healthy lives and promote well-being for all at all ages.	Through water conservation practices, reduction in water-borne diseases will result in good health.
Gender Equality 	Achieve gender equality and empower all women and girls	Capacity building and micro-enterprise initiatives are supporting the empowerment of women in rural areas
Clean Water and Sanitation 	Ensure the availability and sustainable management of water and sanitation for all.	The projects include activities like desiltation, check dams, and drip irrigation directly improve water management and provide clean drinking water.
Decent Work and Economic Growth 	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.	Formation/revival of SHGs and micro-enterprises provide economic opportunities, improving livelihoods.
Industry, Innovation, and Infrastructure 	Build resilient infrastructure, promote Inclusive and sustainable industrialisation and foster innovation.	The project promotes the establishment of small Businesses and micro-enterprises, which can drive innovation and infrastructure development.
Responsible consumption and production 	Ensure sustainable consumption and production patterns.	Training and awareness related to organic farming, using bio-fertilisers results in less reliance on chemical fertilisers, supporting environmentally-friendly farming practices.
Climate Change and Action 	Take urgent action to combat climate change and its impacts.	Water management initiatives and organic farming contribute to climate change mitigation and adaptation strategies.
Life on Land 	Protect, and restore sustainable use of terrestrial ecosystems, forests, combat desertification, reverse land degradation and halt biodiversity loss.	The project promotes activities like dam construction, prevention of soil erosion, etc, which improve soil moisture levels and support biodiversity in surrounding areas.

Table 2: Alignment with Sustainable Development Goals

1.6 Alignment with State and National Priorities

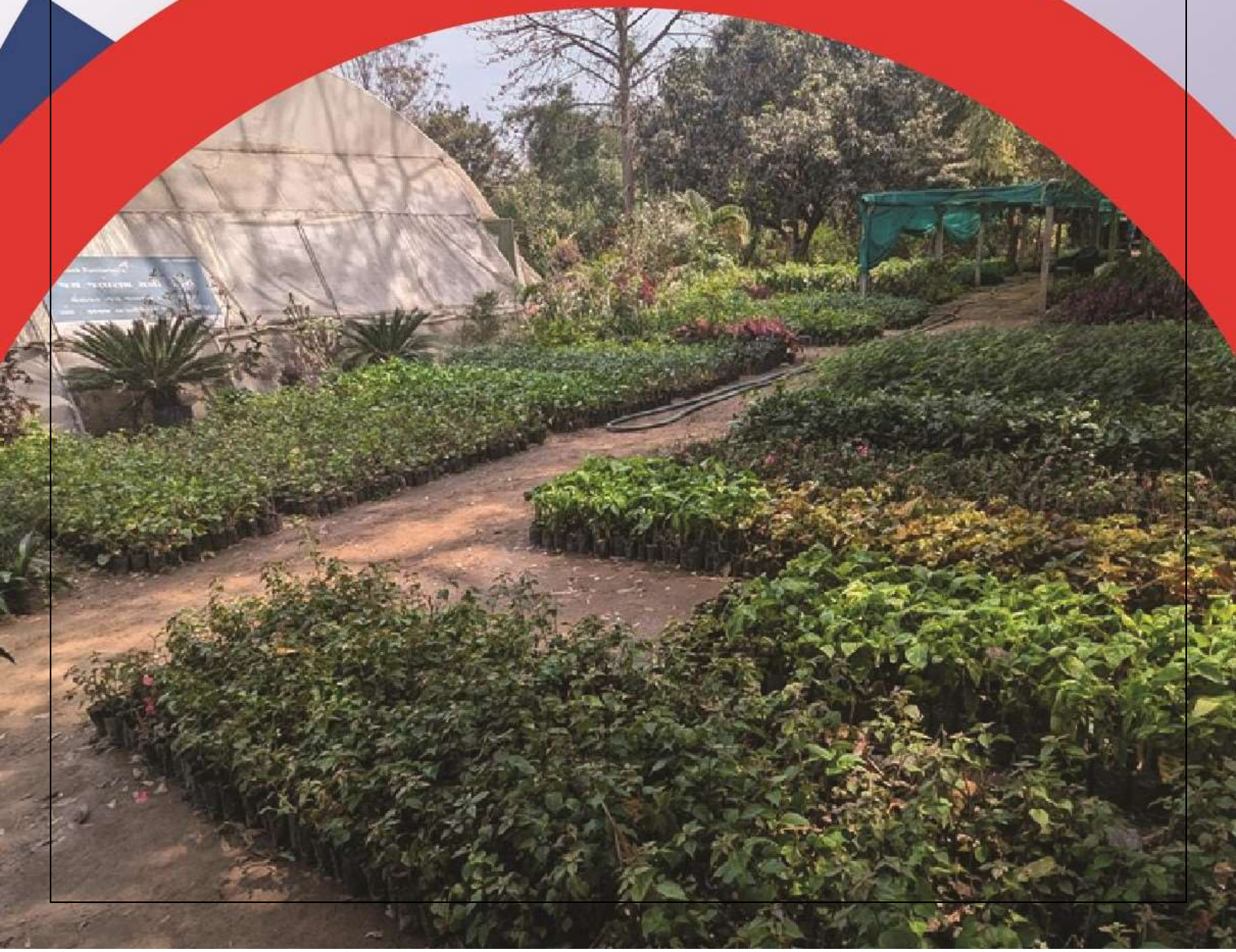
Name of the schemes	Scheme details	Alignment
HRT.5 Establishment of Kitchen Garden and Canning Centre	It is a Gujarat state-specific scheme. Women trainees are provided stipends under this scheme with the intention of creating awareness to preserve horticultural produce for a long period of time.	The project involves the training of individual households towards kitchen gardens for better food security, and nutrition through organic means.
National Animal Disease Control Programme (NADCP)	The aim is to reduce Foot and Mouth Disease and Brucellosis by 2025 with vaccination and its eventual eradication by 2030.	Vaccination has been provided to a large number of animals free of cost under this project to protect their animals from diseases, resulting in improved well-being, and better dairy production.
Integrated Dairy Development Project (IDDP)	The project aims at making dairy a viable full-time activity.	The project provides sheds, dairy utensils, and fodder for improved dairy production and earning livelihood.
National Rural Development Mission	The objective is to empower women by organising women from poor households in rural areas and imparting skills training to them through various livelihood activities.	The project provides training to women for entrepreneurship purposes for income generation.
National Mission for Sustainable Agriculture-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.	The project focuses on improving soil quality through soil testing, reducing erosion, conserving water, and sustainable agriculture practices like organic farming, use of bio-fertilisers, etc.
Paramparagat Krishi Vikas Yojana (PKVY)	Aims at supporting and promoting organic farming, in turn resulting in the improvement of soil health	The project promotes the use of organic farming, desiltation, etc, to improve soil health and increase crop production.
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).	The project provides assistance as well as training on how to use a Drip/Sprinkler irrigation system for using water efficiently.

Name of the schemes	Scheme details	Alignment
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.	Soil testing is conducted under this project to improve soil health.
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.	The project promotes water conservation practices through the construction/repair of check dams, which also reduce soil erosion, benefitting a large number of farmers.
Jal Shakti Abhiyan: Catch the Rain	The initiative aimed to build rainwater harvesting structures for water conservation in water-scarce regions.	Training on rain-water harvesting has been given to the community members for water conservation.

Table 3: Alignment with National Priorities

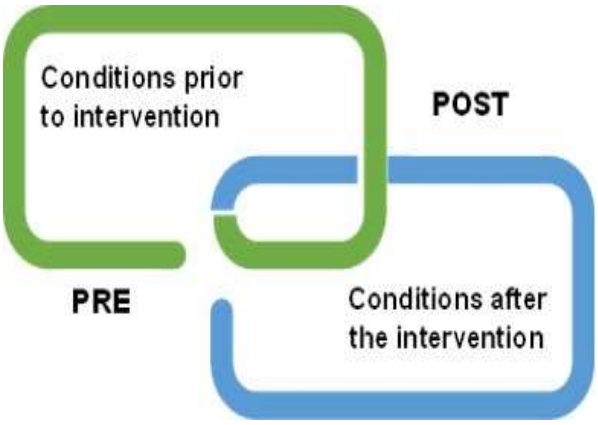
Chapter 2

Impact Assessment Design and Approach



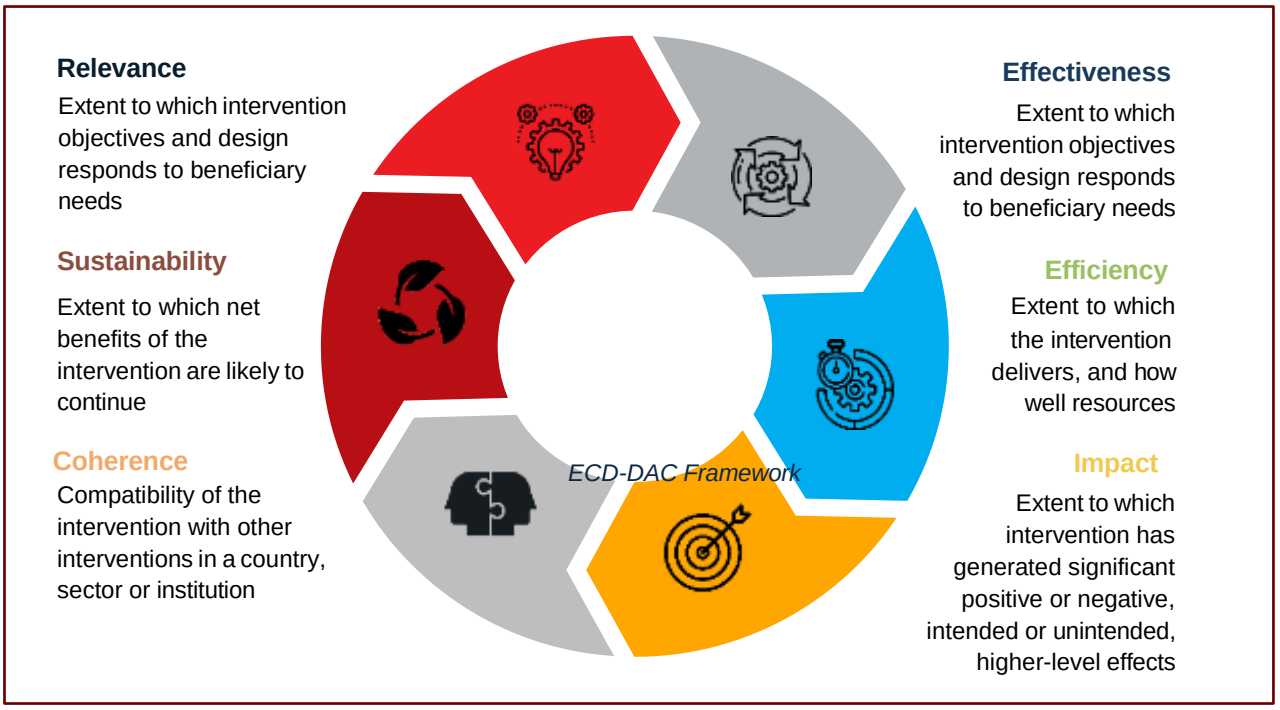
2.1 Evaluation approach, methodology and framework

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.



2.2 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. 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 organisations 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, Farmers, Self-Help Group	Survey (SurveyCTO)	433
2.	Natural Resource Management (NRM)	Community, Farmers, Self-Help Group	Survey (SurveyCTO)	36
Total				469

Table 4: Quantitative Sampling

2.3.1. Qualitative Sampling Plan

In alignment with the study, **9 In-Depth Interviews (IDIs) and Key Informant Interviews (KIIs)** and **12 Focused Group discussion were conducted** with diverse stakeholders, in 14 villages located in Chhota Udepur and Pavi Jetpur district.

Qualitative Stakeholders			
Sl. No.	**Stakeholder**	**Mode of Data Collection**	**Total No. of Interactions**
1.	Farmers	FGD	3
2.	Self-Help Group (SHG)	FGD	6
3.	Community members	FGD	1
4.	Farmers	IDI	3
5.	Implementing agency	KII	2
6.	Panchayat members	IDI	2
7.	Federation members	IDI	2
Total			**19**

Table 5: Qualitative Sampling

2.4 Theory of Change

Activity	Output	Outcome	Impact
Input Use and Training (provided high-quality seeds/saplings, farm tools, soil tests, irrigation methods)	Farmers receive improved seeds, tools, soil health reports, and irrigation support.	Increased adoption of better farming practices, leading to higher productivity and resource efficiency	Enhanced crop yield, improved food security, and increased farmer income
Infrastructure Development (constructed dams, farm ponds, community ponds for water conservation)	Increased availability of water storage and irrigation facilities	Improved water access for farming, reducing dependency on rainfall	Sustainable water supply, increased agricultural resilience, and long-term livelihood security
Technology Development (training on efficient water use, drip irrigation, farm techniques, exposure visits, rainwater harvesting)	Farmers trained in advanced agricultural methods and water conservation	Better water management, reduced wastage, and adoption of climate-resilient farming practices	Enhanced agricultural sustainability, higher productivity, and improved adaptation to climate change
Capacity Building (training on organic & modern farming techniques, SHG revival/formation)	Farmers and SHG members trained in organic farming and modern techniques	Adoption of sustainable farming, improved SHG participation, and collective decision-making	Strengthened community-led agricultural development and long-term economic resilience
Skill Development (vocational skills and training for SHG members to start enterprises)	SHG members acquire skills in income-generating activities	Increased entrepreneurship, self-employment, and alternative income sources	Improved economic stability, women's empowerment, and diversified rural livelihoods

Table 6: Theory of Change

2.5 Challenges

- The data collection period coincided with the peak farming season in the community. Consequently, most beneficiaries would leave early in the morning for their respective farms, which are located outside the village. Their unavailability posed challenges in achieving the qualitative data targets, particularly in conducting Focus Group Discussions (FGDs). Despite this, all stakeholders directly or indirectly associated with the project were engaged, to capture a holistic range of perspectives.
- The project concluded in 2023 due to certain challenges with the implementing NGO, while the impact study was conducted in 2025. This time gap made it difficult for many

beneficiaries to recall specific activities carried out under the project, thereby prolonging the data collection process as more time was spent identifying individuals with clearer memories of the interventions.

- Additionally, the absence of on-ground support from the NGO further delayed the process. To mitigate this, a snowball sampling technique was adopted to locate and reach out to beneficiaries.
- Another major constraint was the non-availability of several beneficiaries during the data collection phase, as many had either gone to their farms or migrated temporarily to nearby villages for agricultural labour. This made it particularly challenging to ensure balanced representation across both the NRM (Natural Resource Management) and SDLE (Skill Development and Livelihood Enhancement) components of the project.

2.6 Ethical Consideration

- As a part of the qualitative and quantitative data collection process, the team members adhered to basic ethical protocols by obtaining respondent consent before collecting their responses. The respondents were also informed of the purpose of the study, data collection outcomes, and how their testimonials would be captured in this scenario.
- The data collection process involved tools that collected personal information that could affect one's sentiments if not presented sensitively. To ensure such scenarios didn't come into action, the team conducted a sensitisation session for the enumerators and other team members involved on how to proceed with the data collection process.
- Respondents were also assured of personal information confidentiality, and that the data would be used for research purposes only.
- The consent of the beneficiaries was taken before clicking their photographs, or during the interaction process. The respondents were also informed that the photos could be used in the Impact Assessment report, which might be available in the public domain.

Chapter 3

Findings of the Impact Assessment - Skill Development and Livelihood Enhancement

Chapter 3. Skill Development and Livelihood Enhancement

Skill Development and Livelihood Enhancement (SDLE) encompasses initiatives focused on capacity building, revitalising and establishing Self-Help Groups (SHGs), equipping farmers with sustainable agricultural techniques to improve crop yields, and promoting entrepreneurship opportunities

Beneficiary type- Individual Farmer.

3.1 Profile of the Beneficiaries

The majority of respondents belong to the 41–50 age group, followed by those aged 31–40. With 66% of participants falling within the 31–50 age range, the project's skill enhancement and financial stability interventions are well-aligned to support beneficiaries in improving their socio-economic conditions.

The beneficiary distribution consists of 55% males and 45% females, indicating a fairly balanced gender representation. This highlights the project's inclusivity and accessibility to individuals across genders.

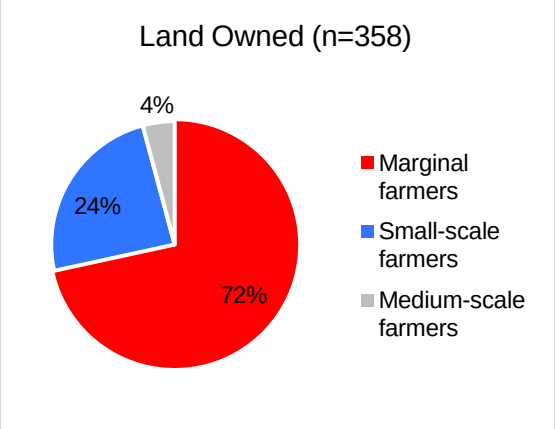
A substantial portion of participants is illiterate, while few have received education up to the 9th grade or below, indicating that the majority have limited formal education. Only a small fraction has pursued higher education. Given this educational landscape, the project places a strong emphasis on skill development and vocational training, ensuring a meaningful impact by fostering both social and economic growth.

3.1.1 Primary and Secondary Occupation of the Beneficiaries

Agriculture is the primary occupation of beneficiaries, followed by livestock rearing. Since agriculture remains the main source of income, the adoption of sustainable farming practices is essential for improving productivity and increasing earnings.

Furthermore, beneficiary interactions across all 14 villages highlight the challenge of limited water availability. Consequently, implementing effective water conservation practices is crucial to sustaining agricultural growth and ensuring long-term resilience. This project is designed to address these pressing needs, leading to improved socio-economic conditions for the community.

3.1.2 Land Owned by the Beneficiaries



Total land owned in acre	Marginal farmers (less than 2.5 acres)	Small-scale farmers (2.5-5 acres)	Medium-scale farmers (more than 5 acres)
Land Owned	335	330	307
Land Cultivated	354	337	287
Land Irrigated	100	91	76

Figure 2: Land Owned by the Beneficiaries

Marginal farmers make up 72% of the total beneficiaries, each owning less than 2.5 acres of land. This indicates a heavy reliance on subsistence farming rather than market-based sales. Additionally, they depend on seasonal farming, farm labour, and other non-agricultural income sources for their livelihood. Of the total 335 acres owned by marginal farmers, 307 acres are irrigated using artificial water supply. However, small landholdings can result in low productivity unless supported by efficient irrigation, high-yield crops, and advanced farming techniques. This project addresses these challenges by implementing capacity-building programmes on organic farming and efficient irrigation methods such as drip and sprinkler system

3.1.3 Primary and Secondary Annual Income

The majority of the beneficiaries earn ₹1,00,000 or less annually, reflecting widespread low-income levels, largely due to marginal farming. Even with secondary income sources, their financial situation remains similar. Most households face financial constraints, emphasising the need for income-generating activities such as micro-entrepreneurship, vocational training, and enhanced agricultural productivity. This project aims to address these challenges and improve farmers' economic well-being.

3.2 Relevance

3.2.1 Input Use and its Training

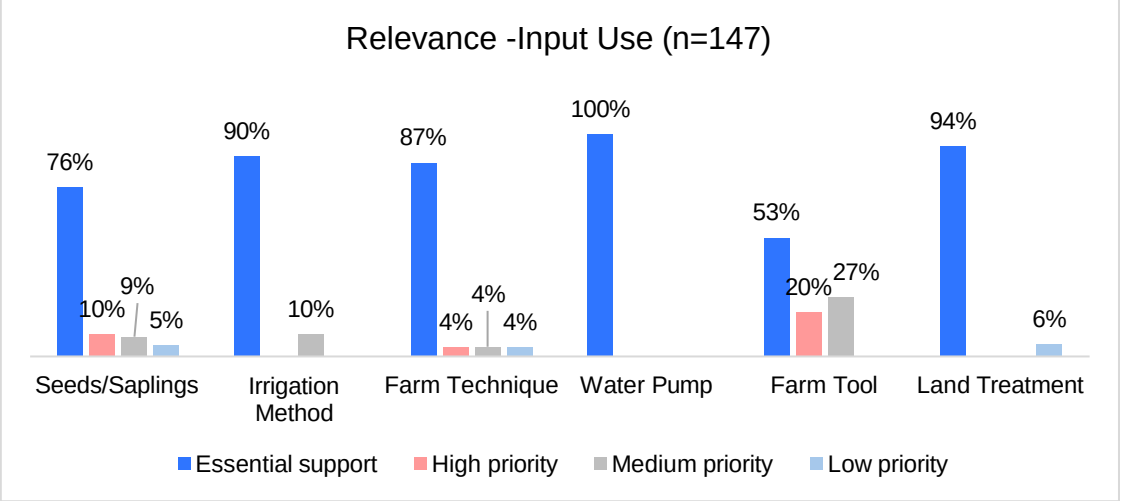


Figure 3: Relevance-Input Use and its Training

The majority of beneficiaries identify Water Pumps (100%), Land Treatment (94%), Irrigation Methods (90%), and Farm Techniques (87%) as essential support areas, underscoring the urgent need for interventions in water access, land improvement, and modern farming techniques to enhance productivity. Additionally, 76% consider seeds and saplings crucial, reflecting a dependence on improved crop varieties for higher yields.

Given the small landholdings, support in soil testing, biofertilisers, and farming equipment can help reduce costs while improving crop output. Moreover, with 91% of the total farmland under irrigation, efficient water management solutions such as drip irrigation, sprinklers, and water pumps are vital for sustaining agricultural productivity.

> *"Water gets dry in summer so farming is difficult. But after using drip, the water used is less so we can continue farming for a longer time."*
>
> - *Drip Beneficiary, Lalji Bhai*

3.2.2 Infrastructure Development

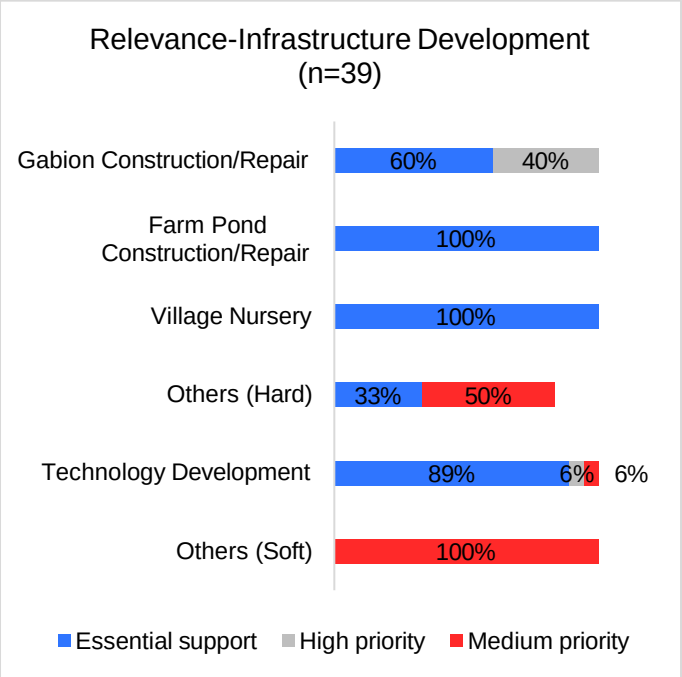


Figure 4: Relevance-Infrastructure Development

All beneficiaries identified farm pond construction/repair and village nurseries as essential, underscoring the need for water conservation and sustainable agriculture. Additionally, 60% view gabion construction as crucial, and 40% as high priority, due to its role in preventing soil erosion and water runoff.

A strong 89% stressed the need for technology development, with smaller percentages highlighting drip irrigation and training in nursery management and soil assessment. This highlights the importance of combining hard infrastructure with soft support like capacity-building and technical training for holistic agricultural growth

3.2.3 Capacity Building

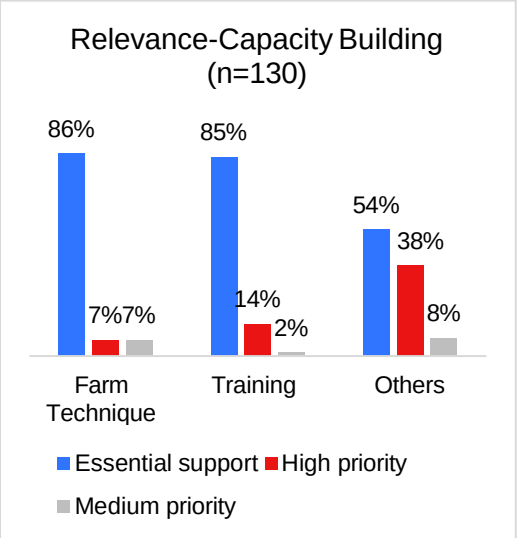


Figure 5: Relevance-Capacity Building

Farm techniques are deemed essential by 86% of beneficiaries, emphasizing the need for crop diversification and better agricultural practices. While only 7% rank them as a high or medium priority, the overall demand points to the importance of hands-on training through exposure visits, field schools, and demo plots—recognized as essential by 85%.

Additionally, 14% prioritise structured training, while 54% seek specific support in chicken rearing, kitchen gardening, and soil health—indicating a strong need for practical, skill-based interventions to boost productivity.

Based on the needs, we formed three new Sakhi Mandals. Initially, we had two groups and provided them with training on how to start an enterprise. Building on that foundation, we then focused on agriculture, including the preparation of organic fertilizers and exposure visits. Additionally, we conducted training on livestock care and breeding practices.

-Deepak Bhai, CRP (Care India)

3.2.4 Livestock Management

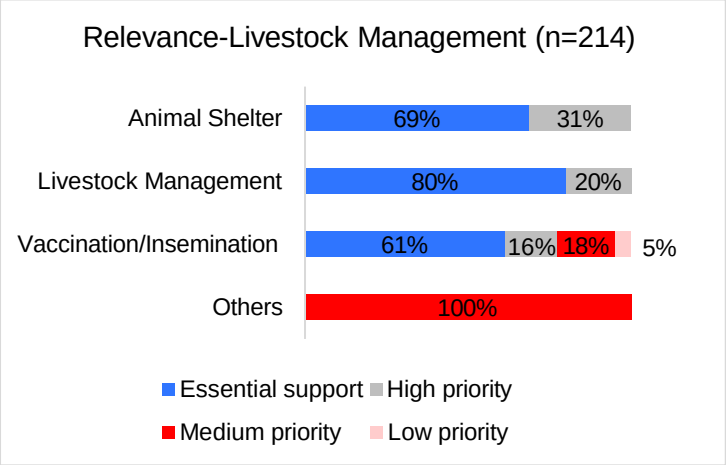


Figure 6: Relevance- Livestock Management

Livestock and dairy serve as primary or secondary livelihoods for most beneficiaries, making targeted support essential. Poor fodder and livestock health limit income, increasing the demand for interventions. Many see animal shelters, livestock management, vaccination, and insemination services as vital for improving animal health, boosting dairy yield, and enhancing household income.

3.2.5 Sufficiency- Input Use and its Training

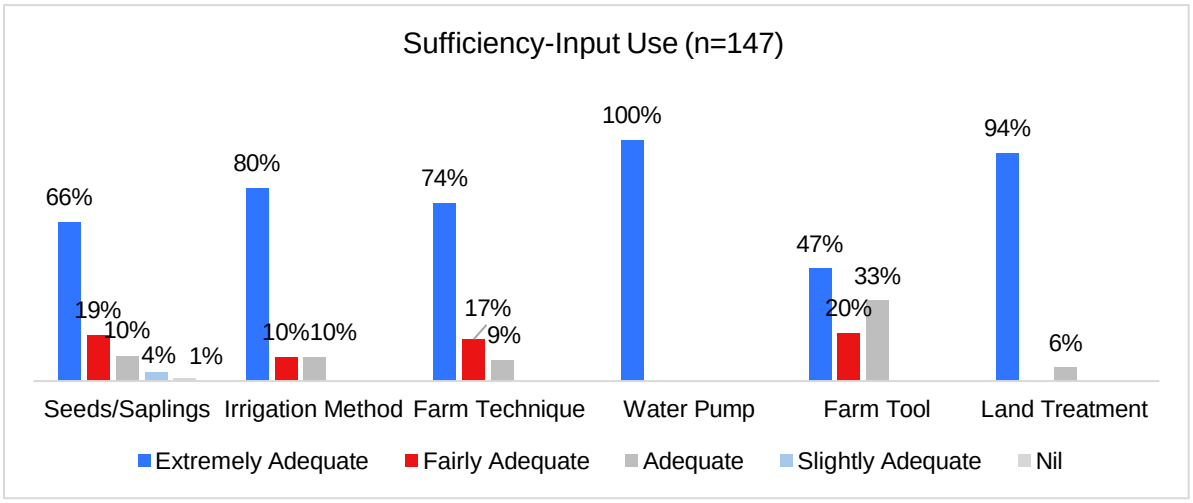
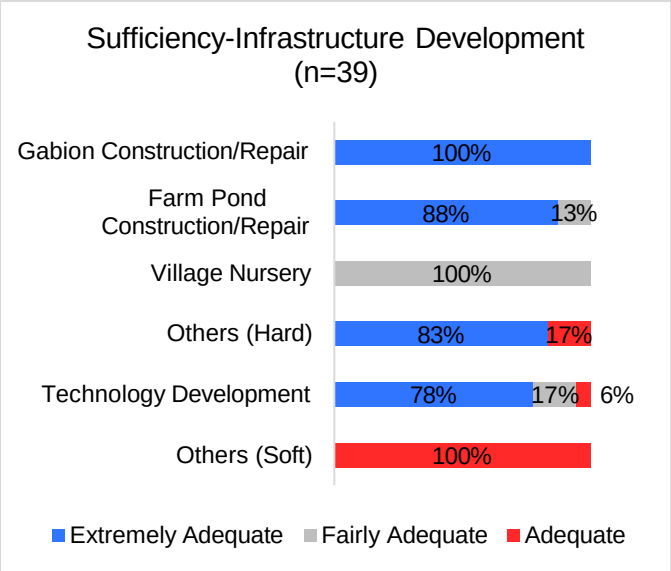


Figure 7: Sufficiency-Input Use and its Training

Most beneficiaries rated the interventions as "extremely adequate" in meeting their needs. Water pumps (100%), land treatment (94%), irrigation methods (80%), and farm techniques (74%) were highly effective. Seeds/saplings received a lower adequacy rating (66%) due to their one-time provision for kitchen gardens. Water pumps, land treatment, and drip irrigation have significantly reduced water scarcity, allowing for year-round farming, improved yields, and more stable incomes.

Picture 1: Kitchen Garden

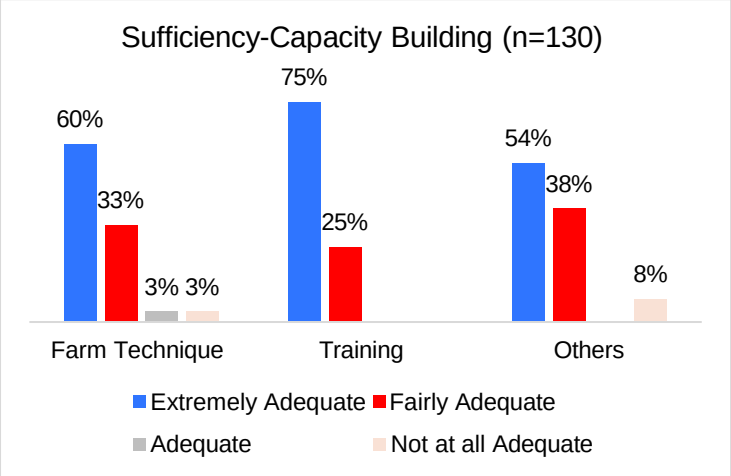
3.2.6 Infrastructure Development



Infrastructure advancements, such as gabion check dams and farm ponds, have effectively addressed water scarcity while enhancing water conservation, soil stability, and overall agricultural productivity. Key initiatives—including gabion and farm pond construction, village nurseries, and technology development—have been rated as highly adequate. Notably, **100%** of respondents found gabion construction and village nurseries sufficient, while the adequacy of farm pond construction and technology development varies slightly

Figure 8: Sufficiency-Infrastructure Development

3.2.7 Capacity building

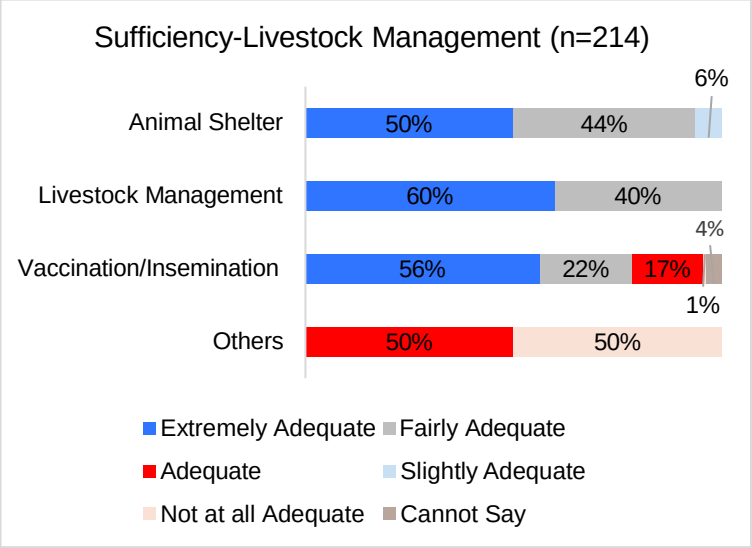


Farm techniques like crop diversification, bio-fertiliser use, organic farming, and exposure visits were largely seen as effective, reflecting strong skill-building outcomes. Activities like chicken rearing, soil testing, and kitchen gardening were also well-received. However, a few beneficiaries found soil testing inadequate due to missing information and lack of test reports.

Figure 9: Sufficiency-Capacity Building

Picture 2: Village Nursery

3.2.8 Livestock Management



Shelter support for livestock, including cow and goat sheds, has proven effective, with 50% of beneficiaries rating it as extremely adequate and 44% as fairly adequate. Similarly, livestock management interventions have been well-received, with 60% finding them extremely adequate and 40% fairly adequate. These efforts have significantly improved livestock well-being and dairy production.

Figure 10: Sufficiency-Livestock Management

Vaccination support was rated as extremely adequate by 56% of beneficiaries, fairly adequate by 22%, and adequate by 17%. However, 4% rated it as slightly adequate or lower, primarily due to the persistence of lumpy virus disease despite vaccination. This suggests potential gaps in service delivery or a lack of awareness and care among livestock owners

3.3 Efficiency

3.3.1 Input Use and its training

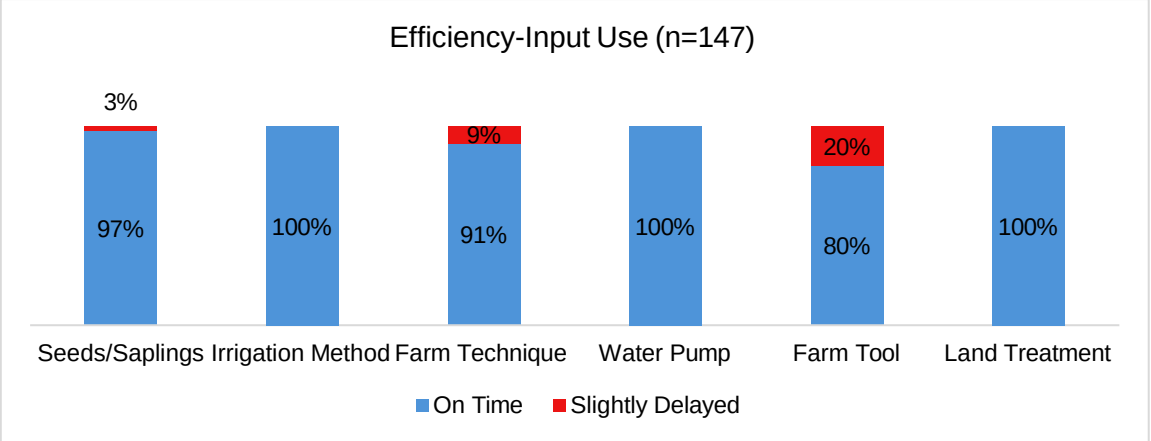
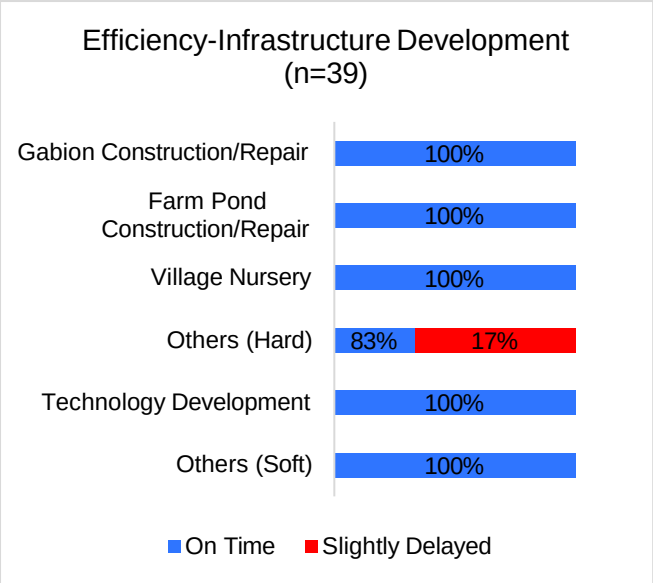


Figure 11: Efficiency-Input Use and its Training

All interventions were implemented in a timely and need-based manner, as reflected in the graph. This indicates that the support was provided at the right time, enabling farmers to benefit through improved crop yields, enhanced water conservation practices, and increased income.

> *"The quality of the seeds was really good to use for kitchen garden. Care India gave us 10 different types of seeds to grow vegetables. It helped us to improve our food security."*
>
> *-Kitchen Garden beneficiary, Deepsing bhai*

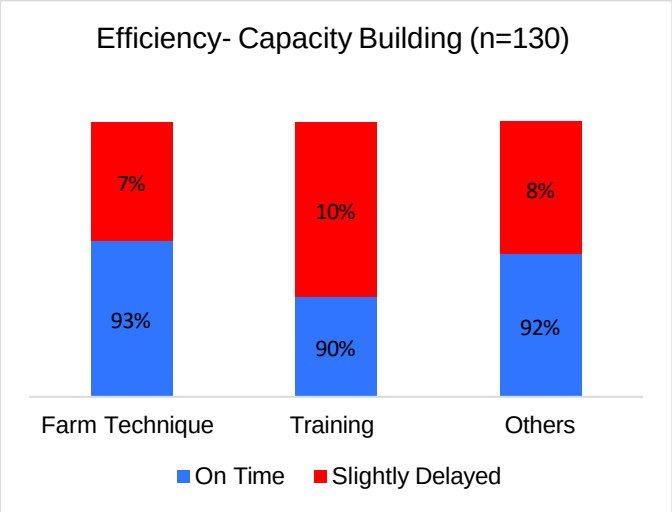
3.3.2 Infrastructure Development



Except for drip irrigation (categorised under Others – Hard), all interventions were delivered on time, ensuring that farmers received the support when it was most needed. Based on interactions with the farmers, the creation of alternate water sources such as gabion dams and farm ponds—beyond dependence on rainfall—enabled them to cultivate even during summer months. This contributed to higher income generation compared to non-implementation years. For 17% of farmers, the delay in drip irrigation installation was due to challenges related to remote and less accessible farmland.

Figure 12: Efficiency-Infrastructure Development

3.3.3 Capacity building



The graph highlights that capacity-building interventions were largely implemented in a timely manner, ensuring that farmers received crucial support when it was most needed. However, a small proportion of beneficiaries reported minor delays in receiving certain components—such as soil test reports, exposure visits, and select training sessions on crop diversification for optimal land and water use, aimed at enhancing agricultural productivity.

Figure 13: Efficiency-Capacity Building

The soil test report takes time as well, and it took time for the organisation to align the time schedule of the community members for the exposure visit. Therefore, a slight delay was reported by the beneficiaries.

3.3.4 Livestock Management

The majority of beneficiaries reported that interventions related to livestock management were delivered on time, as reflected in the graph. However, 6% mentioned minor delays due to the time required for constructing cow and goat sheds, primarily because of the larger area involved. Additionally, 20% of beneficiaries felt that the training on improving livestock well-being could have been conducted earlier to maximise its impact.

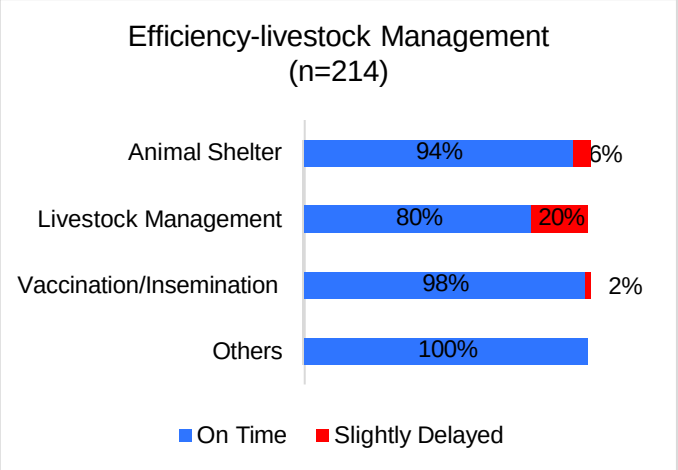
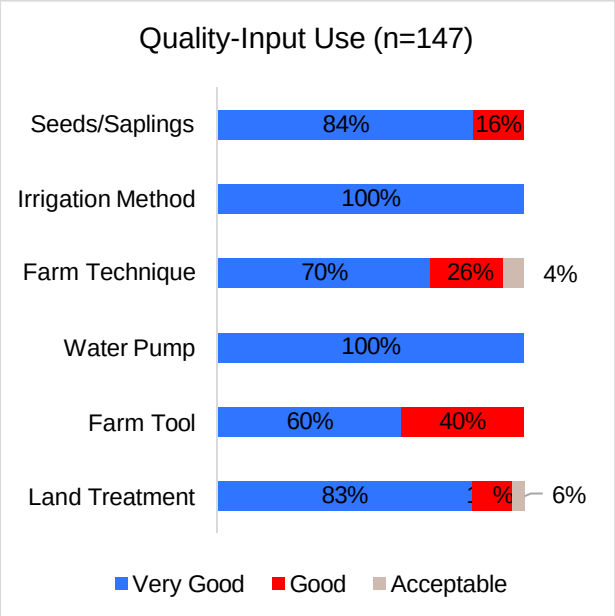


Figure 14: Efficiency-Livestock Management

Qualitative interactions with stakeholders reflect a high level of satisfaction regarding the timely interventions implemented following the needs assessment survey. This underscores the effectiveness of service delivery and the strong support provided by HDFC Bank Parivartan to the implementing organisation.

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

3.3.5 Quality - Input use and its training



The graph indicates that the quality of inputs and the accompanying training provided to farmers were largely rated as "Very Good," highlighting their effectiveness in improving agricultural productivity. Notably, irrigation methods and water pumps received a 100% "Very Good" rating, underscoring their reliability and critical role in promoting water conservation. These resources have enabled farmers to utilise water efficiently during non-rainy seasons, allowing for continued crop cultivation. As a result, income generation during the summer months—which was previously stagnant—has seen a significant increase following the intervention.

Figure 15: Quality-Input Use and its Training

Additionally, the farm techniques and tools provided were also rated highly, reflecting a strong level of satisfaction among farmers and a positive impact on overall farming outcomes.

3.3.6 Quality - Infrastructure Development

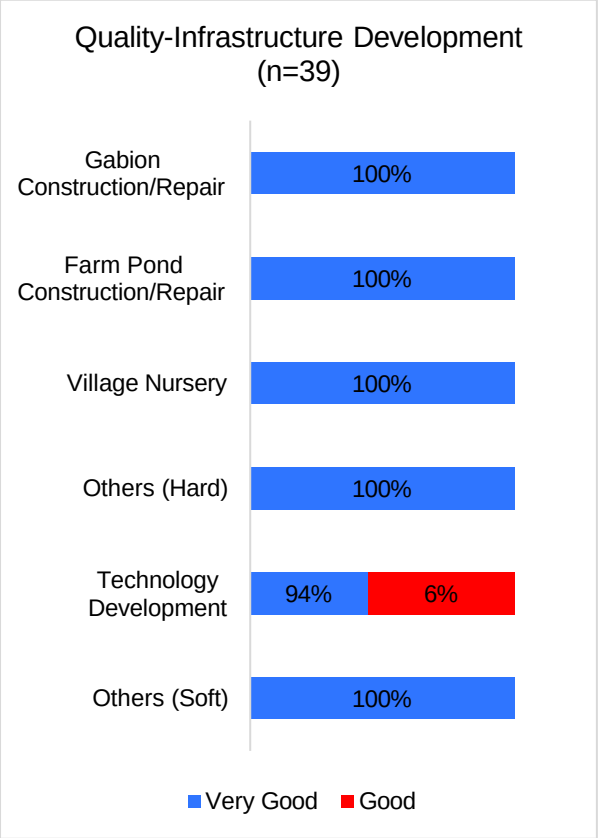


Figure 16: Quality-Infrastructure Development

Water scarcity remains one of the most pressing challenges faced by farmers in these villages. Due to limited financial resources, many are unable to afford borewells and must instead depend on farm labour during the non-rainy season, which yields minimal income—barely enough to meet their families' basic needs. However, with the construction of dams, farm ponds, and the installation of drip irrigation systems (Others-Hard), rainwater is now being effectively stored and utilised over extended periods. This has enabled farmers to cultivate even during dry seasons, leading to multiple income streams and a gradual improvement in their socio-economic conditions.

The quality of these interventions has been universally rated as "Very Good" by the beneficiaries, indicating not only their immediate impact but also their potential for long-term sustainability.

3.3.7 Quality – Capacity Building

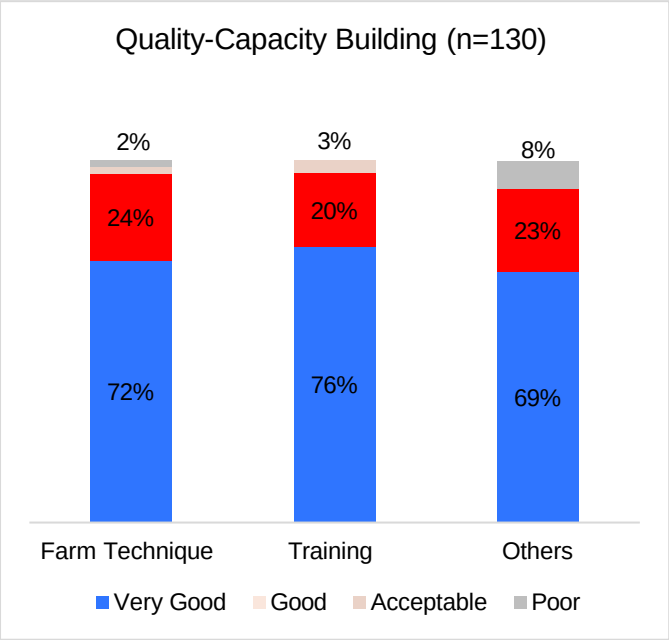
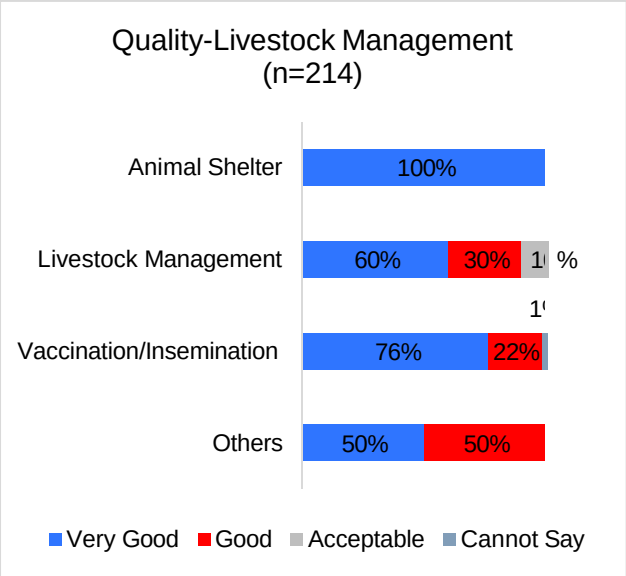


Figure 17: Quality- Capacity Building

The majority of beneficiaries expressed satisfaction with the quality of interventions related to improved farm techniques, exposure visits, and demonstration activities, all of which contributed to better crop yields. However, around 10% of beneficiaries rated the quality as poor. This dissatisfaction stemmed from a lack of follow-up support after receiving their soil test reports. While the testing was conducted, no guidance or intervention was provided on how to improve soil health based on the results. As a result, these farmers did not observe any significant improvement in crop production.

3.3.8 Quality- Livestock Management



The construction quality of cow and goat sheds has remained intact even after two years of implementation. As reflected in the graph, 100% of beneficiaries expressed satisfaction with the quality of the animal shelters. Similarly, most beneficiaries rated the quality of other livestock-related interventions as “Very Good” or “Good.” However, about 10% of beneficiaries reported limited improvement in dairy production, despite the provision of fat-increasing powder. This indicates a potential need for additional support or guidance to maximise the effectiveness of such supplements.

Figure 18: Quality-Livestock Management

3.4 Effectiveness

3.4.1 Current status- Input use and its training

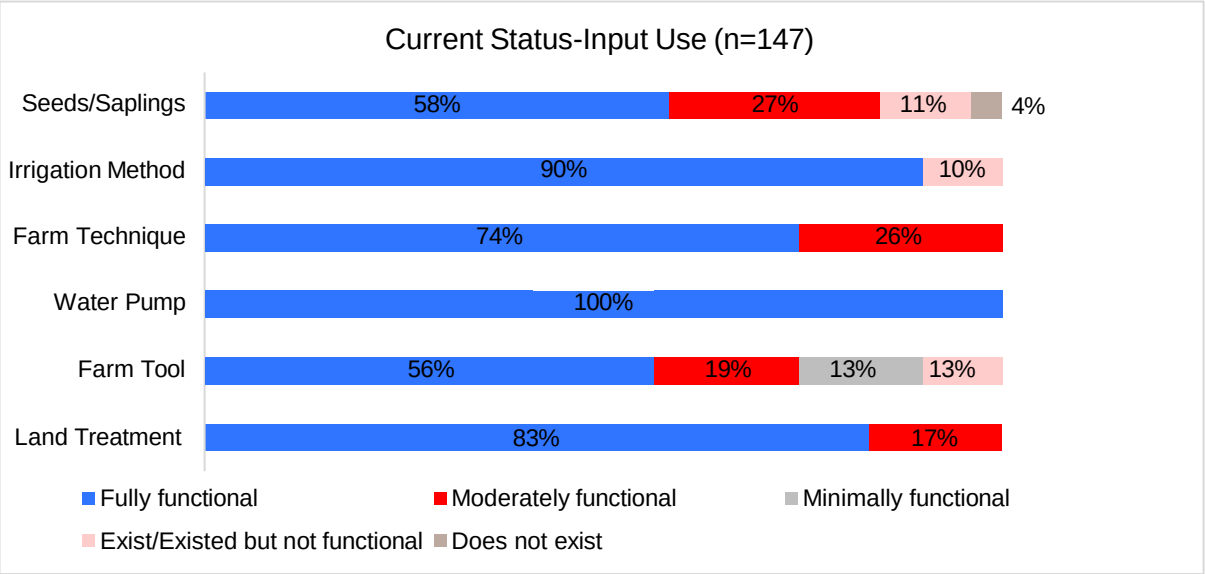


Figure 19: Current Status-Input Use and its Training

All the interventions are reported to be largely functional even at present, as shared by the beneficiaries. Seeds and farm tools have been primarily utilised for developing kitchen gardens aimed at enhancing household food security and nutrition. However, for 24% of the beneficiaries, the kitchen gardens are no longer functional due to the challenges in maintaining them. Women, who are often responsible for their upkeep, are already burdened with responsibilities such as working on farms, managing livestock, and undertaking farm labour to support household income. Since kitchen gardens do not directly contribute to income generation, they have been deprioritised and eventually discontinued by these women.

In the case of drip irrigation, 10% of beneficiaries reported non-functionality—primarily due to water shortages and damaged pipes. The financial inability to repair the system has further hindered its continued use, affecting water efficiency and crop sustainability.

3.4.2 Utilisation status – Input Use and its training

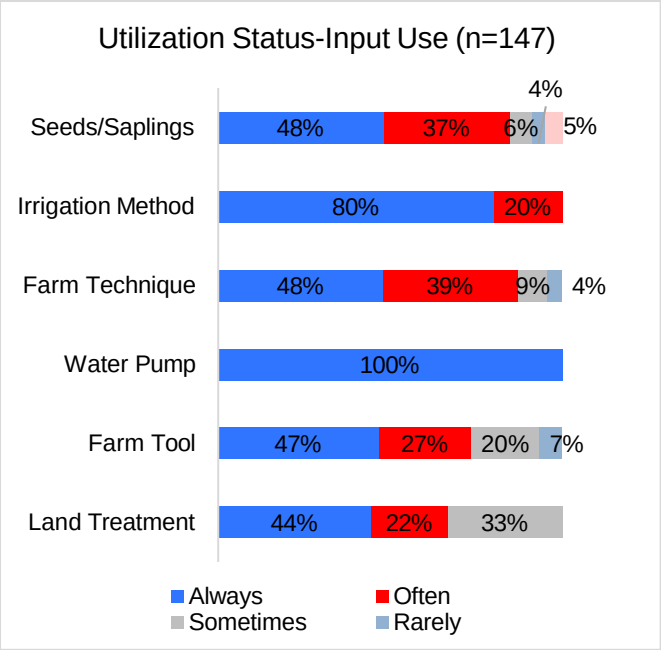


Figure 20: Utilization Status-Input Use and its Training

The utilisation of agricultural inputs shows varied adoption. Water pumps had the highest use, with 100% of farmers reporting "Always" usage, followed by irrigation methods with 80% always and 20% often using them—highlighting their key role in year-round farming.

In contrast, seeds/saplings and farm tools were used less frequently, often rarely or not at all. Land treatment practices like soil testing and biofertiliser application were used occasionally due to lack of follow-up and delayed visible results, limiting their use mainly to kitchen gardens.

3.4.3 Current Status – Infrastructure Development

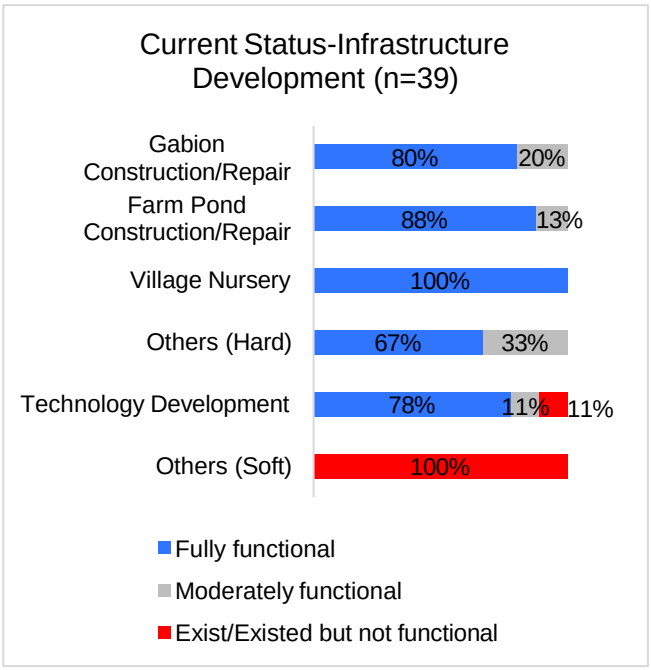
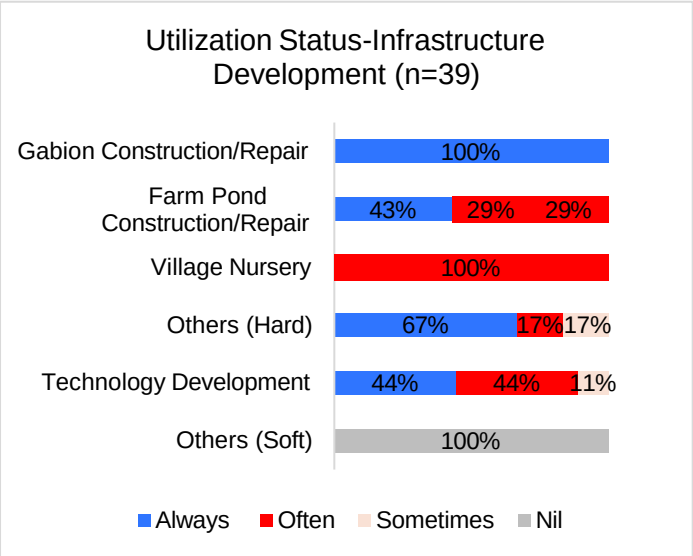


Figure 21: Current Status-Infrastructure Development

All infrastructure development interventions are reported to be either fully functional or moderately functional, reflecting their strong alignment with the needs of the community. These interventions have contributed to improved water access, soil stability, and agricultural productivity. In contrast, under technology development and other soft interventions, training was provided to promote organic farming practices—particularly through the adoption of kitchen gardens. However, due to the kitchen gardens becoming non-functional over time, the long-term impact of this training has been limited, indicating a gap in sustained implementation and follow-up support.

3.4.4 Utilisation status- Infrastructure Development

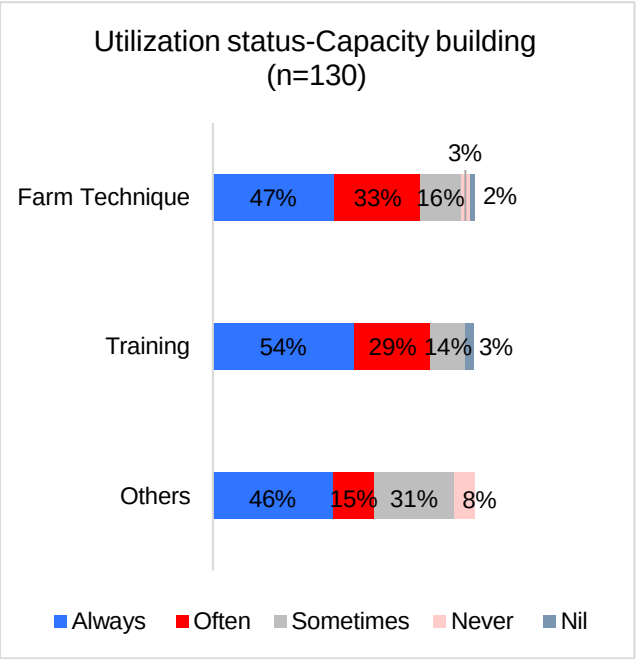


Gabion dams, farm ponds, drip irrigation systems, and village nurseries are among the most utilised interventions, supporting water conservation and year-round cultivation. The nursery initiative also offers a steady income source, showing its long-term potential.

In contrast, 'Others (Soft)' interventions like kitchen gardens saw low usage due to limited functionality and lack of follow-up. This underscores the need for continued support to sustain such initiatives.

Figure 22: Utilization Status-Infrastructure Development

3.4.5 Utilisation Status- Capacity Building

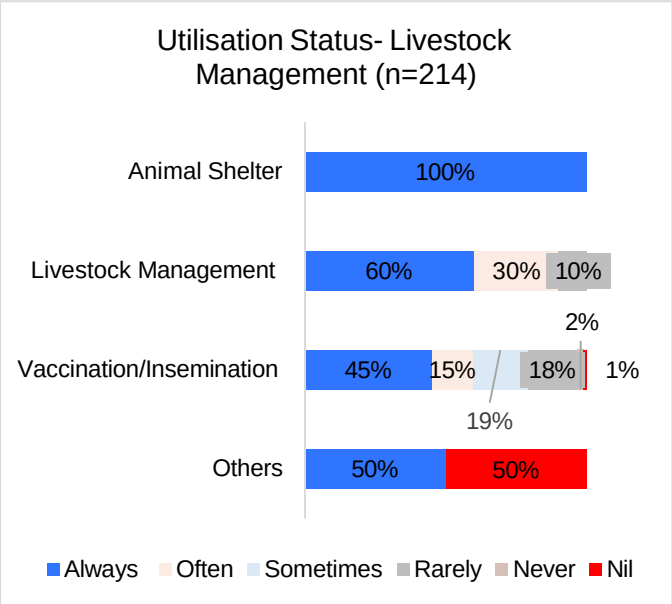


Farm Techniques, along with training on chicken rearing and kitchen gardening, are among the most actively utilised interventions, reflecting strong beneficiary engagement. However, 11% reported no utilisation of interventions such as organic fertilisers and soil testing. This is largely due to the belief that market-purchased fertilisers offer quicker, more visible results. Additionally, many beneficiaries never received their soil test reports, and without proper follow-up or guidance on soil improvement, the intervention failed to produce meaningful outcomes. This highlights the need for improved information dissemination and post-intervention support.

Figure 23: Utilization Status-Capacity Building

> *"The training was given to make organic fertilizers and its associated benefits. However, our farms are small and more agriculture production will take years so our income will be compromised; therefore, organic farming is not in use."*
>
> - *Farmers (Focused Group Discussion)*

3.4.6 Utilisation status- Livestock Management



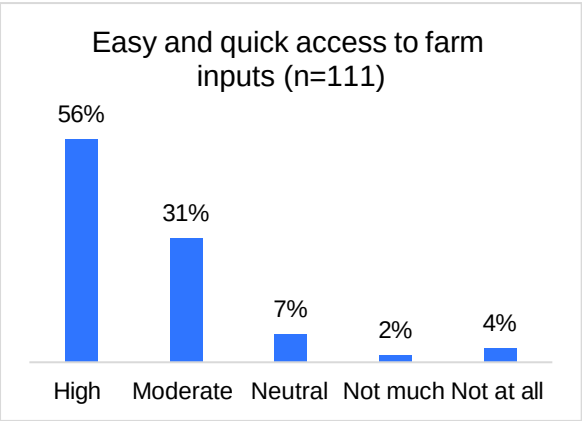
Animal shelters and training on livestock management are long-term interventions that can be repeatedly utilised to maximise their benefits. Beneficiaries have reported a high level of satisfaction with the quality of these interventions, indicating their sustained usefulness and impact.

On the other hand, vaccinations, provision of fodder, and fat-increase powder are largely one-time or short-term interventions. As a result, their utilisation rates are comparatively lower, although they still contribute to overall livestock health and productivity.

Figure 24: Utilization Status-Livestock Management

Picture 3: Cow and Goat Shed

3.4.7 Stakeholder Experience: Short-term changes (Input Use)



87% of the beneficiaries reported easy and quick access to farm inputs, primarily due to the presence of the Custom Hiring Centre (CHC) in the village and the availability of organic fertilisers. This indicates the success of these interventions in improving agricultural accessibility. As a result, farmers are likely to experience increased crop yields, greater awareness of sustainable agricultural practices, and a reduction in farming input costs.

Figure 25: Short-term Changes-Input Use and its Training

3.4.8 Short-term changes- Infrastructure Development

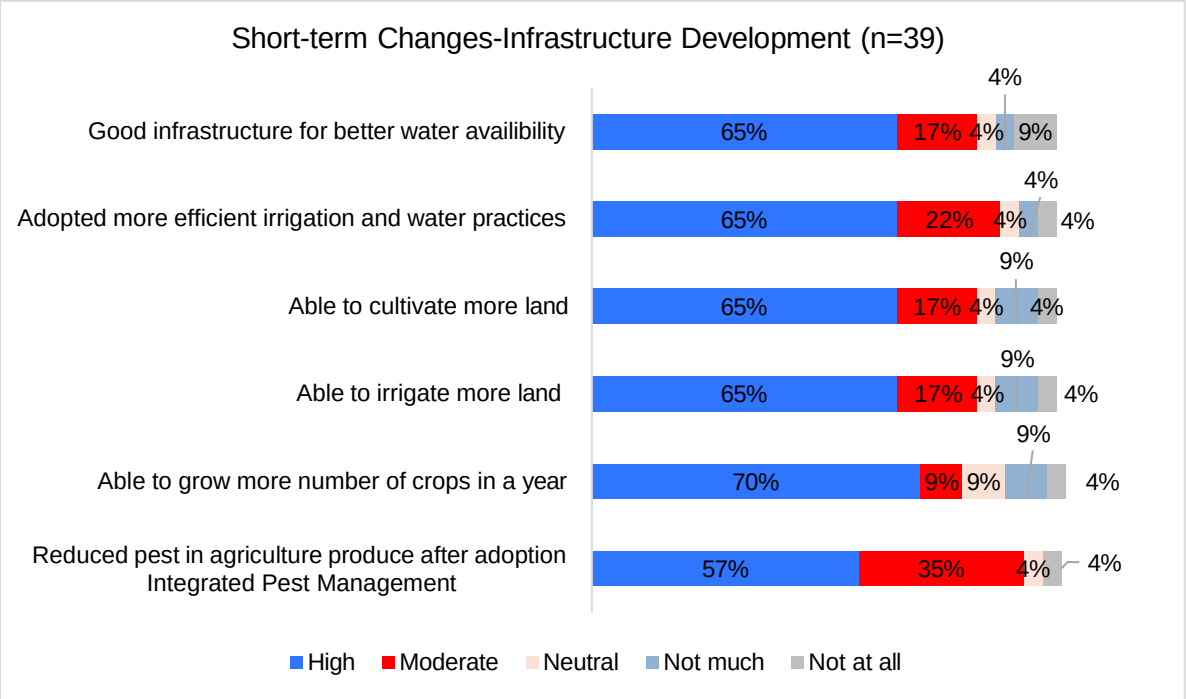
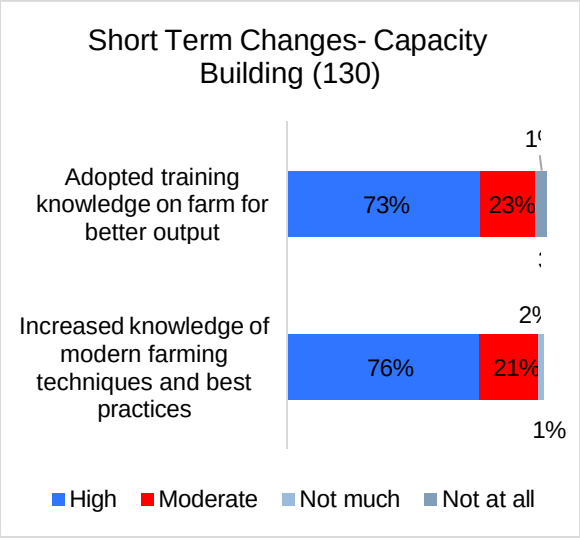


Figure 26: Short-term Changes-Infrastructure Development

The assessment of short-term changes from infrastructure development shows marked improvements in agriculture. About 65% of respondents reported better water availability and irrigation practices, with an equal percentage noting an increase in cultivable and irrigated land. Additionally, 70% of farmers grew more crops annually, indicating higher cropping intensity. Integrated Pest Management (IPM) led to reduced pest issues, with 57% seeing significant improvement and 35% reporting moderate benefits. Overall, these interventions have enhanced farm productivity, resource efficiency, and sustainability.

.3.4.9 Short-term changes- Capacity Building



A total of 76% of respondents reported a significant improvement in their understanding of modern farming techniques and best practices, while an additional 21% noted a moderate increase in knowledge. In parallel, 73% of participants actively applied the training received on their farms, leading to improved outcomes, with another 23% reporting moderate benefits from the application. These findings underscore the effectiveness of capacity-building and training interventions in strengthening agricultural skills and promoting practical application—ultimately contributing to increased productivity and farm efficiency.

Figure 27: Short-term Changes-Capacity Building

3.4.10 Short-term changes- Livestock Management

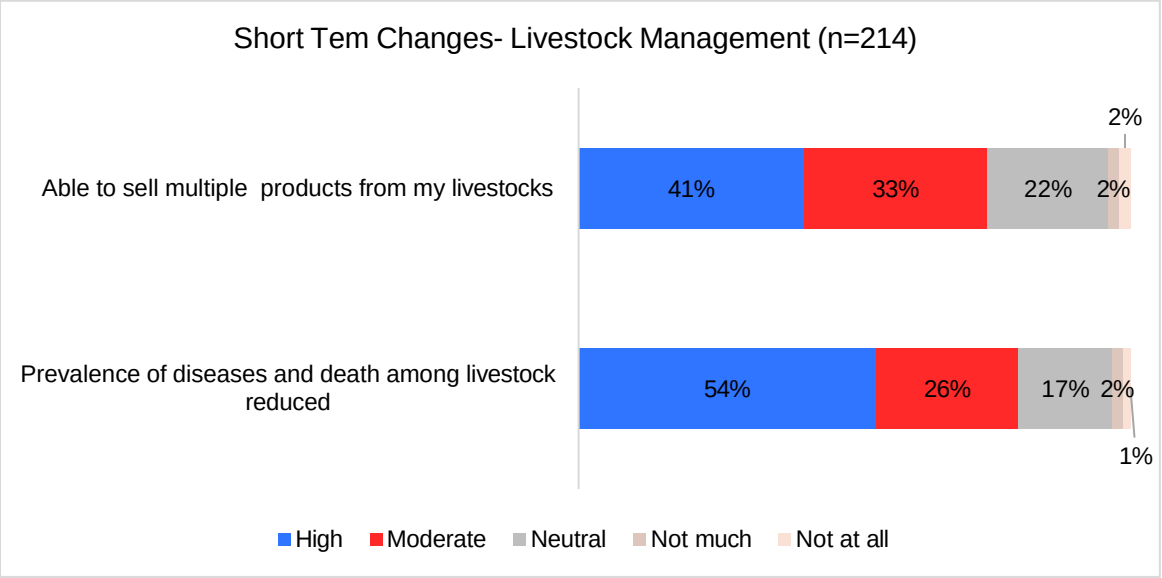


Figure 28: Short-term Changes-Livestock Management

Livestock management training significantly improved animal health and boosted dairy output, with 41% of beneficiaries selling multiple livestock products and 33% noting moderate gains in dairy sales. However, some saw limited impact due to few animals, health issues, or unaffordable quality fodder.

Vaccination against lumpy skin disease—a key project component—was carried out across all villages. Post-vaccination, 54% reported major health improvements and 26% observed moderate changes. Those who saw no change generally had unaffected animals prior to the intervention.

3.4.11 Observation checklist- Infrastructure development

Type of activity	Physical Availability	Functionality	Utilisation
Village Nursery	100%	100%	100%
Gabion Construction/Repair	100%	100%	100%
Farm Pond Construction/Repair	100%	100%	100%
Soft Infrastructure	**Physical Availability**	**Functionality**	**Utilization**
Technology Development	78%	78%	78%

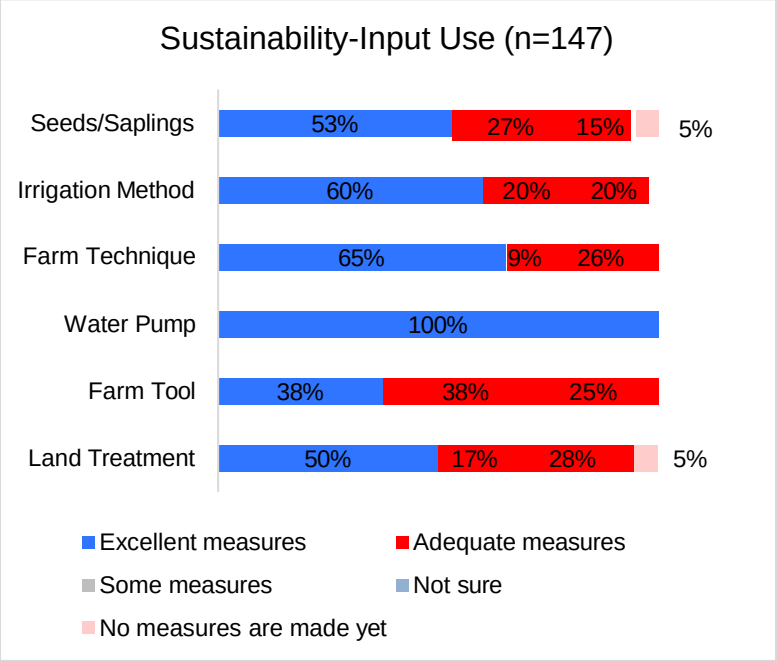
Table 7: Observation Checklist-Infrastructure Development

The infrastructure development under this project is being used effectively by the beneficiaries.

3.5 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.

3.5.1 Sustainability- Input use and its training

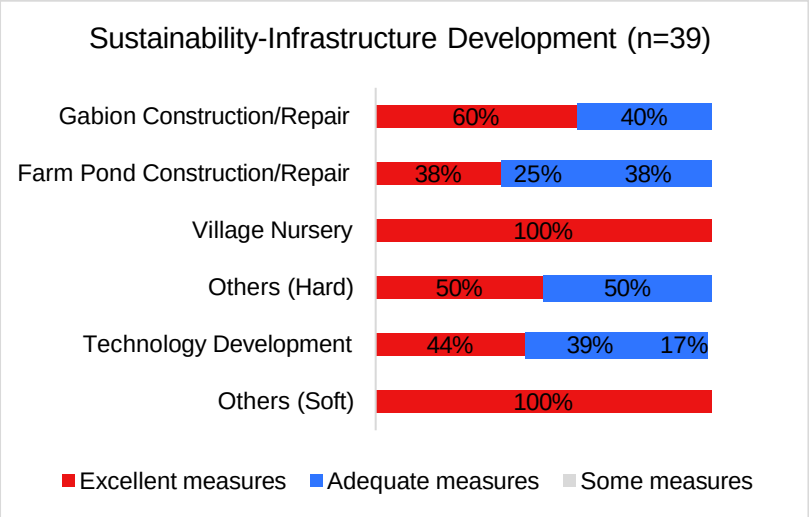


The majority of the beneficiaries have reported all the interventions to be of excellent measures, indicating the benefits received will be long-term. The sustainability measures implemented will enhance productivity, resource efficiency, and climate resilience. Efficient irrigation and water pumps will ensure year-round farming, reducing rainfall dependency, whereas high-quality seeds, modern techniques, and soil testing will improve yields, soil fertility, and reduce input costs.

Figure 29: Sustainability-Infrastructure Development

The majority of the beneficiaries have reported the interventions to be sustainable due to the proper mechanism placed by HDFC Bank in partnership with the NGO. It indicates the quality of the service delivery throughout the project.

3.5.2 Sustainability- Infrastructure Development

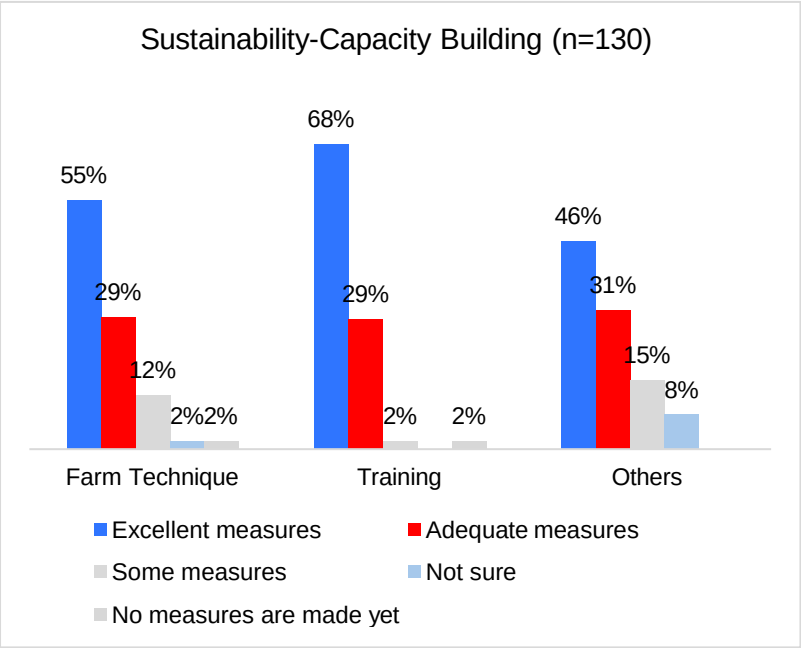


All the interventions except farm fond and technology development are of excellent and adequate measures resulting in long-term benefits for the farmers as reported by the majority of the beneficiaries. None of the interventions are left without existing measures in place to ensure the activities continue even after the project implementation.

Figure 30: Sustainability-Infrastructure Development

The majority of the beneficiaries reported the reasons for sustaining the intervention in the future as well due to the robust infrastructure and training provided to them. Whereas few of the beneficiaries indicated the kitchen garden to be non-sustainable due to lack of water availability as well as no source of income generated from it.

3.5.3 Sustainability – Capacity Building



Capacity building is crucial for equipping farmers with the knowledge, skills, and resources needed to enhance productivity and sustainability. Training in modern farming techniques, best practices, and resource management enables them to make informed decisions, optimise inputs, and increase yields. For all the activities, the majority of the beneficiaries have reported excellent or adequate measures ensuring the benefits received are useful for long-term.

Figure 31: Sustainability-Capacity Building

In alignment with the beneficiary's response, majority of the beneficiaries stated that the interventions will sustain for longer due to the support mechanism in place by HDFC Bank in partnership with the NGO. 17% of the beneficiaries also felt the need to sustain this intervention by themselves.

3.5.4 Sustainability- Livestock Management

Excellent measures—such as shed construction, livestock training, dairy resources, and lumpy virus vaccination—have improved animal well-being and boosted dairy production, supporting long-term income generation. As livestock is a key secondary livelihood, these sustainable interventions are crucial for farmers.

However, 50% of beneficiaries felt future sustainability is lacking. This mainly relates to one-time inputs like milk cans, fat powder, and vaccinations, which were seen as ineffective due to minimal improvement in dairy output and ongoing livestock health issues despite vaccinations.

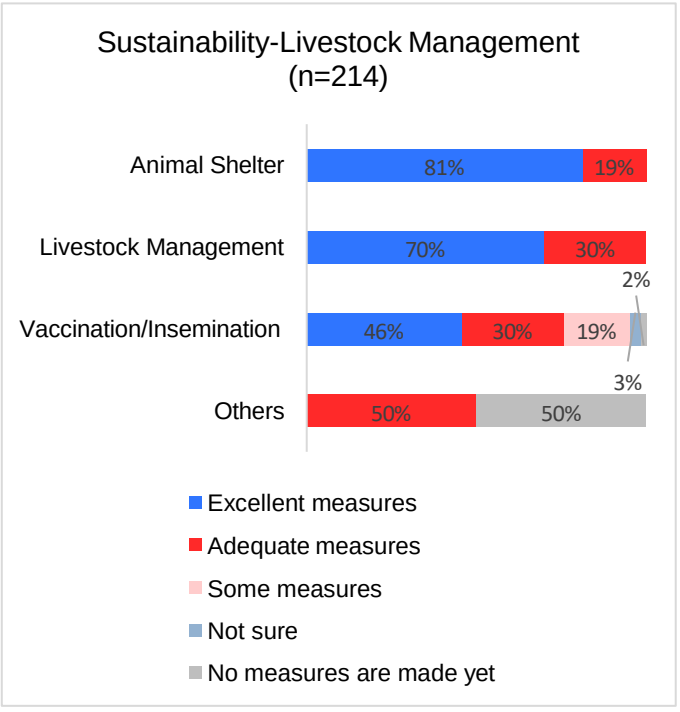


Figure 32: Sustainability-Livestock Management

The majority of the beneficiaries perceive the mechanism by the HDFC Bank in partnership with NGO as critical and robust to ensure continuity of the intervention and training knowledge post implementation of the programme.

3.5.5 Convergence

Sl. No.	Intervention areas	N	Convergence		
			Yes	No	Other stakeholders
1.	Input Use and its training	147	2%	98%	Agriculture Department, Private Organisation/NGO
2.	Infrastructure Development	39	0%	100%	Nil
3.	Capacity Building	130	4%	96%	KVK, Private Organisation/NGO, Agriculture Department
4.	Livestock Management	214	13%	87%	Private Organisation/NGO, Government veterinary hospital

Figure 33: Convergence

The interventions carried out under this project have minimal convergence from another stakeholders/organisation apart from HDFC Bank as observed in the table above. The needs of the community in these tribal villages are solely addressed by HDFC Bank with respect to the majority of the interventions implemented under this project. It reflects the proactive efforts towards community needs and played a crucial role in improving livelihoods and fostering sustainable development in these villages.

3.5.6 Impact – Long-term interventions

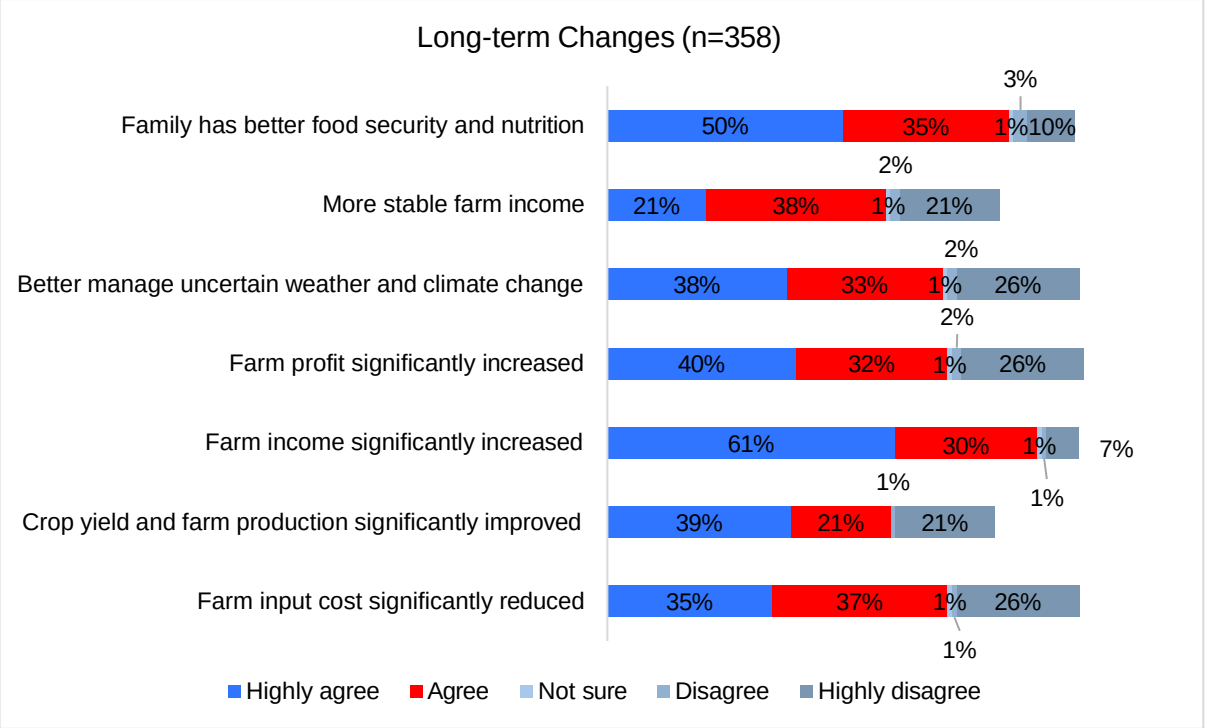


Figure 34: Impact-Long-term Changes

The findings highlight the pivotal role of HDFC Bank's interventions in enhancing the livelihoods of farming communities in these tribal villages. A significant majority of respondents (85%) reported improvements in food security and nutrition, reflecting the tangible benefits of the initiatives. Furthermore, 61% of farmers experienced increased farm income, indicating enhanced economic stability. The adoption of improved farm management practices has also strengthened farmers' ability to adapt to unpredictable weather patterns and the broader impacts of climate change, with 71% acknowledging this positive outcome.

The introduction of advanced agricultural techniques and infrastructure has led to better crop yields, reduced input costs, and improved farm profitability. While challenges around income stability and climate resilience remain for some, the overall impact demonstrates HDFC Bank's strong commitment to driving sustainable development and economic empowerment in these underserved communities.

Beneficiary Type: Group of Farmers

3.1.1 Profile of the Beneficiaries

The majority fall within the 30-50 age brackets with 83% are male, and 17% are female. This indicates a significant gender disparity in farming, with men being the dominant participants. The lower representation of women may suggest barriers such as limited land ownership, access to resources, or traditional gender roles restricting their involvement.

The majority of the beneficiaries have Grade 9 or less, followed by Illiterate, and only few have post-graduation. This reflects that most farmers have limited formal education, which could impact their access to modern agricultural practices, financial literacy, and technology adoption.

3.1.2 Farmer's group details

The majority of these groups were formed during the project implementation period (2021–2023). Their core activities include the maintenance of water conservation structures, facilitating market linkages, and providing mutual support among members. The formation of these groups has not only strengthened social bonds within the community but has also contributed to the socio-economic upliftment of members through collective action and shared responsibility.

3.2 Relevance

3.2.1 Input Use and its training

All the activities in the input support are of essential need to the beneficiaries. The need for the activities is competitively less as compared to the need for infrastructure development and capacity building. Out of 18 farmers, 3 farmers have received high quality seeds for better yield, and one each for farm tools, irrigation method like drip, and use of water pump.

3.2.2. Infrastructure Development

The majority of the beneficiaries have reported essential as well as high need for infrastructure support in tool bank for farming, well and pond construction for water conservation, village nursery for enterprise support as well training on drip irrigation to ensure maximisation of benefits. It reflects the effectiveness of the need assessment conducted to understand the

perceived needs of the farmers and implement in the villages to improve their socio-economic conditions.

3.2.3 Capacity Building

The majority of the beneficiaries have reported the farm technique and training as “essential support” required in the village to adopt modern farm techniques and increase yield. Whereas, few of the beneficiaries have responded high priority for the same interventions.

3.2.4 Sufficiency – Input Use and its training

Most beneficiaries found the interventions extremely adequate. However, few of them rated irrigation methods as fairly adequate and water pumps as adequate. Despite improved water conservation post-intervention, existing scarcity during late summer persists for some farmers, partly due to the limited number of installations.

3.2.5 Sufficiency- Infrastructure Development

The majority of the beneficiaries felt the interventions to be extremely/ fairly adequate as per their needs required for the farming. With respect to construction as stated previously in the report, the major source of water is rain water in all these villages but to some extent, the water conservation in well is helping the farmers to use the water post monsoon to ensure continuity of the farming.

3.2.6 Sufficiency – Capacity building

All the interventions are extremely to fairly adequate in terms of needs for all the beneficiaries. The adoption of modern farm techniques and training to strengthen the practices has helped the farmers to improve their soil quality, and enhance crop yield, leading to more financial stability than before the intervention.

3.3 Efficiency

3.3.1 Input Use and its training

The timely implementation of interventions was well-received, with majority of beneficiaries confirming adherence to the schedule. While there was a slight delay in the installation and operation of the water pump, it did not significantly impact overall satisfaction. Notably, all beneficiaries expressed satisfaction with the quality of the interventions, indicating their effectiveness to the farmers' needs.

3.3.2 Infrastructure Development

The interventions are done in a timely manner as per the needs reported by the majority of the beneficiaries. The quality is equally “very good” for water conservation infrastructure and training on using drip which is essential for the farmers to continue their crop cultivation in non-rainy season.

3.3.3 Capacity Building

Capacity-building interventions were found timely and of high quality by most beneficiaries—received them on time, and rated them as “very good**.”** This reflects HDFC Bank’s strong, need- based programme delivery. Timely and well-executed interventions across agriculture, livestock, and water sectors have enabled effective resource use, improved livelihoods, and

long-term sustainability. A combined focus on quality and timing builds community resilience and supports continued socio-economic growth.

3.4. Effectiveness

3.4.1 Current and Utilisation Status

The Input resources for farming, including seeds, farm tools, drip, and water pump, are fully to moderately functional, indicating the need to be important. In addition, the seeds, drip, and water pump are being used effectively while farm tool is used rarely. It is due to the farm tool provided is more aligned with kitchen garden farming which is not functional in many cases.

Infrastructure development pertaining to water conservation is fully functional and utilised to its maximum capacity for the majority of the beneficiaries, as observed in the table. The training provided to the beneficiaries is also being incorporated into their farm technique practices, as well as running the nursery for income generation. The use of water conservation structures and sustainable agriculture practices reflects the success of the project as well as the short-term impact being observed in crop yield.

3.4.2 Short-term impact

With respect to access to farm inputs and finance for their agriculture, the short-term change observed ranges from high to moderate. However, only a few beneficiaries in the farmer's group have benefitted from it.

The impact created through infrastructure development has been extremely positive, as observed in the graph. As stated in the report earlier as well, agriculture is the primary source of income for farmers, therefore; robust infrastructure in place is crucial to sustain crop production for a longer duration and in most of the seasons. The majority of the farmers have more cultivable and irrigated land, more knowledge on better farm techniques (77%), adoption of farming knowledge and implementation, and reduction in pest result in better yield and income.

3.5 Sustainability

For all the three intervention areas, the majority of the beneficiaries felt the measures taken to sustain for longer are excellent. With respect to drip, and water pumps, the measures established on the ground are due to both the mechanism placed by HDFC Bank in partnership with NGO as well as beneficiaries' commitment to ensure the continuity of these interventions.

Similar responses have been captured for the village nursery, training on nursery support, well construction, and tool bank, indicating the intervention implemented aligned with the beneficiaries 'needs as well as the quality of these measures to be good**.**

3.5.1 Convergence

The majority of the project implementation is through HDFC Bank in partnership with the NGO. The intervention around sustainable agriculture and water conservation practices in these villages are implemented by HDFC Bank as the first organisation as very less activity is conducted by other organisation. Through agriculture department, training was provided on nursery support in the village related to maximizing plant growth techniques.

3.6. Impact

Most beneficiaries reported reduced farming costs and increased crop production, resulting in higher income and profits. The interventions have effectively supported the project's goals of improving socio-economic conditions and promoting sustainable agriculture and water conservation.

Before the project, farmers faced low yields and financial instability. With the construction of water conservation structures, they can now use stored rainwater during dry seasons, ensuring continuous cultivation. Training on crop diversification based on seasonal suitability has also contributed to better yields.

While the changes are not drastic, beneficiaries acknowledged that the project has created a strong foundation for long-term, sustainable improvements.

Beneficiary type: Self-help Groups

3.1.1 Profile of the Self-Help Group (SHG) Members

The majority of the beneficiaries are in the working age group between 22 years to 41 years with 97% of the members being female as it is a Self-Help group. However, few groups do have single male members as an authoritative figure to make decisions regarding the operations. Women in this community are capable of making decisions and also running the SHG with each other's support, but it is in consultation with the male members in their families.

The majority of women in SHG have education below primary level reflecting the importance of education in these villages are low. The awareness related to running an enterprise or business might be less for the SHG members due to low educational qualification. Therefore, the external support by HDFC Bank in partnership with the NGO in training of SHG members will help in capacity building and learning of new skills.

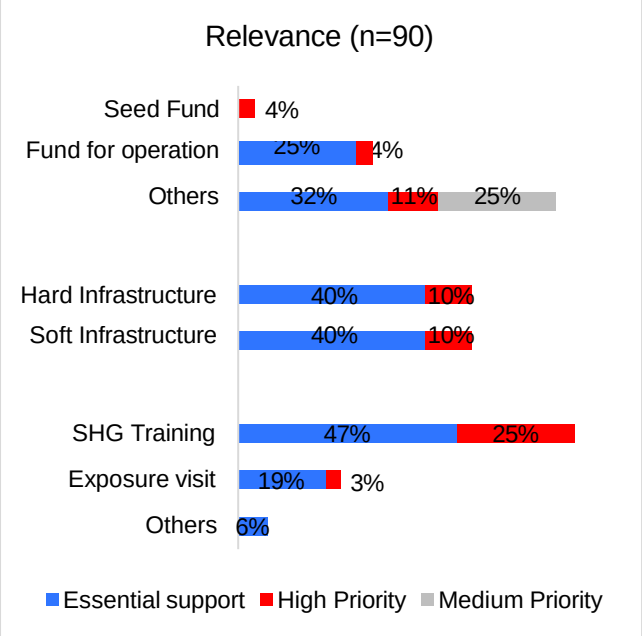
3.1.2 Profile of Self-help groups

Self-Help Groups (SHGs) existed in the villages before the project, primarily focused on monthly savings and issuing low-interest loans from a shared fund. Most women had personal savings accounts, with one group account managed by the SHG leader.

Post-intervention, SHGs began small-scale enterprises to generate additional income, supported through seed funding, infrastructure, training, and exposure visits. These enterprises include Custom Hiring Centres, Ayurvedic soap making, rice and flour mills. Most SHGs have seen steady growth in both savings and profits.

3.2. Relevance

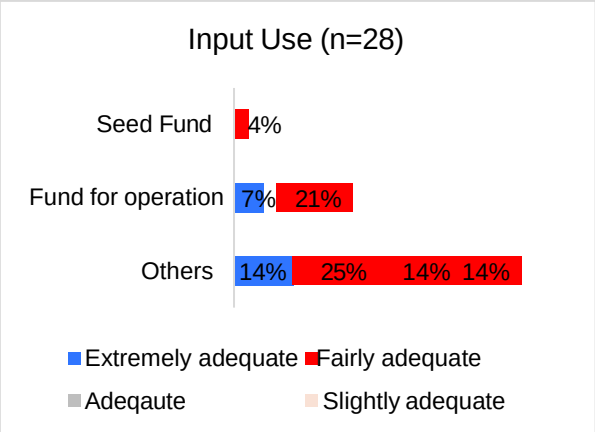
3.2.1 Input Use, Infrastructure development, and Capacity building



For all interventions—except for vegetable seeds, the rice mill, and Ayurvedic soap-making (categorised under "Others")—there was a strong and evident need among SHG members in the community, as reflected in the graph. During interactions with the women engaged in Ayurvedic soap-making, it was shared that the enterprise had already been established prior to the intervention; therefore, the perceived need was of "medium priority." Similarly, the vegetable seeds and equipment provided were enhancements to existing setups, with the current support offering improved quality and additional farm tools.

Figure 35: Relevance-Input Use, Infrastructure Development, and Capacity Building

3.2.2 Sufficiency- Input Use



Most beneficiaries felt the interventions effectively addressed their needs, rating them as either extremely or fairly adequate, as reflected in the graph. However, 14% found the support only slightly adequate, particularly in the cases of the rice mill and the Ayurvedic soap-making enterprise. The rice mill became non-functional within a month due to a broken belt, while the soap-making group received materials sufficient for just one month, with no further support provided.

Figure 36: Sufficiency-Input Use

3.2.3 Infrastructure development

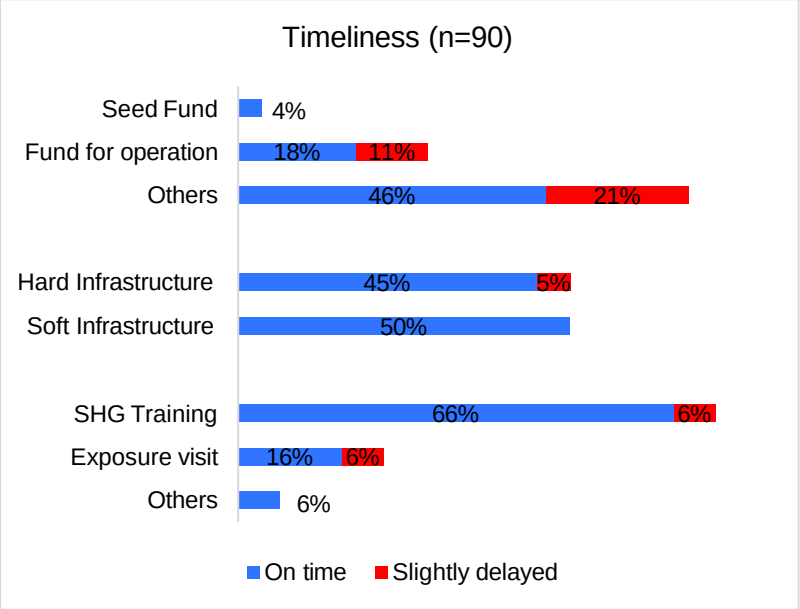
The interventions related to infrastructure development have shown a positive impact in terms of adequacy. It reflects the robust structure in place to ensure the interventions are continued.

Few of the beneficiaries reported rice mill to be not functional and Ayurveda soap (already established), so the training imparted did not reflect much change as they were already aware.

> *"Care India gave us training. They also made a bed on which we can grow the worms to produce organic fertilizer. The infrastructure set up helped us to continue vermi-composting."*
>
> - *Shiv Shakti Sakhi Mandal (Focused Group Discussion)*

3.3 Efficiency

3.3.1 Input use, Infrastructure development, and Capacity building

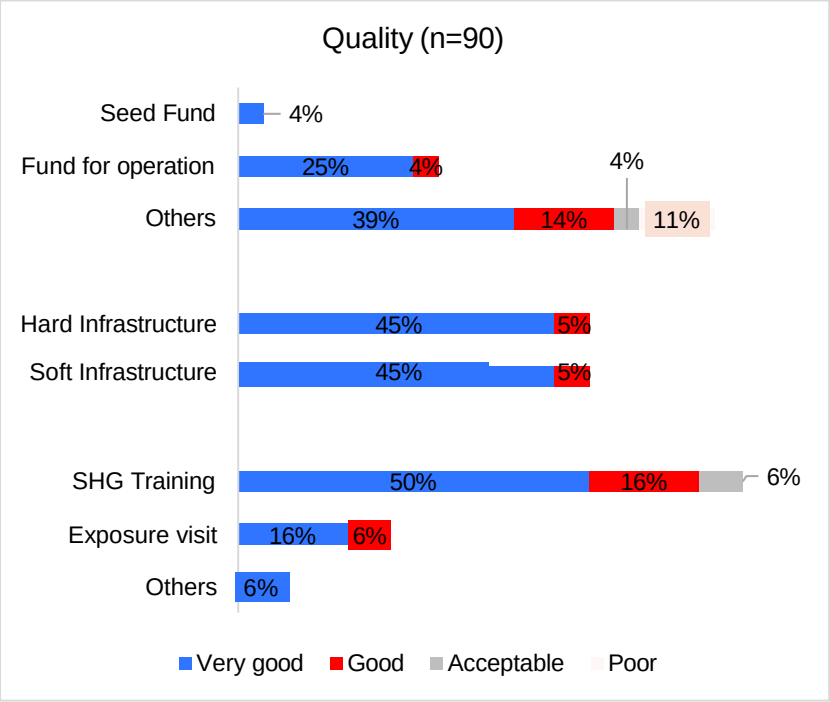


All the interventions were done on time with slight delay at times, as observed in the graph. This reflects the commitment of the organisation to ensure the interventions are implemented as per the needs and urgency of the beneficiaries.

The interventions on time have also ensured the interventions' impact can happen along with beneficiaries' needs.

Figure 37: Efficiency-Input Use, Infrastructure Development, and Capacity Building

3.3.2 Input use, Infrastructure development, and Capacity building



The majority of the beneficiaries are satisfied with the quality of the interventions and rated “very good”. 11% of the beneficiaries have reported the quality as “poor” for the rice mill as the equipment was broken down within one month of use. The poor quality of the equipment has impacted the functionality of the enterprise, leading to no income generation. However, only one SHG has faced an issue in the rice mill equipment.

Figure 38: Quality-Input Use, Infrastructure Development, and Capacity Building

3.4. Efficiency

3.4.1 Current status- Input use, Infrastructure Development, and Capacity Building

The current status of interventions largely aligns with quality standards, with most beneficiaries reporting them as functional. However, the rice mill activity was marked non-functional by

some due to a broken belt, which requires repair using a part not available locally. As a result, the mill has been idle and stored at an SHG member's house, generating no income.

In contrast, infrastructure for other interventions like the CHC, flour mill, and vermi compost units, along with related training, remains fully functional. The training and exposure visits have effectively strengthened SHG capacity, contributing to long-term sustainability. For instance, one-member improved compost output by adopting new techniques learned through peer interaction.

3.4.2 Utilisation status- Input use, infrastructure development, and capacity building

The majority of beneficiaries are actively utilising the interventions, indicating that the needs assessed and addressed by HDFC Bank were relevant and essential for the SHG members. This reflects the beneficiaries' positive perception of the interventions and highlights the potential for long-term impact, particularly in fostering financial independence among women.

However, few of the beneficiaries reported using the interventions rarely. This primarily includes the Custom Hiring Centre (CHC) operated by SHG members, where usage is limited due to the difficulty in maintaining heavy equipment and its seasonal relevance, being used only during the farming period. Additionally, 10% of the beneficiaries reported no utilisation of their intervention, which refers to the rice mill, as mentioned earlier. The lack of usage is attributed to technical and quality issues, specifically the broken belt in the machine, which has rendered it non-functional.

3.4.3 Stakeholder Reflection and Experience

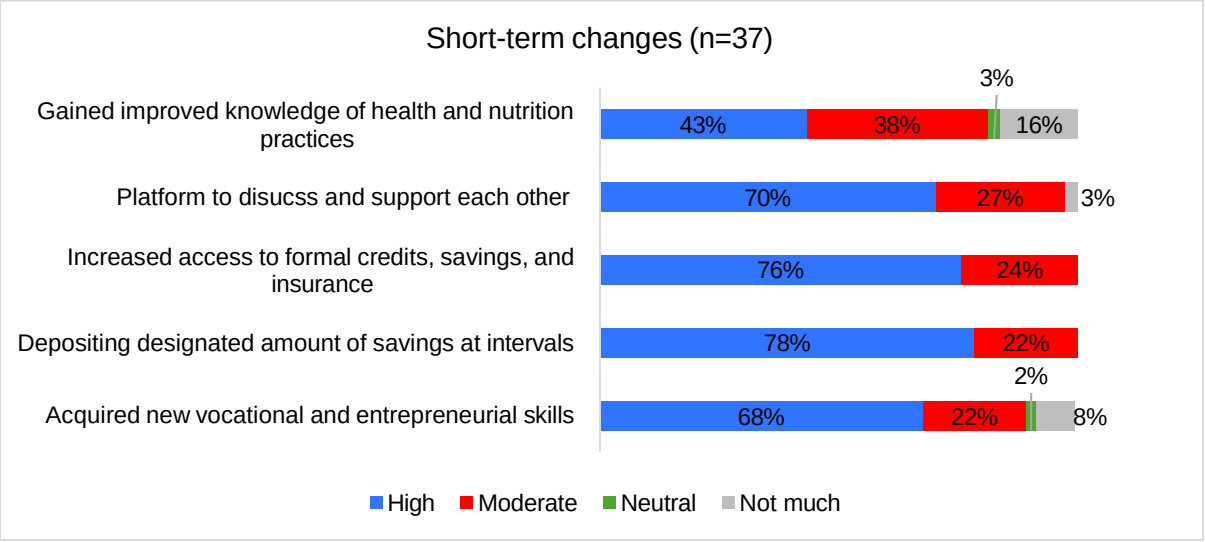


Figure 39: Short-term Changes

Self-Help Groups (SHGs) have empowered women by promoting savings, access to low-interest loans, and a strong support system. With 78% of beneficiaries generating savings and 76% accessing credit, SHGs have strengthened financial independence. Small group sizes created safe spaces for discussion and mutual support. While 68% gained new vocational and entrepreneurial skills, changes in health and nutrition were limited due to low awareness and the absence of health-related interventions, highlighting an area for future improvement.

3.5. Sustainability

Most beneficiaries expressed satisfaction with the interventions led by HDFC Bank and the partnering NGO, highlighting their sustainable design and consistent income generation for women. As reflected in the graph, the majority rated the measures as “excellent” or “adequate,” appreciating their long-term benefits.

However, few of respondents remained uncertain or felt no meaningful measures had been implemented—particularly in the case of the rice mill and Custom Hiring Centre (CHC). The rice mill has been inoperative due to a broken belt, halting income generation, while the CHC’s ripper requires frequent, costly maintenance. SHG members suggested replacing the CHC with a rice mill, citing year-round usability, better income potential, and reduced upkeep.

The majority of the beneficiaries feel the intervention to continue for longer due to the already established mechanism in place by HDFC Bank. Without the training and infrastructure, the enterprise could not have been set up by the SHG alone. However, the interventions will continue only if the SHG is willing to do so which can be observed in this case due to the quality and need of the intervention.

3.5.1. Convergence

The convergence has been really less for SHG interventions as well, and the majority of the interventions are carried out by HDFC Bank in partnership with the NGO. SHG making Ayurveda soap, has received support from the NGO during their establishment regarding training, skill development, and soap-making resources. The external support received in Input use is through the National Rural Livelihood Mission (NRLM) with a financial support of Rs. 30,000 to bring tractor on rent to use for farming. **The interventions by HDFC Bank to uplift the women in the community has been really impactful as observed in both quantitative and qualitative interactions.**

Picture 4: Interaction with Self-Help Group

Beneficiary type: Microenterprise and Group Enterprise

3.1.1 Profile of the Beneficiaries

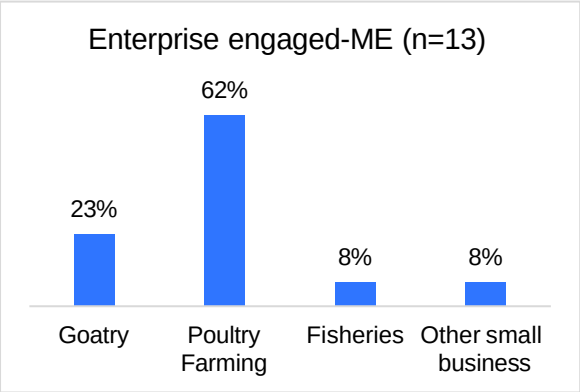
The majority of the beneficiaries in both the categories have not finished formal education as well with 54% being illiterate with respect to microenterprise and 71% group enterprise. The low educational qualification can result in lack of awareness related to scaling up their existing poultry or nursery occupation into a scalable enterprise.

3.1.2 Annual income of the beneficiaries

The maximum annual income of the beneficiaries ranges from Rs. 51,000 to 70,000, which belongs to Above poverty line (APL) while 15% of them belongs to Below poverty line (BPL), indicating the need for enterprise scalability to generate more income and improve the financial stability.

For group enterprise, the annual income for the majority of the beneficiaries is also low ranging from Rs 45,000 to Rs 55,000. Therefore, an enterprise will help in achieving the financial stability.

3.1.3 Types of Enterprise



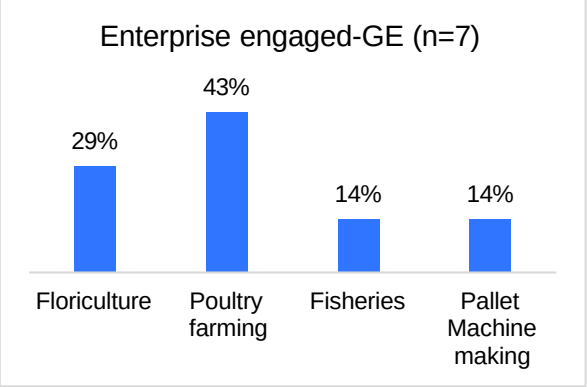


Figure 40: Type of Enterprise-ME and GE

In both micro and group enterprises, poultry farming emerged as the primary livelihood activity after agriculture, followed by goatry (23%) in microenterprises and floriculture (29%) in group enterprises. Support from HDFC Bank and the NGO—including infrastructure, training, and seed funding—aims to generate additional income and empower beneficiaries, particularly women.

Microenterprises received the most support in infrastructure (46%) like poultry sheds and fish ponds, followed by capacity building (38%). Input use support was minimal as many beneficiaries already had basic resources. Group enterprises saw higher input and training support, with one group also benefiting from market linkage to sell nursery plants based on demand.

3.2 Relevance

3.2.1 Input Use, Infrastructure Development, and Capacity Building (ME and GE)

The majority of the beneficiaries rated these interventions as “essential support”, indicating the needs assessed will help improve their socio-economic condition. Microenterprise requires initial funds/ resources like poultry, goats, fish, etc, along with the infrastructure to sustain it for longer. In addition, certain skill sets and training are required to run an enterprise, which was lacking among the beneficiaries. These interventions will help to generate more income, and with training as a core component, it will be sustained for longer.

Similar responses are observed for group enterprise where the majority of the beneficiaries have stated the interventions to be “essential support”. The beneficiaries who stated the interventions to be medium priority includes chicken rearing unit as it only generates income

3.2.2 Sufficiency - Input Use, Infrastructure Development, and Capacity Building (ME and GE)

Sufficiency indicates the adequacy of the needs for the beneficiaries to create an impact in their lives through interventions. As observed from the graph, the majority of the beneficiaries have reported the needs to be “extremely adequate”. This reflects the needs assessed, and perceived needs are taken into consideration under this project.

9% beneficiaries have responded the needs to be “adequate” for training of chicken rearing. It is due to the skills and knowledge the beneficiaries possess prior to the intervention.

The majority of the beneficiaries have reported the interventions to be “extremely adequate”, indicating the needs assessed are taken well into consideration. The adequacy will help the beneficiaries to sustain these interventions for longer, eventually maximising benefits and improving their socio-economic condition.

3.3 Efficiency

3.3.1 Timeliness (ME and GE)

All the interventions are completed on time based on the needs and requirements of the beneficiaries. It reflects the commitment towards creating a change in the community by ensuring the mechanisms are in place at the right time for all the interventions before the project ends.

The majority of the interventions are on time - 88% for input use, 80% for infrastructure development, and 88% for capacity building. A slight delay occurred during setting up of a chicken rearing unit along with training, but it did not result in any challenges or negative impact on the beneficiaries.

3.3.2 Quality (ME and GE)

55% of the beneficiaries reported the quality of the entrepreneurship programme to be “very good”, along with 80% for infrastructure development and 80% for input use. Whereas, the remaining beneficiaries have also stated the interventions to be good and acceptable. This indicates that the interventions planned can be beneficial to the beneficiaries in the long term, creating a sustainable impact.

All the beneficiaries are satisfied with the quality of all the interventions related to group enterprise as they have stated it as either “very good” and “good”. The enterprise requires robust infrastructure, quality training, as well as output support to sell the produce for income generation. However, only one nursery enterprise has received output support through market linkage, the results are satisfactory. Similar support can be extended to other enterprises as well.

3.4 Effectiveness

3.4.1 Current Status (ME and GE)

Most interventions under the project are fully or moderately functional, meeting quality expectations. However, fisheries were discontinued due to high maintenance demands and poor yields caused by extreme weather and lack of monitoring. Poultry farming is minimally functional, as optimal hatching occurs only in winter, restricting its year-round viability.

In contrast, all microenterprises are fully functional. Beneficiaries maintain them well, showcasing their relevance and impact. The nursery enterprise, initially supported with market linkages, now operates independently, selling plants and saplings without ongoing external support.

3.4.2 Utilisation status (ME and GE)

The utilisation of interventions closely reflects their functionality. Fish farming remains non-functional, resulting in zero utilisation, with associated training and resources currently unused due to the absence of fish production.

In contrast, all microenterprise activities are fully functional. Beneficiaries have maintained them well, demonstrating both relevance and positive impact. The nursery enterprise, initially supported with market linkages, now operates independently, selling plants and saplings without external support.

Most beneficiaries continue to use the training and resources effectively, indicating strong alignment with local needs and successful implementation by HDFC Bank and the NGO. The nursery's one-time operational fund covered essentials like a green net and quality saplings, and it is now self-sustaining through plant sales.

3.5 Sustainability

Interventions for input use were largely one-time supports, with a majority of beneficiaries stating that the seed fund laid a strong foundation for sustainability. Most rated the input use and infrastructure as "excellent" or "adequate," with many highlighting the effectiveness of infrastructure through joint maintenance. However, a small number expressed doubts, particularly regarding the fisheries, which failed due to operational challenges.

Entrepreneurial skill-building was well-received, with most beneficiaries rating it "excellent," and a significant number overall satisfied with the training and support from HDFC Bank and the NGO. Many credited the sustainability of input use and capacity building to this partnership, while about half did so for infrastructure. Some concerns, especially around hatchery units, were linked to challenges in maintenance due to competing household and farming responsibilities.

> *"We want to continue the CHC as it helps us generate additional income. The equipment provided is of good quality and requires minimal maintenance. The training we received was thorough, enabling us to manage it independently. If we're able to save more money, we plan to purchase additional equipment".*
>
> - *Vanvasi Sakhi Mandal (Focused Group Discussion)*

> *"The women have become more independent—they came together, worked as a group, and increased their sources of income. They're applying what we taught them and have shared that they've learned a lot from the training and will continue to improve on it."*
>
> *-Yogina, CRP Trainer – Care India*

3.5.1 Convergence

The interventions related to micro and group enterprise is only implemented by HDFC Bank in partnership with the NGO in Chhota Udepur district. Moreover, it reflects the commitment of the HDFC Bank as an organisation to conduct needs assessment and design the programme which is beneficial to the farmers, women, and community as a whole.

Picture 5: Custom Hiring Centre (Left) and Chicken Rearing Unit (Right)

3.6 Impact

3.6.1 Long-term Intervention-Microenterprise

Over the past year, beneficiaries saved an average of ₹21,000 each—a modest but impactful amount supporting healthcare, education, housing, and livelihoods. This reflects improved financial resilience and long-term socio-economic well-being.

While fisheries enterprises failed due to operational issues, and poultry farming saw limited returns due to high maintenance needs, goatry and dairy farming proved more successful. These required minimal investment, as many already owned livestock and used farm waste for fodder, making them effective low-cost income models.

3.6.2 Long-term intervention- Group Enterprise

Each group has saved an average of ₹31,000 annually, resulting in ₹20,000 per member—demonstrating a positive impact on financial stability. While fisheries interventions did not yield savings, groups like Thana Faliya FFBS benefited from existing poultry resources, boosting savings with minimal additional investment.

Group enterprises and microenterprises are crucial in fostering self-reliance, social cohesion, and sustainable livelihoods. They enable income generation, build financial resilience, and empower rural communities—especially marginalised groups—toward long-term development.

Chapter 4

Findings of the Impact Assessment – Natural Resource Management

Chapter 4: Natural Resource Management (NRM)

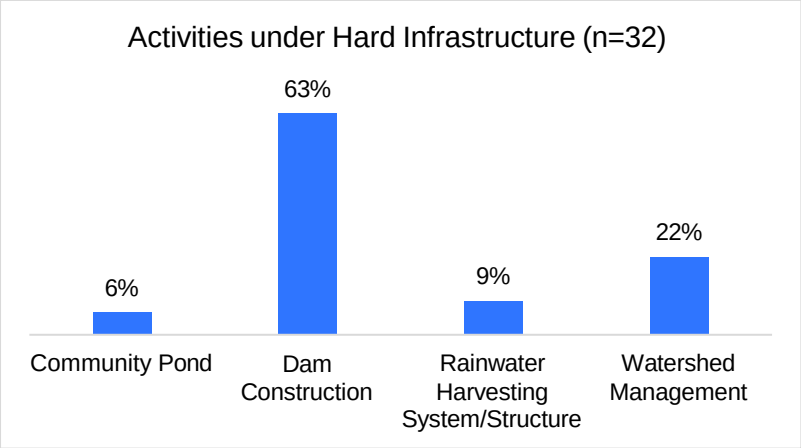
Natural resource management, particularly water conservation measures such as check dams, rainwater harvesting, and community ponds, plays a critical role in sustainable agriculture. These initiatives contribute to groundwater recharge, mitigate soil erosion, and ensure consistent water availability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

4.1.1 Profile of the Beneficiaries

For the purpose of understanding the impact created through NRM, three different categories of beneficiaries are taken into consideration- community members, group of community members, and household. All the beneficiaries have received the same support related to water management and conservation under this project. However, different beneficiary types help in understanding the impact at an individual and group level.

The majority of the beneficiaries belongs to the age group between 35-44 year. More than 60% are female respondents while the remaining respondents are male due to their unavailability because they leave home early for farming. The majority of the beneficiaries are illiterate indicating low level of education in the community.

4.1.2. Activities under Hard and Soft infrastructure



63% of the beneficiaries are benefitted from the dam construction, while 22% received benefits through watershed management.

Rainwater harvesting is also one of the interventions to use water for domestic purposes, while a community pond will benefit 4-5 farms on average.

Figure 41: Activities under Hard Infrastructure

In terms of soft infrastructure, the majority of them received support through technology development, which includes techniques to reduce soil erosion as well as water conservation techniques like 5% model where an individual or community aims to reduce water usage by at least 5% through various water-saving practices.

4.2 Relevance

4.2.1 Hard and Soft Infrastructure

The majority of the beneficiaries have rated the interventions as “essential support”, indicating the needs being addressed under this project. With agriculture being the primary occupation in the village, it is crucial to have a water conservation structure to ensure continuous crop yield for the majority of the year and increase their income.

For few of the beneficiaries, the low priority indicates the desiltation process to test soil quality. However, the beneficiaries did not feel the need as there were more priority areas for them to consider under this project.

The interventions are of essential support for **soft infrastructure** as stated by majority of the beneficiaries. For the remaining beneficiaries, the need for water saving techniques like rainwater harvesting was low priority as the issues pertaining to them was more important.

4.2.2 Sufficiency – Hard and Soft Infrastructure

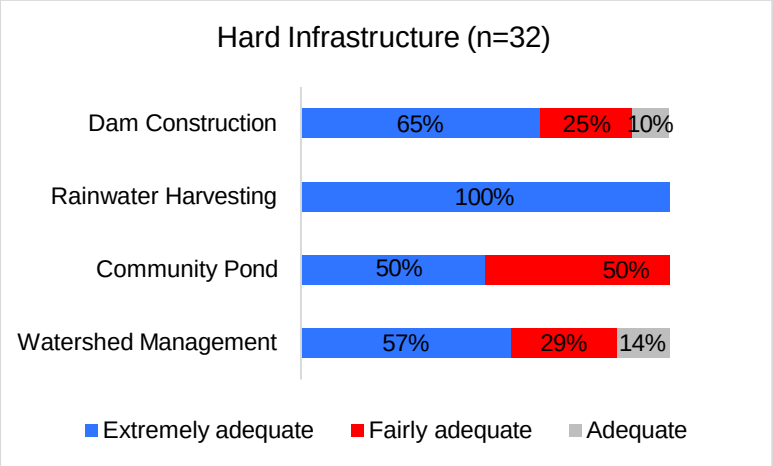


Figure 42: Sufficiency-Hard Infrastructure

As already discussed in the report earlier, the water conservation structure is very crucial for year-end round. The interventions have adequately fulfilled the needs for majority of the beneficiaries as depicted in the graph indicating the needs assessed are taken into consideration and implemented to ensure all beneficiaries receive maximum benefits.

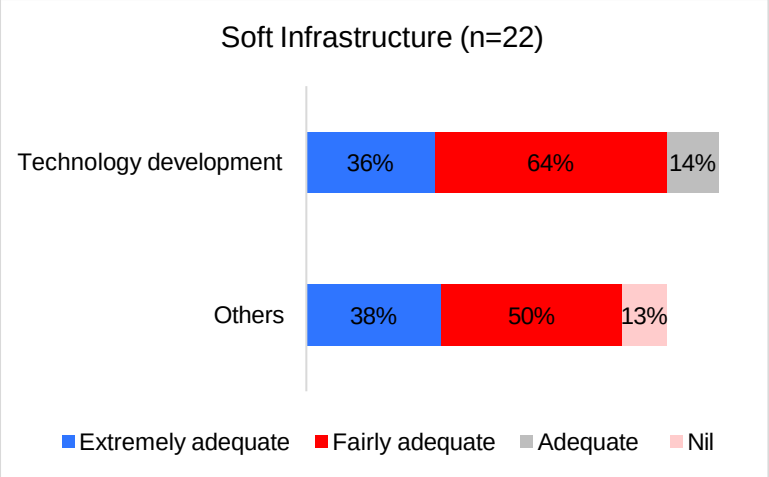


Figure 43: Sufficiency-Soft Infrastructure

Similar responses have been observed for technology development, including training on using drip, rainwater harvesting, and training on using water efficiently. The needs fulfilled are adequate for the majority of the beneficiaries as the water can be used in small farms and for domestic purposes as well.

4.3 Efficiency

4.3.1 Timeliness – Hard and Soft Infrastructure

The majority of the beneficiaries reported timely implementation of all interventions, reflecting the organisation's strong preparedness. A few noted minor delays, such as the dam construction taking 20–25 days longer. While soft infrastructure interventions were also largely on time, some beneficiaries reported significant delays—particularly with soil testing, where reports were never shared, resulting in no perceived benefit.

Picture 6: Farm Pond (Left) and Check Dam (Right)

4.3.2 Quality – Hard and Soft Infrastructure

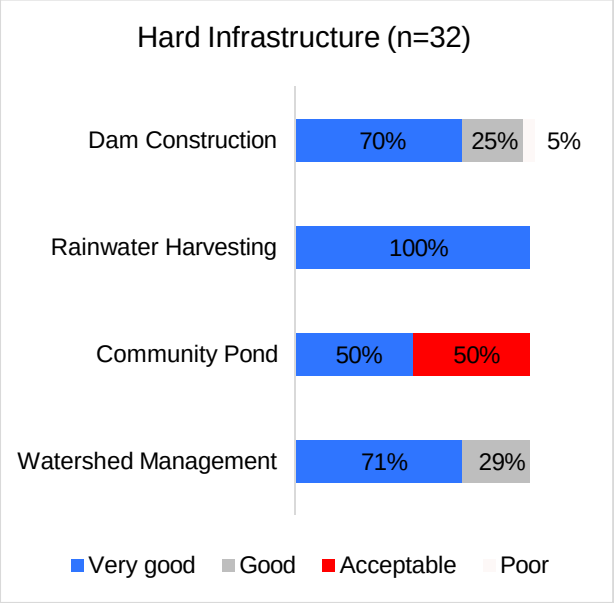


Figure 44: Quality-Hard Infrastructure

The quality of the water conservation structures is significant as one of the major challenges in agriculture is water scarcity in these villages. As observed in the graph, the majority of the beneficiaries are satisfied with the quality of water conservation interventions and rated as “very good” for dam (70%), rainwater harvesting (100%), community pond (50%) and watershed management (71%). 5% of the beneficiaries have reported the quality of the dam construction as “poor”. While interacting with the beneficiaries, it was revealed that due to extremely heavy rainfall last year, the dam built was broken, and hence, the quality is deemed as poor.

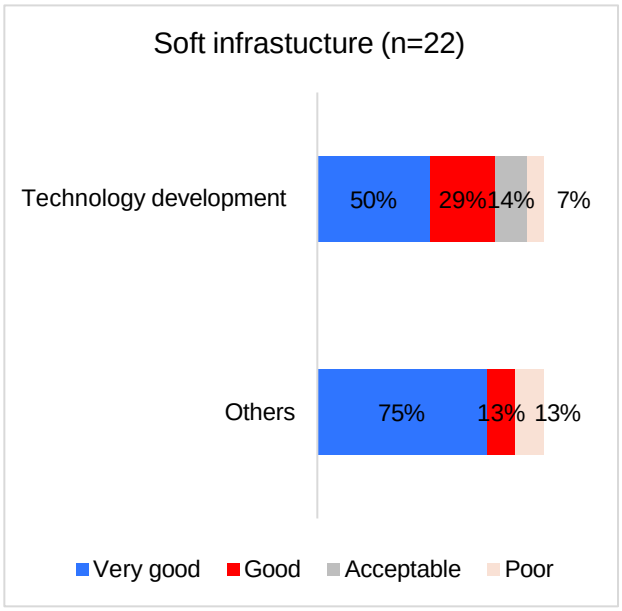


Figure 45: Quality-Soft Infrastructure

The quality of the interventions under soft infrastructure is satisfactory to majority of the beneficiaries as depicted in the graph as “very good” and “good”. The 5% model which includes water-saving techniques like drip irrigation in farms, water conservation through rain-water harvesting for domestic use as well as the training on using water efficiently has deemed as good or acceptable quality. On the other hand, has been reported as poor as no actions post soil test report was conducted. Understanding the quality of soil will help in improving the soil health, leading to less soil erosion and water usage as well as increased agricultural productivity.

4.4 Effectiveness

4.4.1 Current Status- Hard and Soft Infrastructure

Most water conservation infrastructure is functional, reflecting the link between quality and long-term use. However, some interventions, like a dam that collapsed after heavy rainfall, are non-functional due to lack of timely repairs and limited community funds.

Soft interventions like training on rainwater harvesting, drip irrigation, and soil health have improved awareness. While drip systems were provided, limited water availability and seasonal farming restricted their use.

4.4.2 Utilisation status – Hard and Soft Infrastructure

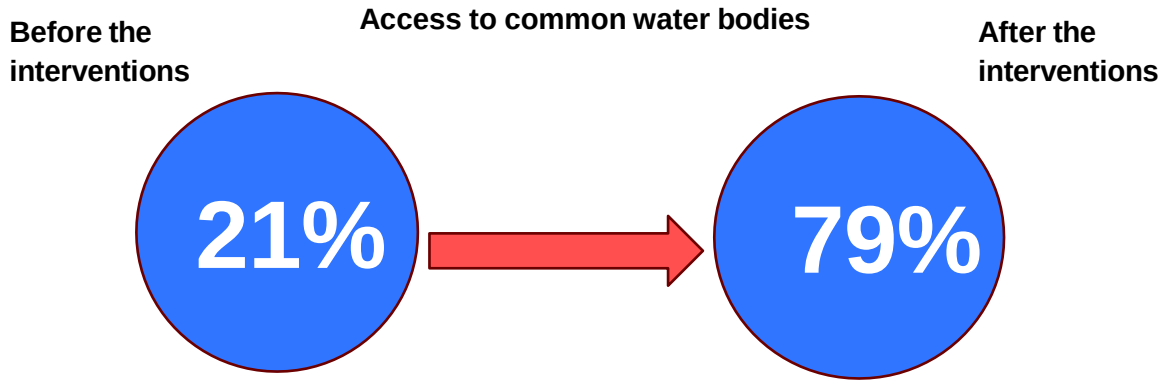
The utilisation of water conservation structures is optimal for the majority of beneficiaries, as illustrated in the graph. However, access to the community pond is limited, as agricultural land is scattered throughout the village, affecting its overall usage.

Regarding the dam construction, there has been no utilisation since its collapse, as reported by 5% of beneficiaries, highlighting concerns over structural quality. Similarly, in line with the current status of non-functional drip irrigation systems, their utilisation also remains zero.

4.4.3 Stakeholder experiences and perception

The project has helped communities conserve water for both household and agricultural use while improving awareness of efficient usage. This is particularly important in areas facing water scarcity, which affects crop yields and income. Water conservation models have enabled farmers to continue cultivation beyond the monsoon season, boosting productivity and financial stability.

Many beneficiaries reported improved access to domestic water through rainwater harvesting and increased storage from dams and ponds. However, some did not see improvements due to a dam collapse that limited water retention. Despite such challenges, the interventions have strengthened water availability and long-term community resilience.



Data findings highlight a marked improvement in community access to common water bodies after the project's interventions. Earlier, most villages relied on bore wells and shared farm ponds, which offered limited water availability post-monsoon. Only 21% of beneficiaries had access to common water sources, with the majority depending solely on rainfall for agriculture.

With the construction of dams and community ponds under the project, beneficiaries now have a more reliable water source during the dry season. These efforts have significantly improved

water conservation and expanded access for irrigation. As a result, 79% of beneficiaries now report access to common water bodies, reflecting a major step toward sustainable water management and enhanced agricultural resilience.

4.5. Sustainability – Hard and Soft Infrastructure

Most beneficiaries reported that the interventions implemented by HDFC Bank in partnership with the NGO were either excellent or adequate, indicating long-term sustainability even without ongoing external support. The project has established strong systems to meet community needs, with many beneficiaries expressing confidence in continuing the practices independently.

However, a few challenges remain. Some beneficiaries highlighted the lack of action on a damaged dam due to high reconstruction costs, while others noted limited benefit from the community pond. In addition, gaps in follow-up support—particularly in areas like soil testing and unfamiliar water-use practices—have left some unsure about long-term sustainability.

Overall, while the project has created a strong foundation for lasting impact, enhancing follow-ups, addressing infrastructure repair, and providing continued guidance could further strengthen the effectiveness and reach of these interventions.

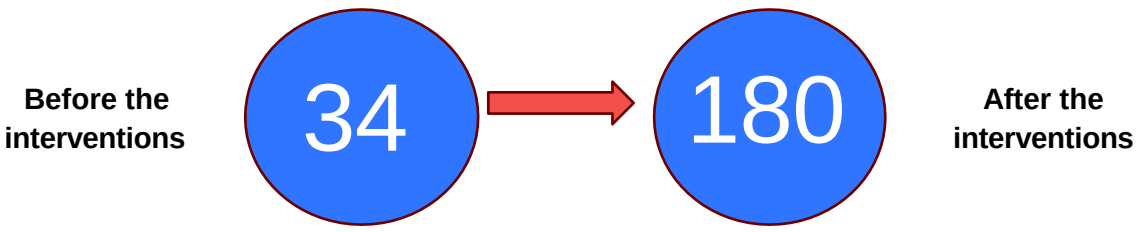
> *"We face water shortages, so having a check dam has been very beneficial. It has allowed us to grow crops for most of the year and increased our earnings. We're maintaining it well so that we can continue to use it for a long time and keep receiving its benefits."*
>
> *-Farmers (Focused Group Disucssion)*

4.5.1 Convergence

In Gujarat, the **"Assistance to General Farmers for Installation of Submersible/Tube well Pump Sets"** scheme provides financial aid to farmers for installing tube wells. While this intervention is not directly linked to the project, its objective of promoting efficient water use aligns with the **soft infrastructure** component of the initiative. While all the interventions are implemented by HDFC Bank in partnership with the NGO.

4.6. Impact – Long-term changes

Number of Members engaged in Water Management Committees



A total of **180 members** from across **11 villages** are engaged in **water management committees**. Although these committees are informal, they play a crucial role in ensuring efficient water use among community members, particularly farmers. The primary objective of these committees is to address **water scarcity challenges** and promote **year-round farming**. By optimising water usage, they help farmers **enhance crop yield and improve income generation**, contributing to long-term agricultural sustainability.

Number of water sources maintained by the community

Before the interventions 14 → 47 **After the interventions**

Following the project's intervention, **47 water sources** have been established across **14 villages**. This expansion significantly enhances water conservation efforts, ensuring a more **reliable year-round supply** for both farming and domestic use.

With improved access to water, farmers can **increase crop production and boost their income**, contributing to the **upliftment of their socio-economic conditions** and fostering long-term sustainability in the community.

Picture 7: Check dam storing water

Final Project Scoring – SDLE and NRM

Sl No.	OCED Parameters	Quantitative Score	Qualitative score	Combined score	Combined weightage for project score
1.	Relevance	4.5	3.7	4.1	3.8
2.	Coherence	NA	3.7	3.7	
3.	Efficiency	4.8	3.3	4.0	
4.	Effectiveness	3.9	3.3	3.6	
5.	Impact	3.8	3.2	3.5	
6.	Sustainability	4.3	3.2	3.8	
7.	Branding	NA	5.0	5	

Table 8: Overall Project Score

Chapter 5

Recommendations

Chapter 5: Recommendation

1. Water Conservation Infrastructure and its management

- Expand existing farm ponds and gabion structures to enhance water storage.
- Introduce community-led maintenance programmes for water bodies to ensure long-term sustainability.
- Provide drip irrigation kits to optimise water usage.
- Conduct training sessions on efficient irrigation techniques for farmers.

2. Market Linkages & Output Support

- Collaborate with **local self-help groups (SHGs)** and cooperatives to strengthen their market access.
- Set up **community market spaces** for women entrepreneurs to showcase their products.
- Provided **branding and packaging support** to enhance product appeal.

3. Livestock Management

- Distribute awareness materials in local languages on livestock care and disease prevention.
- Provide subsidised fodder and promote organic feeding practices.

4. Enterprise Infrastructure & Training

- Conduct quarterly equipment maintenance drives for tools provided under CSR initiatives.
- Implement peer-learning groups where trained individuals share skills with new beneficiaries.

5. Soil Testing & Land Improvement

- Partner with agriculture universities or government agencies to conduct large-scale soil testing.
- Provide customised soil health reports along with organic fertiliser recommendations.

6. Income-Driven Interventions

- Develop financial literacy programmes to educate farmers and rural entrepreneurs on savings, investments, and credit access.
- Support community-led producer companies to negotiate better prices in the market.

7. Rainwater Harvesting Awareness

- Distribute rainwater harvesting kits to interested households and farmers.
- Collaborate with local governance bodies to include rainwater harvesting structures in new infrastructure projects.

8. Custom Hiring Centre Optimisation

- Conduct a needs assessment survey to identify the most required farm tools and machinery. Upgrade CHCs with multi-purpose agricultural tools based on demand.

Chapter 6

Case Studies

Chapter 6: Case Studies

1. Case study: Skill Development and Livelihood Enhancement (Nursery)

At 44 years old, Dharmishta Chauhan, a widow and the sole earning member of her 7–8-member household, faced immense financial struggles. With no source of income, sustaining her family and ensuring her children's education was an uphill battle. However, her resilience and willingness to learn paved the way for a transformative change.

As the head of the Jai Jalaram Sakhi Mandal Self-Help Group (SHG), Dharmishta became part of a livelihood enhancement initiative supported by HDFC Bank and CARE India. Through this programme, she received critical resources to establish a nursery at her home, including a green net for shade protection, fertilisers, and high-quality saplings. In addition to these materials, she was also trained in nursery management and enterprise scaling, equipping her with the skills needed to nurture and expand her business. A crucial aspect of the intervention was market linkage support, connecting her nursery to a larger one. This ensured a steady demand for her saplings, as any requirement from the bigger nursery would be fulfilled through hers. Additionally, people from her village also began purchasing plants from her, providing an additional revenue stream.

With newfound knowledge and resources, Dharmishta successfully established and scaled her nursery business. Today, she earns an average of ₹60,000 annually, allowing her to sustain her household and support her children’s education. The once financially vulnerable family now has a reliable source of income, and Dharmishta has gained financial independence.

Her journey exemplifies how targeted interventions and skill-building programmes, supported by HDFC Bank in partnership with CARE India, can uplift marginalised women by providing them with sustainable livelihoods. This project has played a crucial role in transforming Dharmishta’s life, helping her transition from having no income to running a successful nursery. With the right resources, training, and market linkages, she has not only achieved financial independence but has also become an inspiration for other women in her village. Her story is a testament to how strategic support and opportunity can create lasting socio-economic change in communities.

2. Case Study: Livestock Management and Vaccination

Pravin Rathwa, a 42-year-old farmer supporting a family of five, struggled to make ends meet with limited landholding and fluctuating agricultural earnings. Owning just one acre of land, he cultivated maize and cotton but earned only ₹30,000 annually, making it difficult to sustain his household. His primary source of income came from livestock rearing, particularly from his four buffaloes, which generated a higher income of approximately ₹70,000 per year. However, this crucial livelihood was severely threatened by the outbreak of Lumpy Skin Disease (LSD)—a viral infection that weakens the immune system of animals, drastically reducing their dairy production.

At a critical time, CARE India, with support from HDFC Bank, intervened under this project to provide free Lumpy Virus vaccinations to protect livestock from the disease. Alongside vaccinations, livestock management training was provided, educating farmers on proper bathing techniques using medicinal additives, nutritious fodder selection, and overall animal care. Pravin Bhai diligently followed these guidelines, and over time, he noticed a drastic

improvement in the health of his buffaloes. The animals fully recovered, became healthier than before, and most importantly, none of them succumbed to the disease.

Today, Pravin Bhai is deeply grateful to HDFC Bank and CARE India for their timely intervention, which not only safeguarded his livestock but also protected his family's primary source of income. The project's proactive approach to animal health and disease prevention ensured economic stability for small-scale farmers like him, reinforcing the importance of livestock management and healthcare in sustaining rural livelihoods.

3. Natural Resource Management – Check Dam

In the village Zoz, located in the Chhota Udepur district of Gujarat, 40-year-old Harshad Rathva relied solely on agriculture as the main source of income for his family. For years, Harshad struggled to sustain his livelihood due to the severe scarcity of water in the region. Although the village received a fair amount of rainfall during the monsoon season, the absence of any water retention system meant that the rainwater quickly ran off, leaving the soil dry and unproductive. With no option to store or utilize the rainwater, Harshad's crops repeatedly failed, leading to significant financial losses.

A transformative change occurred when CARE India, with the support of HDFC Bank, facilitated the construction of a check dam in Sajva village. The check dam began to capture and retain rainwater that would otherwise go to waste. Over time, the stored water percolated into the ground, leading to a noticeable rise in the groundwater table. One of the most significant benefits for Harshad was the recharge of the borewell on his farmland. After years of running dry, the borewell started yielding water again, enabling him to irrigate his fields even beyond the monsoon season.

With the availability of water throughout the year, Harshad was able to improve his agricultural output considerably. The positive impact extended beyond his fields — better water access also allowed him to take care of his livestock and maintain a small kitchen garden for his family. The overall quality of life in his household improved. His story is a powerful example of how community-focused interventions can restore not just natural resources, but also dignity and livelihood.

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