HDFC BANK PARIVARTAN
A step towards progress

Impact Practice by CSRBOX

Impact Assessment Report

Holistic Rural Development project (HRDP)

Project Code: P0388

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List of Abbreviations

Abbreviations	Details
AI	Artificial Insemination
CHC	Custom Hiring Centre
CRP	Community Resource Person
FGD	Focus Group Discussions
IDI	In-Depth Interview
JSA	Jal Shakti Abhiyan
KVK	Krishi Vigyan Kendra
NGO	Non-Governmental Organization
NRM	Natural Resource Management
MRF	Material Recovery Facilities
PRI	Panchayati Raj Institutions
SHG	Self-Help Group
WUGs	Sustainable Development Goals

Chapter 1
Overview of the Project

Chapter 1: Project Background & Overview

1.1. Introduction

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

1.2. HDFC Bank's Commitment to CSR

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

While the bank's flagship "Holistic Rural Development Program (HRDP)" is focused on Rural Development and caters to the needs of the rural communities in multiple focus areas simultaneously, the "Focused Development Program (FDP)" is another important program where the Bank chooses an implementing partner with expertise in one of the focus areas and tries to improve the lives of the target beneficiaries. around that focus area.

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

1.3. Project Context

The Damoh district in Madhya Pradesh is predominantly rural and agriculturally dependent, with small and marginal farmers accounting for nearly two-thirds[1] of the total cultivator population. The region, which includes blocks such as Batiyagarh and Pathariya, has significant livelihood vulnerabilities due to climatic uncertainties, degraded natural resources, and limited livelihood diversification opportunities. With agriculture largely rainfed and limited to the Kharif season, productivity and income security remain fragile for these rural households.

Water scarcity is an ongoing and critical issue in Damoh. Rabi cultivation, which relies on groundwater from wells, tube wells, and ponds, is severely limited due to declining water tables and irregular maintenance of water harvesting structures. Despite previous interventions for water conservation, their effectiveness is hampered by poor maintenance and a lack of community involvement. Double cropping is uncommon, and agricultural productivity is further

1 https://www.cgwb.gov.in/old_website/Regions/NCR/Reports/Ground%20Water%20Year%20Book%20(Year%202020-21)_Madhya%20Pradesh.pdf

hampered by soil degradation, low adoption of sustainable farming practices, and limited market and institutional access[2].

Several studies have identified the intersection of water scarcity and agrarian distress in Madhya Pradesh's semi-arid regions. One such study by the Indian Council of Agricultural Research (ICAR) found that unsustainable groundwater extraction and a lack of watershed-based interventions were major contributors to rural economic stagnation in central India, including the Damoh district[3].

Recognising these challenges, the project implemented by **CARE India and supported by HDFC Bank under its HRDP initiative** aimed to holistically address water and livelihood issues in Damoh. Through the formation and strengthening of community-based institutions like SHGs and Water User Groups, the project emphasized sustainable agriculture practices, restoration and creation of water conservation structures (e.g., wells, check dams), and promotion of diversified, chemical-free farming. It also focused on empowering women and smallholder farmers through skill development, enterprise promotion, and improved access to value chains.

1.4. Geography of the Study

The project is conducted in the Pathariya and Batiyagarh blocks in Damoh, Madhya Pradesh. The total number of villages covered under this project is 64 villages out of which 10 villages have been sampled during the data collection.

The list of the villages are as follows:

Sl No.	Village	District	State
1.	Basiya	Damoh	Madhya Pradesh
2.	Hingwani		
3.	Nibora Kalan		
4.	Sihera		
5.	Tinduwa		
6.	Bhonrasa	Damoh	
7.	Chirola		
8.	Riyana		
9.	Sadguwan		
10.	Kishanganj		

1.5. Alignment with Schedule VII

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

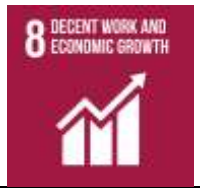
[2] https://www.eficor.org/wp-content/uploads/2023/10/DCRP-DAMOH-A5.pdf
[3] https://journalajgr.com/index.php/AJGR/article/view/229

Schedule VII	Alignment
(i) 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 enhances food and nutrition security by promoting sustainable agriculture practices among smallholder farmers, improving crop yields, and supporting kitchen gardens. It also supports livestock development through improved fodder, dairy, and deworming initiatives, thus indirectly contributing to better household nutrition and preventive health.
(ii) 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 SHGs and producer groups on entrepreneurship, sustainable agriculture, chemical-free farming, horticulture, animal husbandry, and value chain development—creating diversified livelihood opportunities and enhancing employment.
(iii) 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 formation and revival of 100 Self-Help Groups with dedicated **capacity-building**, seed funding, and exposure visits have strengthened women's social and economic participation. Women farmers received targeted training in dairy and poultry, contributing significantly to household incomes and empowering them in community and family decision-making.
(iv) 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 actively promotes natural resource management through water conservation structures (check dams, wells), plantation activities, bio-fertilizer demonstrations, and soil testing. It also encourages organic and chemical-free farming practices to protect soil health and reduce environmental degradation.
(x) Rural development projects	The project targets 66 villages across Batiyagarh and Pathariya blocks, focusing on infrastructure (e.g., Common Facility Infrastructure, Custom Hiring Centers), **capacity-building**, and agriculture-based economic development—thereby contributing directly to integrated rural development.

1.6. Alignment with Sustainable Development Goals

Sustainable Development Goals	SDG Target	Alignment
No Poverty	End poverty in all its forms everywhere	The project empowers marginalized smallholder

Sustainable Development Goals	SDG Target	Alignment
		farmers through collectivization (SHGs, WUGs), skill development, enterprise support, and increased agricultural income, thereby fostering economic self-reliance.
Zero Hunger 	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	By promoting sustainable agriculture, chemical-free farming, kitchen gardens, and livestock-based livelihoods, the project enhances food availability and nutritional outcomes for rural families.
***Good* Health and Well-Being** 	Ensure healthy lives and promote well-being for all at all ages	Interventions such as deworming camps, improved dairy and **livestock management**, and training in organic farming contribute to improved community health and well-being.
Gender Equality 	Achieve gender equality and empower all women and girls	The project focuses on forming and strengthening women-led SHGs, supporting women entrepreneurs, and involving women in agricultural and livestock training—enhancing their economic and social status.
Clean Water and Sanitation 	Ensure availability and sustainable management of water and sanitation for all	The development and rehabilitation of wells and check dams, along with the promotion of water-efficient irrigation techniques, directly address water scarcity and support better water management.
Decent Work and Economic Growth	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	By providing vocational training, enterprise development support, and inputs for improved agricultural practices, the project creates new livelihood options and improves existing ones.

Sustainable Development Goals	SDG Target	Alignment
		
Industry, Innovation, and Infrastructure 	Build resilient infrastructure, promote Inclusive and sustainable industrialization and foster innovation	The establishment of Custom Hiring Centres (CHCs), Common Facility Infrastructure (CFIs), and primary value addition units introduces innovation and infrastructure support for rural producers.
Responsible consumption and production 	Ensure sustainable consumption and production patterns	Through training in organic farming, bio-fertilizer use, and sustainable livestock practices, the project reduces reliance on chemicals and promotes environmentally responsible production.
Climate Change and Action 	Take urgent action to combat climate change and its impacts	The project mitigates climate risks through improved soil health, climate-resilient crops, water conservation practices, and awareness on eco-friendly agriculture.
Life on Land 	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	Activities such as plantation drives, prevention of soil erosion, and sustainable use of water resources contribute to ecological restoration and biodiversity conservation.

1.7. Alignment with State and National Priorities

Name of the schemes	Scheme details	Alignment
National Rural Development Mission (NRLM)	The objective is to empower women by organizing women from poor households in rural areas and imparting skills training to them through various livelihood activities.	The project supports the formation and revival of 100 SHGs, provides training on entrepreneurship, digital literacy, financial inclusion, and offers seed funding for enterprise development.
National Mission for Sustainable Agriculture (NMSA) - Rainfed Area Development	It aims at agronomic practices through soil health management, enhanced rainwater use efficiency, judicious use of chemicals, crop diversification and progressive adoption of crop-livestock-tree farming systems in an integrated approach.	The project promotes organic farming, soil testing, crop diversification, and water conservation practices such as check dams and farm ponds, aligning with the integrated approach of NMSA.
Paramparagat Krishi Vikas Yojana (PKVY) 	Aims at supporting and promoting organic farming, in turn resulting in the improvement of soil health	The project trains farmers in chemical-free farming, demonstrates bio-fertiliser and pesticide use, and encourages sustainable, organic practices across 66 villages.
Integrated Horticulture Development Programme	The aim is to encourage the farmers by providing assistance in various components to increase the scope of horticulture and improve the economic condition of the farmers.	The project trained 1,825 farmers on horticulture practices and supported horticulture-based livelihood opportunities, aligning with the programme's objective to diversify income sources.
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 includes training on drip irrigation techniques and promotes efficient water use practices through community infrastructure and awareness.
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.	The project undertook 2,000 soil sample tests to guide farmers on appropriate fertilizer application and improve soil health and crop yields.
Sujalam Sufalam Jal Abhiyan	The initiative aimed to enhance water storage	The project promotes water conservation practices

Name of the schemes	Scheme details	Alignment
SUJALAM SUFALAM JAL SANCHAY ABHIYAN	capacity by desilting and deepening reservoirs, check dams, and canals. Rejuvenating rivers, constructing new water bodies, and cleaning water sources were key interventions.	through construction/repair of check dam which also reduce soil erosion benefitting large number of farmers.
Jal Shakti Abhiyan: Catch the Rain JAL SHAKTI ABHIYAN Sanchay Jal, Behtar Kal	The initiative aimed to build rainwater harvesting structures for water conservation in water-scarce regions.	The Damoh project revived 15 wells and 8 check dams covering 818 acres under irrigation and formed 30 Water User Groups to promote community-led water resource management.

Chapter 2
Impact Assessment Design and Approach

Chapter 2: Impact Assessment Design & Approach

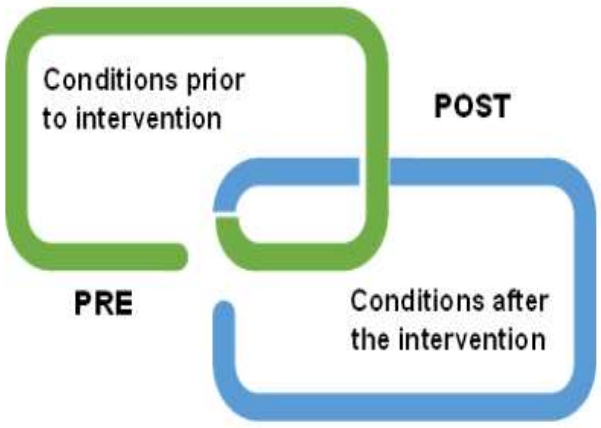
This section provides an overview of the study's objectives, the adopted research methodology and other details revolving around the study.

2.1. Objectives of the Study

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

2.2. Evaluation approach, methodology and framework

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

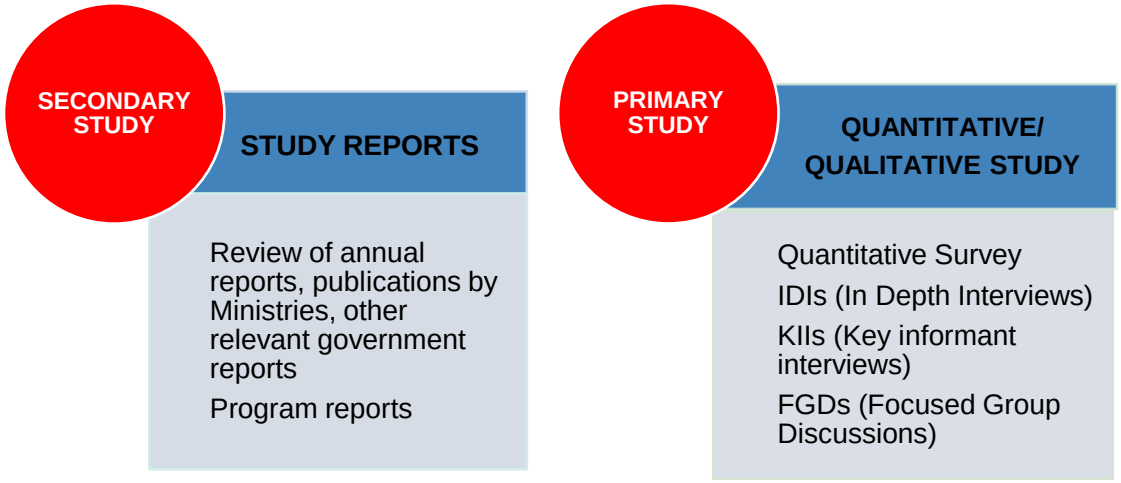


For the assessment of the programme, a two-pronged approach was employed for data collection and review that included secondary data sources and literature, as well as primary data obtained through quantitative and qualitative methods of data collection. The figure below illustrates the study approach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

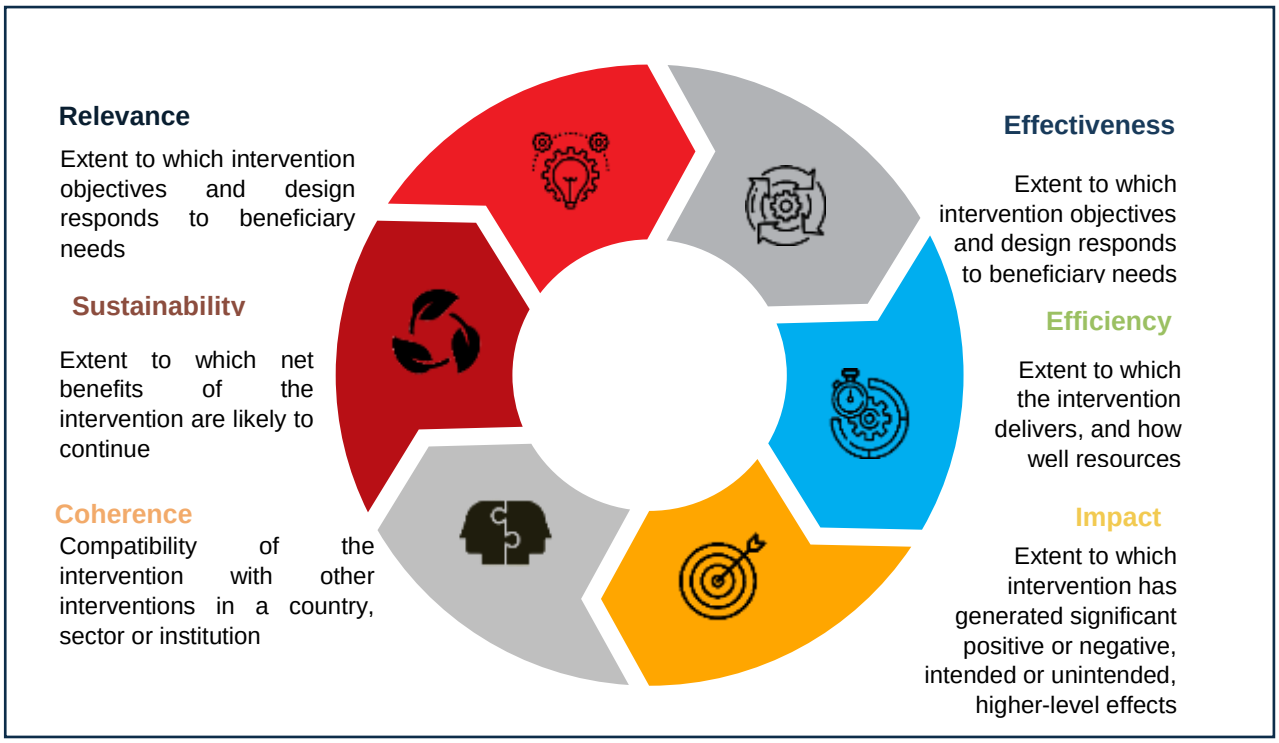
from patients and medical staff trained on the machines, while qualitative data collection involved in-depth interviews (IDIs) and key informant interviews (KIIs) during field visits

OECD -DAC Framework

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



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



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

2.3. Sampling Approach

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

2.3.1. Quantitative Sampling Plan

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

Sl. No	Type of intervention	Stakeholder	Mode of data collection	Total number of interactions
1.	Skill development and livelihood enhancement (SDLE)	Community	Survey (SurveyCTO)	400
2.	Natural Resource Management (NRM)	Community	Survey (SurveyCTO)	51
Total				**451**

Table 1 Quantitative stakeholder mapping

2.3.2. Qualitative Sampling Plan

In alignment with the study, **5 In-Depth Interviews (IDIs), 5 Key Informant Interviews (KIIs)** and **11 Focused Group discussion were conducted** with diverse stakeholders, in 10 villages located in Pathariya and Batiyagarh blocks. These conversations contributed to a comprehensive impact analysis of the project, involving farmers, SHG members, community members, Federation members, Panchayat, implementing agency, etc.

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

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

Table 2 Qualitative stakeholders

2.4. Theory of Change

Activity	Output	Outcome	Impact
Input Use and Training (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

2.5. Challenges

- The assessment period coincided with the peak agricultural season, making it difficult to access beneficiaries during daytime hours as most were occupied in farming activities. This especially impacted the scheduling of Focus Group Discussions (FGDs), many of which had to be restructured into individual interviews.
- The project concluded in 2023, while the impact study was conducted in 2025. This time gap led to significant recall issues among beneficiaries, requiring additional time and effort to identify respondents who could provide accurate and detailed feedback on interventions.
- The absence of on-ground support from the implementing NGO, due to internal constraints, limited local facilitation. This challenge was partially mitigated through snowball sampling and support from PRI members for identifying and contacting beneficiaries.
- Coordination with Community Resource Persons (CRPs) varied across locations. In several cases, CRPs had moved on to other engagements and were either unavailable or offered limited assistance, slowing down the data collection process.
- Inaccuracies in the consolidated beneficiary list, including mention of interventions not actually conducted in certain villages, led to mismatches in expected versus actual data. This created sampling gaps for specific intervention categories and sometimes led to respondent disengagement.
- In some cases, especially for group-based interventions, it was challenging to locate and assemble a homogeneous group of participants for collective interviews, affecting the intended data structure.

Despite these constraints, the field teams adapted by building local rapport, leveraging PRI networks, and employing flexible data collection strategies to ensure coverage and representation across all major project components.

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.
- 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

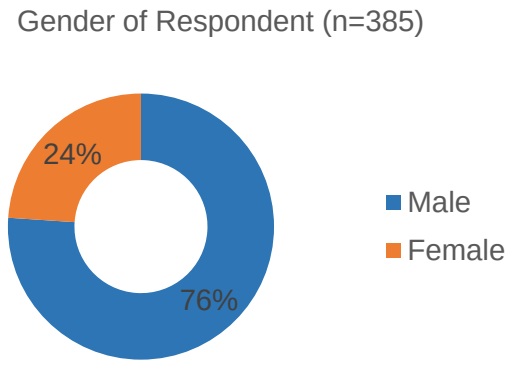
Chapter 3: Key Findings - Skill Development and Livelihood Enhancement

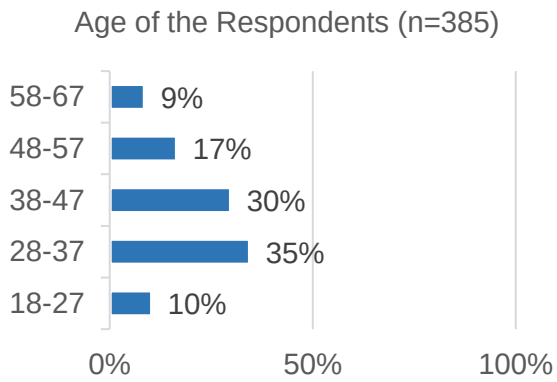
This section highlights the demographic, socioeconomic, and cultural traits of survey participants, offering insights derived from beneficiary feedback and key stakeholder discussions, to comprehensively understand the current scenario of solid waste management in Damoh, Madhya Pradesh.

A. Beneficiary Type: Individual Farmer (IF), Group of Farmers (GF)

3.1. Respondent Profile

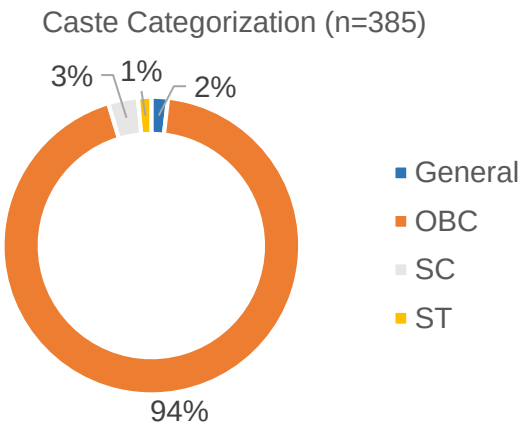
The survey revealed a notable gender disparity among respondents, with **males** constituting **76%** and females **24%** of the total respondents. Women's involvement, while smaller in scale, was largely concentrated among **Self-Help Groups (SHGs)** or those who actively engaged in specific interventions. This distribution reflects the gender dynamics within the project's reach and emphasizes the importance of targeted efforts to enhance inclusive participation in future initiatives.



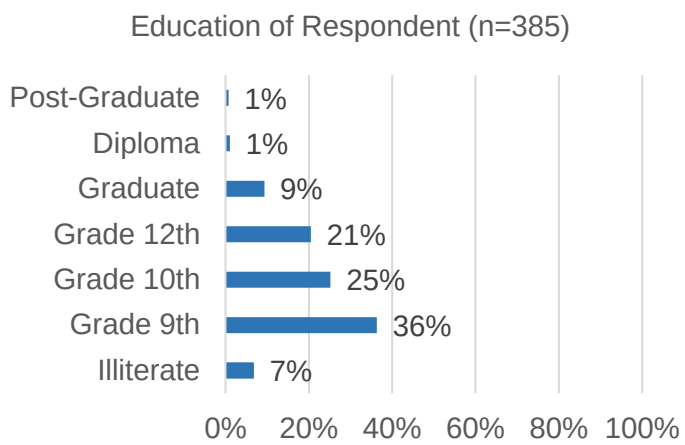


The age demographics of the respondents reveal that participation was highest among individuals within the **28-37** age bracket, accounting for **35%** of the total surveyed group. The second largest representation came from the 38-47 age group at 30%, followed by the 48-57 bracket, which comprised 17%. In contrast, younger and older age groups—18-27 and 58-67—were underrepresented, making up 10% and 9% of participants, respectively.

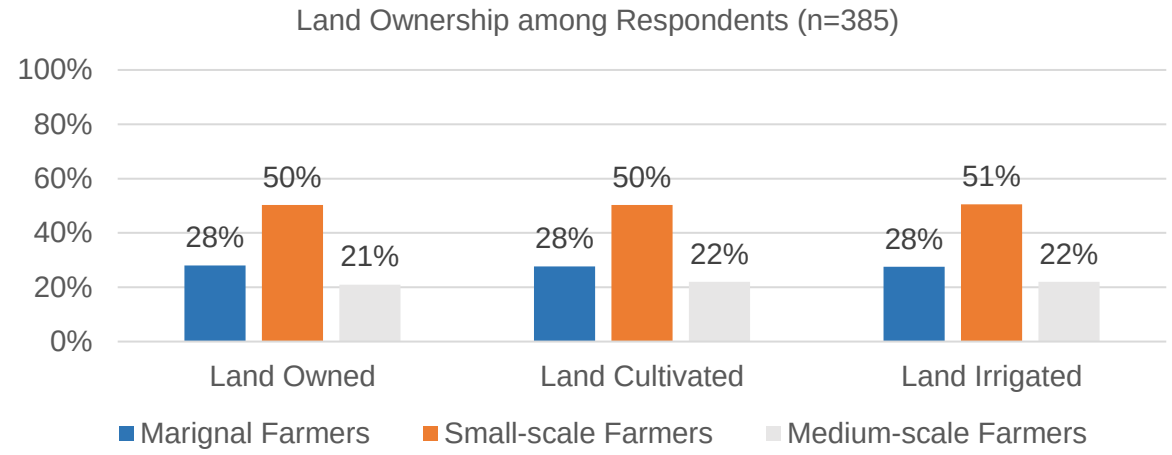
The caste-categorisation represents an overwhelming representation of the **OBC category** highlighting focused outreach and engagement within the marginalized demographic group. The survey reveals a significant predominance of participants from the OBC category, making up **94%** of the total. This is followed by SC participants, who account for 3%, General category respondents at 2%, and ST participants constituting 1%.



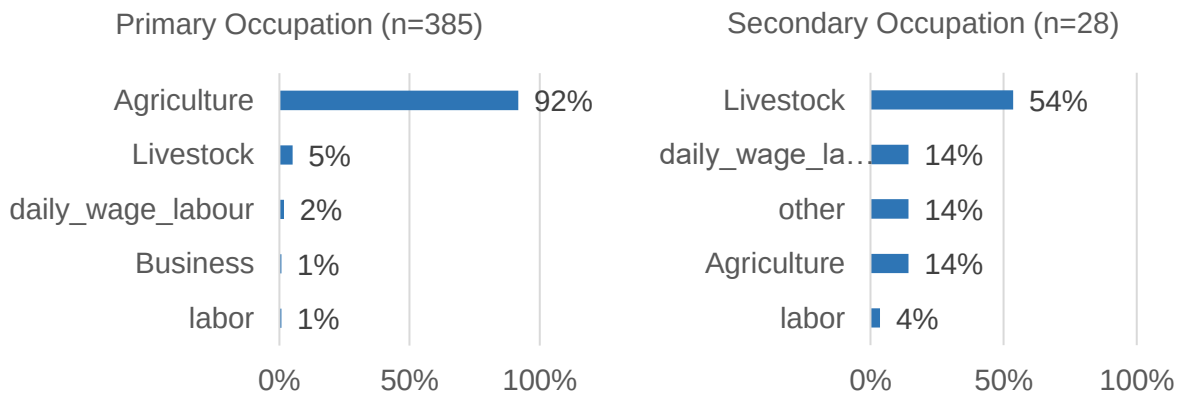
Future interventions could aim to address another sect of other caste categories to ensure a more inclusive approach in project implementation.



The educational qualifications of the respondents reveal that the largest group, **36%**, has education levels of **Grade 9 or below**, representing the highest proportion within the surveyed population. This is followed by **25%** who have completed the **10th grade** and **21%** with **12th-grade** qualifications. Smaller groups include graduates at 9%, illiterate respondents at 7%, and postgraduates and diploma holders, both at 1%. These findings underscore the varied educational backgrounds of the participants, while highlighting a concentration among those with secondary-level education.

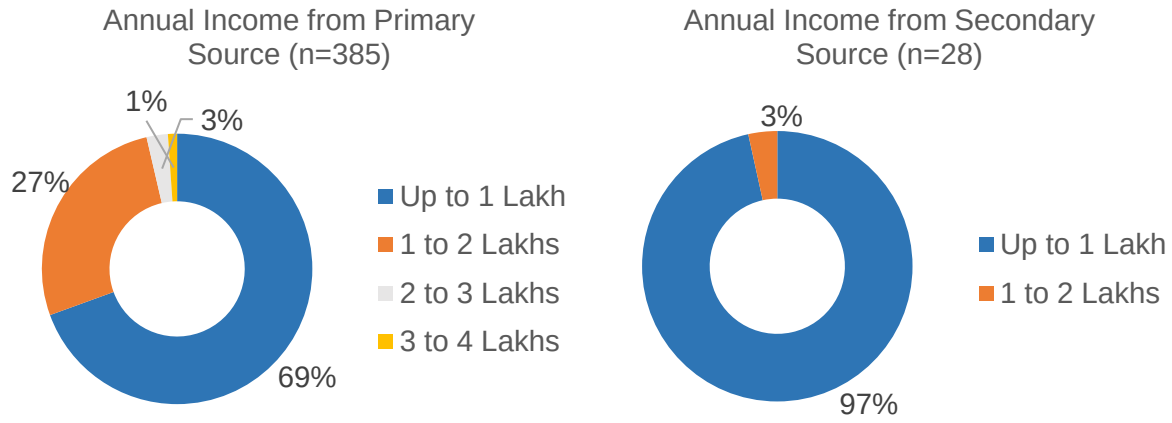


The study reveals that the agricultural land ownership and usage among different farm types demonstrates clear distinctions. **Small-scale farmers (holding between 2.5-5 acres)** account for the largest share, with **50%** of **land owned**, **50% cultivated**, and **51% irrigated**, reflecting their significant role in agricultural activities. Marginal farmers (owning less than 2.5 acres) make up 28% across all categories, indicating moderate involvement in land utilization. Medium-scale farmers (holding more than 5 acres) contribute 21% to land ownership, with a slight increase to 22% for cultivation and irrigation. This data underscores the dominant participation of small-scale farmers while shedding light on the distribution of land usage among various farm types.



The analysis of primary and secondary activities among respondents provides comprehensive insights into their livelihood patterns. Agriculture emerges as the dominant primary occupation, accounting for **92%** of respondents, reflecting their strong dependence on **farming** for sustenance and income. **Livestock management** plays a pivotal role as the most prevalent secondary activity, engaging **54%** of participants. Other secondary occupations, such as daily wage labour, general labour, and various miscellaneous activities, together represent smaller proportions, with **livestock management** standing out as the key complementary activity.

This dual engagement highlights the interconnectedness between agriculture and **livestock management** in ensuring economic stability within the community. It also underscores the importance of targeted interventions that support agricultural sustainability while enhancing opportunities in secondary income-generating activities.



The interplay between primary agricultural reliance and secondary activities like **livestock management** reveals a livelihood structure rooted in traditional occupations. **Agriculture** emerges as the backbone of livelihood for most respondents, with **69%** earning "**Up to 1 Lakh**" annually through this primary activity. A significant portion, **27%**, falls within the "**1 to 2 Lakhs**" income bracket, while higher income levels—"**2 to 3 Lakhs**" and "**3 to 4 Lakhs**"—are represented by just **3%** and **1%**, respectively, underscoring a concentration in lower-income categories.

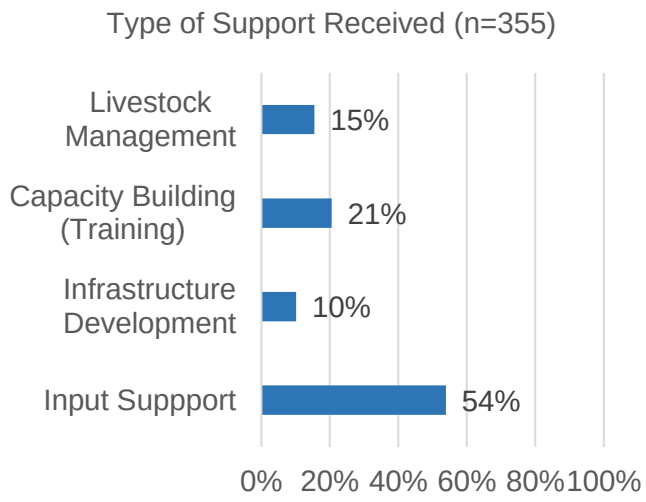
Secondary activities, particularly **livestock management**, serve as a vital complement to agricultural endeavours. An overwhelming majority of respondents, **97%**, earn "**Up to 1 Lakh**" annually from secondary sources, with only **3%** reaching the "**1 to 2 Lakhs**" range. **Livestock management** stands out as the dominant secondary occupation, offering additional financial support and stability to the agricultural base. Expanding access to diversified income opportunities has been fundamental to bolstering economic resilience and improving overall quality of life for the community.

3.2. Type of Support Received

The types of support received by beneficiaries reflect a well-rounded approach to agricultural and livelihood enhancement. **Input support** stands out as the most prominent intervention, benefiting **54%** of respondents. This includes provisions such as s**eeds, saplings, Irrigation methods, farm tools, soil testing, and pest management**, which collectively aim to improve farming practices and productivity.

Capacity building ranks second, reaching **21%** of participants. Activities under this intervention include training on advanced farming techniques, field schools, exposure visits, and

demonstrations, all aimed at empowering farmers with knowledge and skills for sustainable practices.



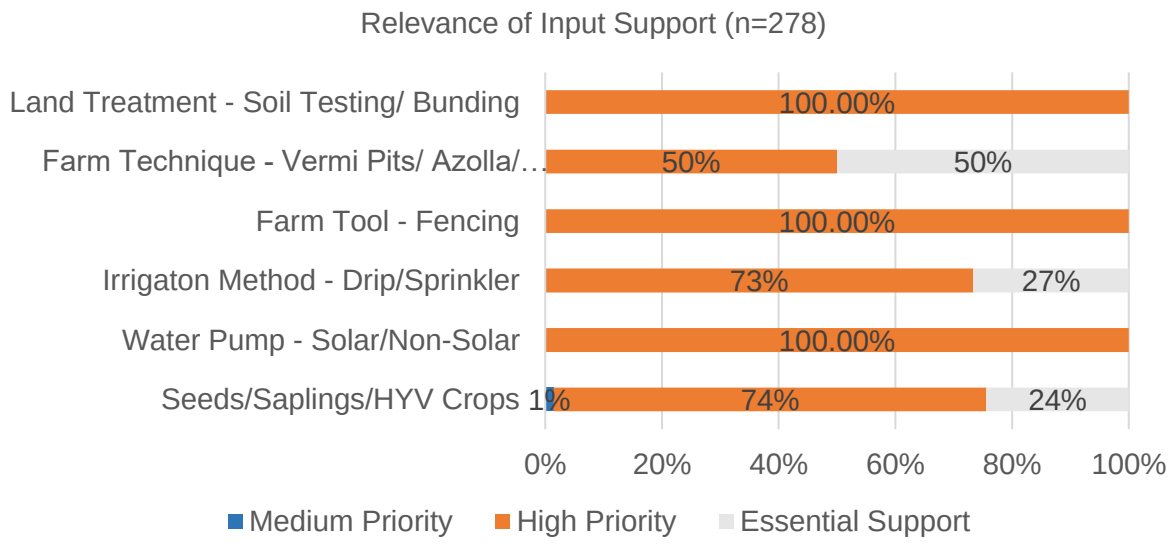
Livestock management accounts for **15%**, providing assistance through vaccination, livestock insurance, **Fodder development**, and **Animal shelters**, thereby supporting the critical role of livestock in household and community livelihoods.

Infrastructure development, though representing **10%**, plays a vital role in creating hard and soft infrastructure like **grain banks, village nurseries, check dams, water sheds, and technology solutions** that bolster the foundation for agricultural growth.

This distribution highlights the emphasis on direct input support and capacity building, with complementary efforts in infrastructure and **livestock management**, ensuring holistic progress for beneficiaries.

3.3. Relevance

3.3.1. Input Support and Training

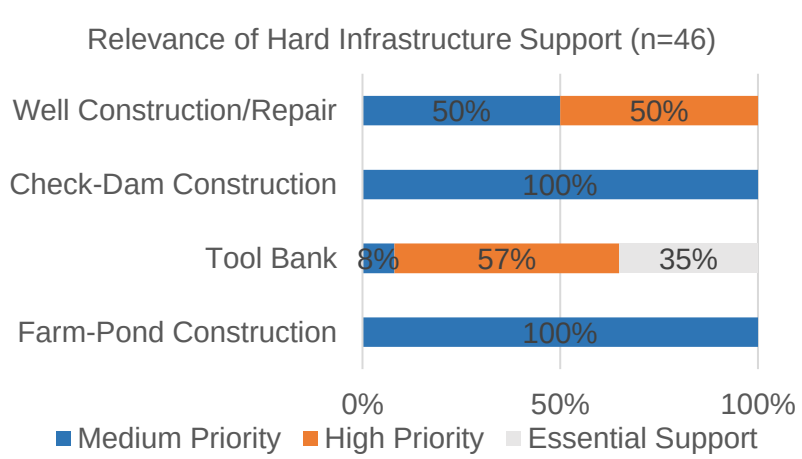


Water Pumps (100%), Land treatment (100%), Irrigation methods (73%), and Farm techniques (50%) are identified as *high priority* by the majority. This highlights the urgent need for interventions in water access, land improvement, and modern farming methods to enhance productivity. **74%** consider **seeds/saplings** as a *high priority* support, indicating a reliance on improved crop varieties for better yields.

As majority of the farmers possess small lands, the support in **soil testing**, using biofertilizers for healthy soil, providing farming equipment etc can both reduce cost and boost crop production. Moreover, the irrigated land is **91%** of the total land for these farmers where drip

irrigation, sprinklers, water pumps etc. have become essential sources of artificial water for their agricultural fields.

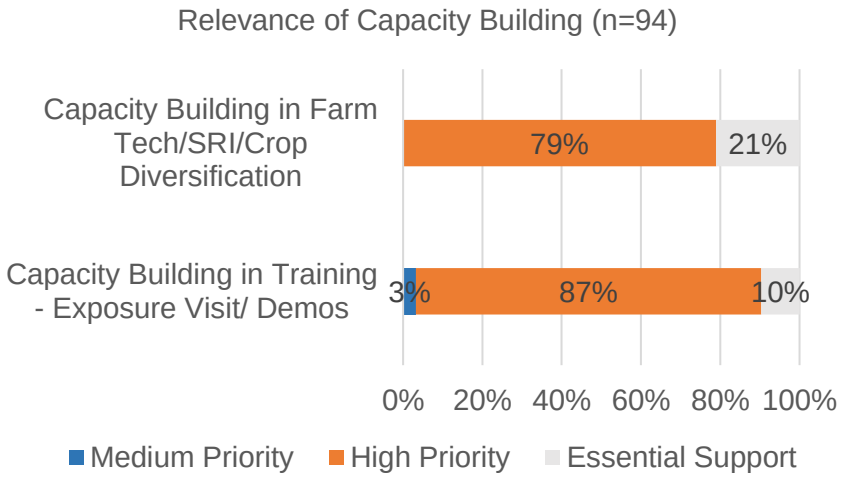
3.3.2. Infrastructure Development



The graph highlights the relevance of various types of hard infrastructure support received by respondents. **Well construction or repair**, along with **farm pond** construction, are categorized entirely as *medium priority*, underscoring their critical role in sustaining agricultural activities. **Check-dam construction** also falls entirely under *medium priority*, reflecting its significant impact on water resource management.

The "**Tool bank**", however, displays a varied prioritization, with **35%** considered *essential support*, **57%** as *high priority*, and **8%** as *medium priority*. This distribution suggests that the intervention was able to address the specific needs of the community. Overall, the data emphasizes the focus on essential infrastructure that directly supports agricultural and water management needs.

3.3.3. Capacity Building

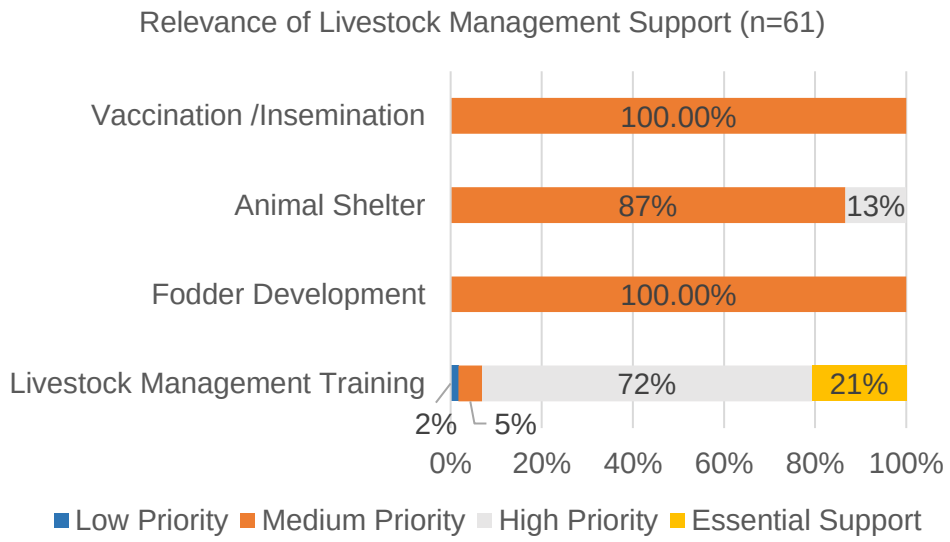


The relevance of **capacity-building** activities, as depicted in the bar chart, showcases differing priorities between two key types of support. For "**Capacity Building in Farm Tech/SRI/Crop Diversification**," the majority of respondents (**79%**) classify it as a *high priority*, while **21%** view it as an *essential support*. On the other hand, "**Capacity Building in Training - Exposure Visits/Demos**" is predominantly seen as *high priority* (**87%**), with **10%** marking it as *essential support* and a minimal **3%** categorizing it as *medium priority*.

Additionally, women beneficiaries have reported that SHG training sessions focusing on bookkeeping, accounting, and financial literacy have proven immensely beneficial. These sessions have played a pivotal role in empowering rural women, fostering self-reliance, and equipping them with employable skills to enhance their economic opportunities and independence.

> *"Receiving the Masala machine through the project gave our group a real opportunity to start something of our own. It's not just a machine—it's our identity now. We've revived our SHG, started saving again, and meet regularly to discuss business and household matters. For many of us, this is the first time we're earning and making financial decisions in our families, and that's been deeply empowering."*
>
> *- Member, Kher Mata SHG, Chirola Village*

3.3.4. Livestock management

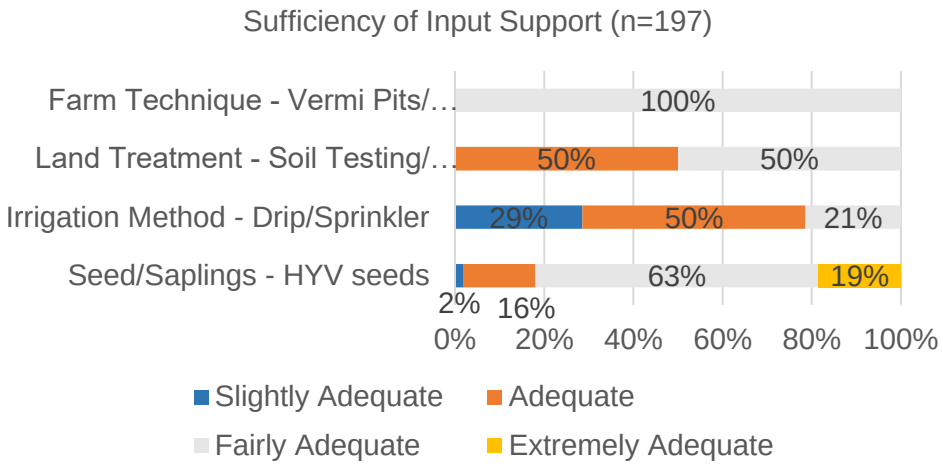


The **livestock management** interventions reveal varying priority levels for different activities. **Livestock management training** emerged as highly impactful, with **72%** of respondents identifying it as a *high priority* and **21%** considering it *essential support*. **Vaccination and insemination** are predominantly seen as *essential support*, benefiting **87%** of respondents, while the remaining portion is marked as *medium priority*. **Fodder development** is regarded as *medium priority*, emphasizing its role in enhancing livestock nutrition and productivity. Similarly, **Animal shelter** provision is classified as *essential support* by all respondents, underscoring its critical importance.

These interventions, as reflected in the survey findings, have been well-received by beneficiaries. Training sessions and **Fodder development** have significantly improved the overall health and productivity of livestock while reducing mortality rates. Efforts such as vaccination drives, insemination programs, and shelter provision have further strengthened the outcomes, highlighting the transformative impact of these interventions on rural livelihoods.

3.4. Sufficiency

3.4.1. Input Support and Training

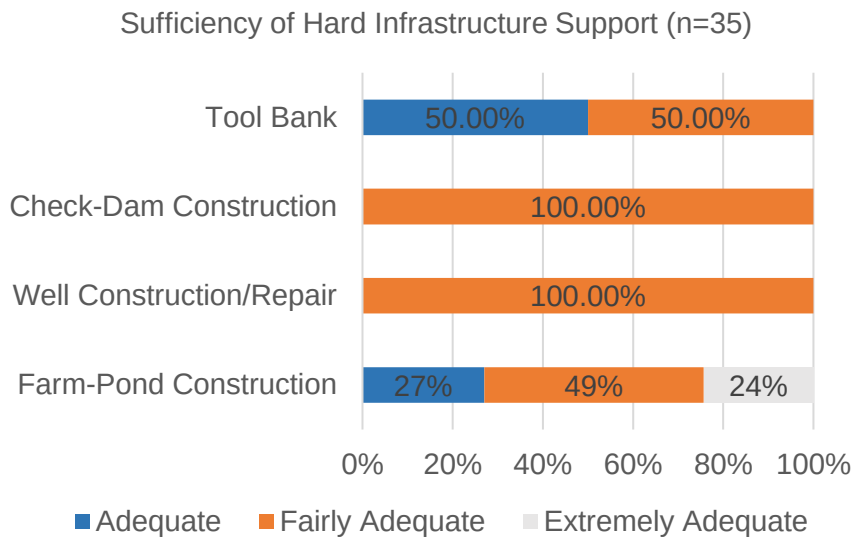


The sufficiency of input support across various interventions highlights differences in adequacy levels. **Farm techniques** such as vermi pits and azolla were rated as *extremely adequate* by all respondents, showcasing their effectiveness and alignment with beneficiary needs. Similarly, **Land treatment** activities like soil testing and bunding were deemed either *fairly adequate* (**50%**) or *adequate* (**50%**), underscoring their relevance in enhancing land productivity.

Seeds and saplings emerged as a well-received intervention, with **63%** rating the support as *fairly adequate* and **19%** as *extremely adequate*. The equitable distribution facilitated by KVKs based on sowing areas and beneficiary requirements ensured the intervention's impact. Lastly, **Irrigation methods**, such as **drip and sprinkler systems**, demonstrated varied levels of sufficiency, with **50%** rating them *adequate*, **21%** *extremely adequate*, and **29%** *slightly adequate*, indicating room for improvement in addressing specific needs.

Figure 1: Sprinkler in use - Bhonrasa Village

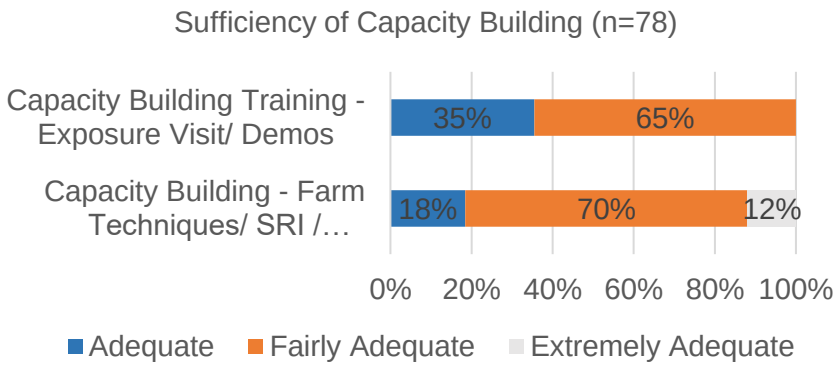
3.4.2. Infrastructure Development



In terms of sufficiency of infrastructure support, varying levels of adequacy across interventions is observed. **Well construction/repair** emerged as the most sufficient intervention, with **100%** of respondents rating it as "*fairly adequate*," reflecting its high applicability and relevance to agricultural needs. **Farm-pond construction** was rated as "*fairly adequate*" by **49%** of respondents, while 24% found it "*extremely adequate*," and **27%** considered it "*adequate*." Similarly, **check-dam construction** was unanimously rated as "*fairly adequate*" by **100%** of respondents, emphasizing its importance in water resource management.

However, qualitative interactions with farmer groups revealed challenges in the sufficiency of farm equipment. While **tool bank**s are a crucial intervention, the limited number of tools *Often* results in farmers waiting for their turn to access equipment. Additionally, in villages like Chirola and Kishanganj, existing **tool bank**s faced issues with proper record-keeping, raising concerns about the fair utilization of resources. Addressing these gaps could enhance the effectiveness and equity of infrastructure support in the surveyed villages.

3.4.3. Capacity building

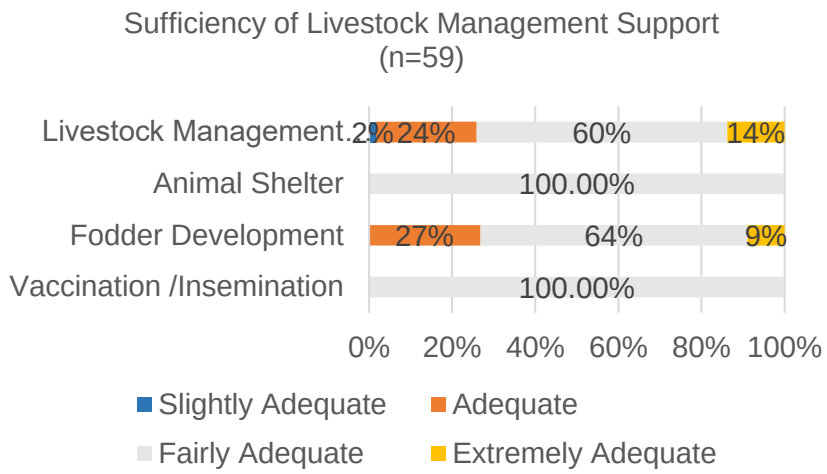


The sufficiency of **capacity-building** interventions reflects positive feedback across different aspects. For **farm techniques**, including SRI and crop diversification, **70%** of respondents rated the interventions as "*Fairly adequate*," 12% as "*Extremely adequate*," and 18% as "*Adequate*." **Capacity-building** training sessions, such as exposure visits and demonstrations, received even higher ratings, with 65% marking them as "*Fairly adequate*" and 35% as "*Adequate*." These findings demonstrate the overall effectiveness of the initiatives in meeting the needs of the beneficiaries.

In particular, **capacity-building** exercises in **farm techniques** and SRI have been highly rated for their sufficiency. Organic farming methods, such as vermicompost and shivansh, have delivered multifaceted benefits, including reducing farm input costs, improving soil fertility and quality, and boosting yields. Additionally, exposure visits and demonstration plots focusing on

practices like Azolla and Barseem have proven to be *fairly adequate*, enabling area-wide replication of these interventions among pastoralists and encouraging sustainable farming practices.

3.4.4. Livestock management



The sufficiency of **livestock management** interventions, as depicted in the graph, highlights varied levels of adequacy with the **Vaccination and insemination** activity rated by **100%** of respondents as "*Fairly adequate*," showcasing their importance in livestock health management. **Animal shelters**, including initiatives like barseem, azolla, and napier grass, received positive feedback, with **100%** of beneficiaries rating it as "*Adequate*," emphasising its significant role in enhancing livestock health and productivity. **Fodder development** was marked as "*Adequate*" by 64% of respondents and "*Extremely adequate*" by 9%, while **livestock management** training demonstrated mixed adequacy ratings—24% marked it as "*Adequate*," 60% as "*Fairly adequate*," and 14% as "*Extremely adequate*."

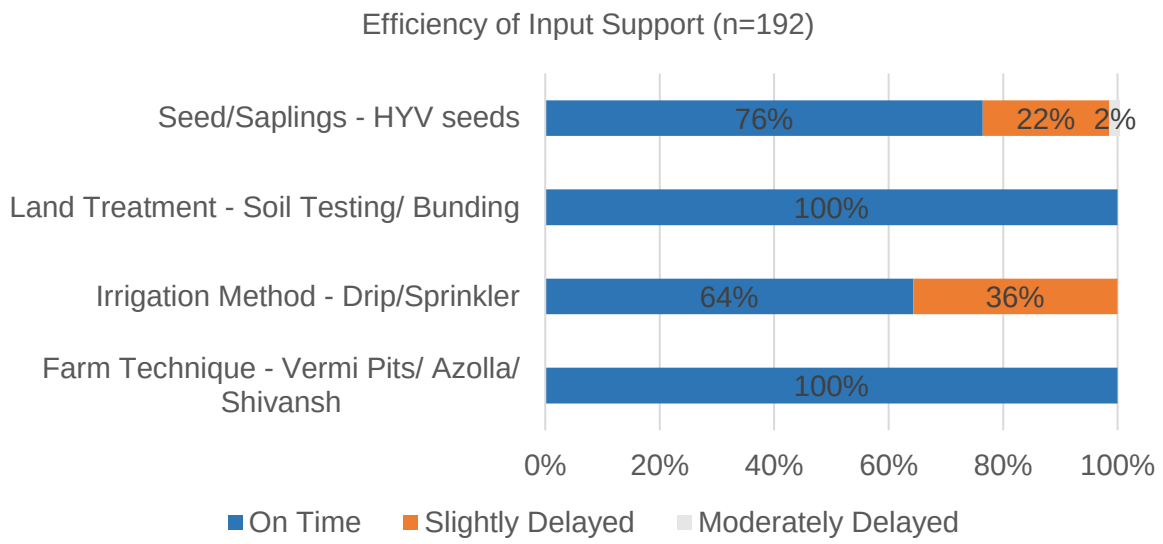
Fodder development efforts have proven to be highly supportive, contributing to better livestock health and reduced mortality rates. Vaccination drives and shelter construction were widely recognized as *fairly adequate* by respondents, albeit with minor challenges noted, such as rigidity in shelter design and maintenance and the need for continuity in vaccination efforts. These findings highlight the interventions' impact while pointing to areas for improvement to ensure optimal support for **livestock management**.

3.5. Efficiency

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

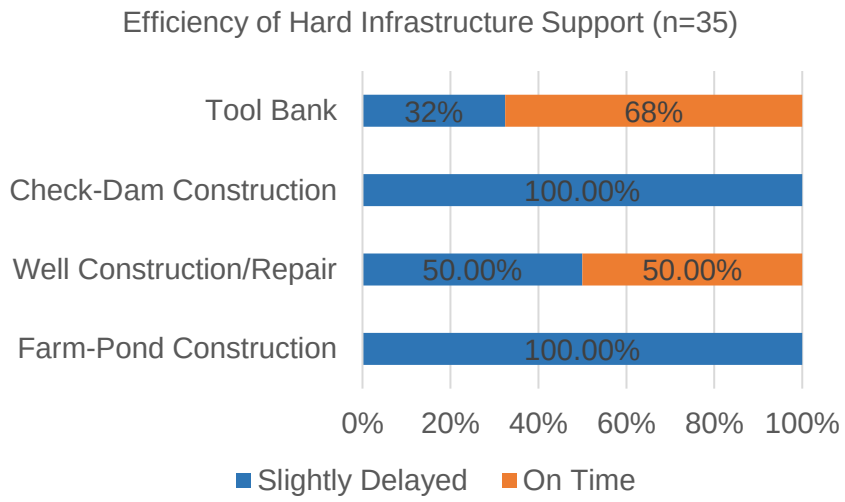
3.5.1. Input Support and Training

In terms of sufficiency of input support and training interventions, adequacy levels varied across categories. **Farm techniques**, such as Vermi pits, Azolla, and Shivansh, were highly effective, with **100%** of respondents rating them as "*On time*." Similarly, **Land treatment** activities, including soil testing and bunding, were marked as "*On time*" by 100% of respondents, underscoring their timely implementation and impact.



Irrigation methods, such as drip and sprinkler systems, showed mixed feedback, with **64%** rated as "*On time*" and **36%** as "*Slightly Delayed*." **Seed and sapling** distribution received positive feedback, with **76%** rated as "*On time*," **22%** as "*Slightly Delayed*," and a small fraction, **2%**, as "*Moderately Delayed*." These findings emphasize the project's strengths in timely resource delivery, while highlighting some areas for improving consistency in certain interventions like irrigation systems and seed distribution.

3.5.2. Infrastructure Development

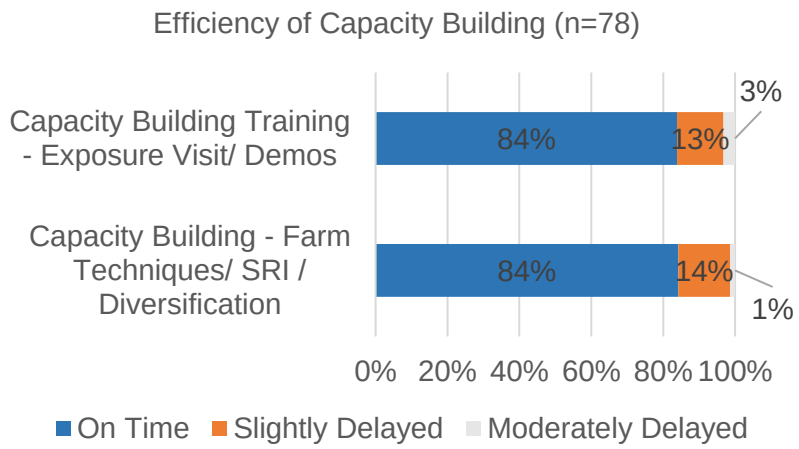


Farm-pond construction and **check-dam construction** were entirely rated as "*Slightly Delayed*" by **100%** of respondents, indicating challenges in adhering to the intended timelines for these critical water management infrastructures. **Well construction and repair** showed a balanced outcome, with **50%** of respondents marking it as "*On time*" and the remaining **50%** as "*Slightly Delayed*." **Tool bank**s displayed relatively higher efficiency, with **68%** rated as "*On time*" and 32% as "*Slightly Delayed*."

These findings highlight the strengths and gaps in infrastructure development efforts. **Farm-pond**s and check-dams, while vital for water resource management, faced delays, potentially affecting their timely utility. Conversely, **tool bank**s demonstrated a more efficient implementation, though qualitative discussions with beneficiaries have noted concerns about record-keeping and the fair utilization of tools in some villages like Chirola and Kishanganj. Addressing these challenges could further enhance the overall impact of infrastructure interventions in the surveyed villages.

Figure 2: Farm equipment at the CHC centre - Basiya Village

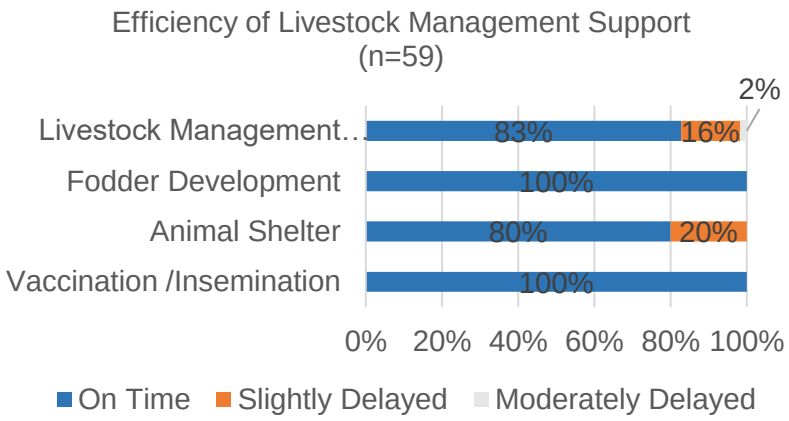
3.5.3. Capacity building



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

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

3.5.4. Livestock management



Fodder development, including barseem, azolla, and napier grass, was rated "*On time*" by **100%** of respondents, highlighting its seamless implementation and critical role in improving livestock health. **Vaccination and insemination** interventions also excelled, with all respondents (**100%**) reporting them as "*On time*," underlining their effectiveness in ensuring livestock well-being. **Animal shelter** construction showed mixed results, with **80%** of respondents rating it "*On time*" and **20%** as "*Slightly Delayed*." **Livestock management** training demonstrated similar outcomes, with **83%** marking it as "*On time*," **16%** as "*Slightly Delayed*," and a small fraction, **2%**, as "*Moderately Delayed*."

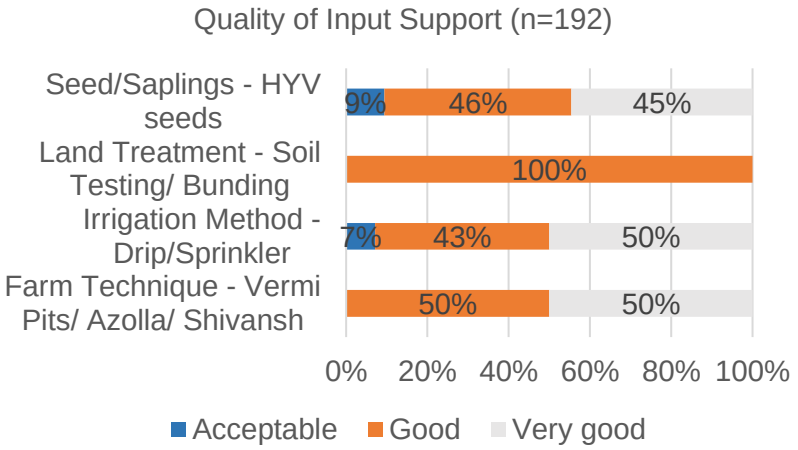
Qualitative surveys revealed that the construction of sheds and **Fodder development** emerged as the most prominent interventions in terms of timeliness, being delivered *on time* and meeting the immediate needs of beneficiaries.

3.6. Quality

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

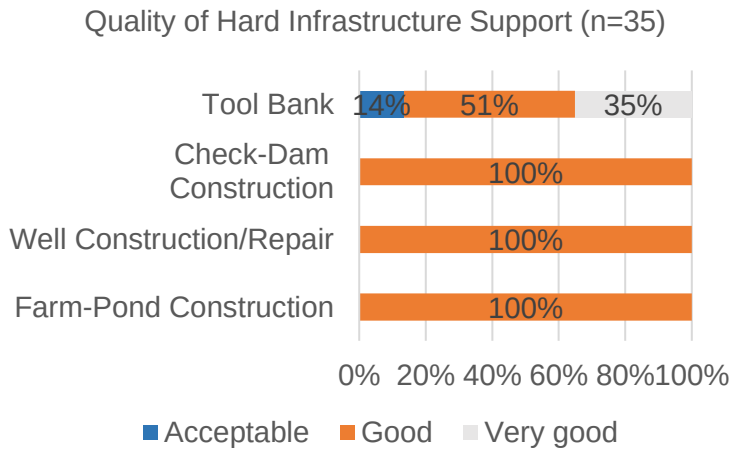
3.6.1. Quality - Input use and its training

Most inputs, including seeds/saplings, **farm techniques**, fencing, irrigation, and **Land treatment**, were rated as "*Good*" by more than half of the respondents. However, **farm techniques** such as azolla beds, tanks, and horticulture interventions stood out as the best-rated for quality, delivering multifaceted benefits such as reducing farm input costs, improving soil fertility, and boosting yields.



Farm techniques, such as vermi pits, azolla, and shivansh, were rated as "*Good*" by 50% of respondents and "*Very Good*" by the remaining 50%, showcasing their effectiveness and alignment with beneficiary needs. **Irrigation methods**, including drip systems, received mixed ratings, with 43% marking them as "*Good*," 50% as "Very *Good*," and **7%** as "*Acceptable*." **Land treatment** activities, such as soil testing and bunding, were unanimously rated as "*Good*" by 100% of respondents, emphasizing their relevance in enhancing land productivity. **Seeds and saplings** support was rated "*Good*" by **46%**, "Very *Good*" by **45%**, and "*Acceptable*" by **9%**, reflecting overall satisfaction with the intervention.

3.6.2. Quality - Infrastructure Development

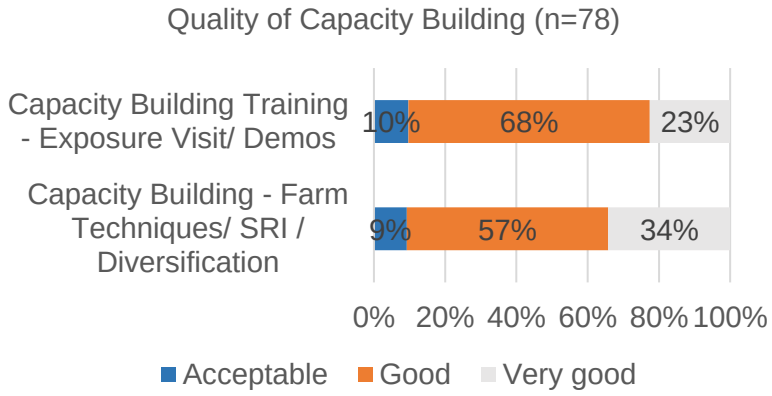


The quality of infrastructure development interventions reflects positive feedback across all categories, with more than half of the respondents rating each intervention as "*Good*." **Farm-pond** construction was rated as "*Good*" by **100%** of respondents, highlighting its high quality. Similarly, well construction and **check-dam construction** were also unanimously rated "*Good*" by **100%**, showcasing their effectiveness in meeting community needs.

The **tool bank** intervention stood out as the best-rated for quality, with **86%** of respondents marking it as "*Good*" and **35%** of those further rating it as "Very *Good*." These findings emphasize the robust quality of the infrastructure support provided, with the **tool bank** intervention, in particular, being recognized as a standout effort for its reliability and utility.

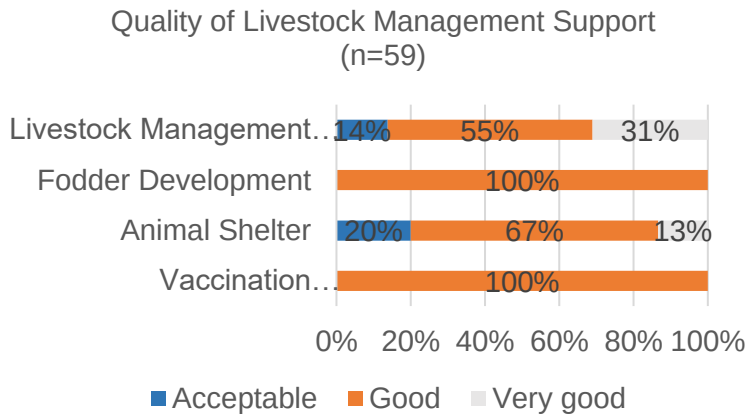
3.6.3. Quality – Capacity Building

For "Capacity Building - **Farm techniques** / SRI / Diversification," **57%** of respondents rated it as "*Good*," **34%** as "*Very Good*," and **9%** as "*Acceptable*." Similarly, "**Capacity Building Training**" received **68%** ratings as "*Good*," **23%** as "*Very Good*," and **10%** as "*Acceptable*." These figures highlight a generally positive reception, with the majority of respondents appreciating the quality of the interventions.



However, some dissatisfaction was noted, particularly due to the lack of follow-up support after soil test reports were provided. While the testing itself was conducted effectively, beneficiaries reported that no subsequent guidance or interventions were offered to help them improve soil health based on the results.

3.6.4. Quality- Livestock management



The quality of **livestock management** interventions reflects positive feedback across all categories, with most respondents rating the interventions as "*Good*." **Vaccination and insemination** were universally rated as "*Good*" by *100%* of beneficiaries, showcasing their effectiveness in supporting livestock health and productivity. **Fodder development** received diverse ratings, with **67%** marking it as "*Good*," **20%** as "*Acceptable*," and **13%** as "*Very Good*," highlighting its role in improving livestock nutrition. **Animal shelter** interventions were rated "*Good*" by **67%** of respondents, demonstrating their importance in providing *adequate* housing for livestock.

Livestock management training stood out as the best-rated intervention for quality, with over 80% of respondents rating it as "*Good*." This high rating can be attributed to the ease of understanding of the training content, its relevance to the local context, and the effective dissemination through CRPs (Community Resource Persons) involved in the project. These efforts have proven highly beneficial for the community, not only improving livestock care but also helping beneficiaries secure additional income through improved practices.

Figure 3: Goat Shed - Sihera Village

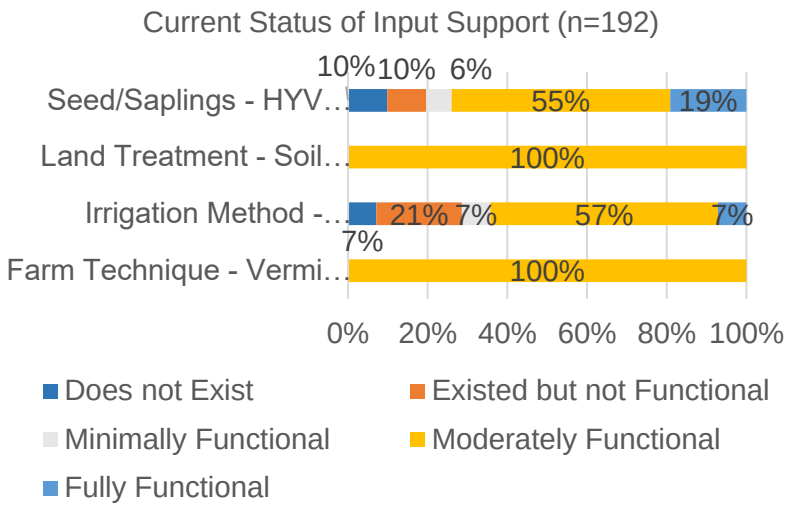
"I've lived in Nibora village since childhood, and like many here, our lives have revolved around farming and livestock rearing. But building a proper shed for our animals always felt out of reach due to financial constraints. Through this project, I was finally able to construct a secure shelter for my livestock. It's a huge relief—not just for me, but for the animals too. They are healthier, safer, and more productive."

- Bijendra Sen, Community Member, Nibora Kalan

3.7. Effectiveness

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

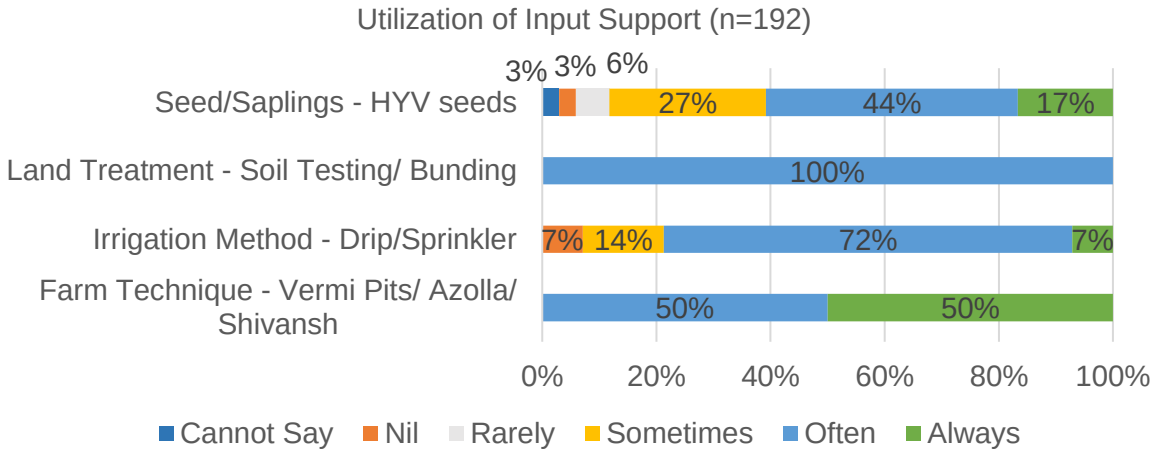
3.7.1. Current status- Input use and its training



All the interventions are reported to be largely functional even at present, as shared by the beneficiaries. **Farm techniques**, such as vermicompost, azolla, and shivansh, were largely rated as "*Moderately Functional*" by the majority of beneficiaries, reflecting their steady, though not optimal, implementation. **Irrigation methods**, like drip and sprinkler systems, had **57%** of respondents rating them as "*Moderately Functional*," but around **20%** marked them as "Existed but not Functional," indicating issues such as faulty sprinkler sets that remained unrepaired.

Seeds and saplings support received mixed feedback as well, with **55%** rating them as "*Moderately Functional*" and nearly **20%** giving low ratings. This was attributed to limitations in the polyhouse intervention, which was available only in select villages. As a result, families lacked a consistent supply of HYV seeds, leading to dissatisfaction in some areas. These findings underscore the need for addressing these gaps to ensure consistent and efficient input support across all communities.

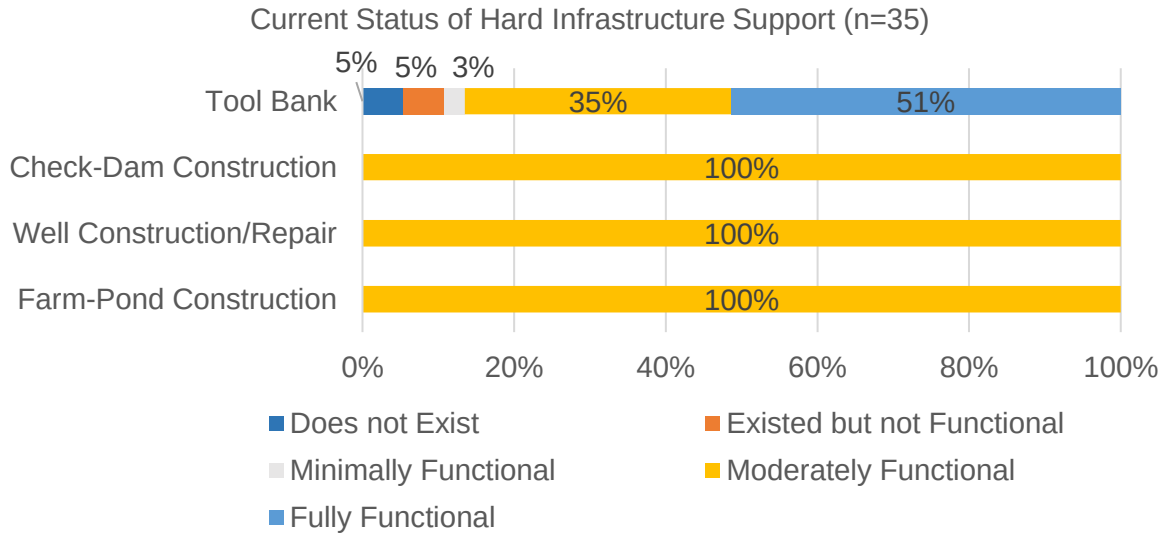
3.7.2. Utilization status – Input Use and its training



Among the **input support** interventions, drip and sprinkler irrigation, **farm techniques**, and **seeds/saplings** were widely efficient in establishing their usability among respondents. Drip and sprinkler irrigation systems demonstrated strong usability, with **72%** of respondents using them "*Often*," reflecting their widespread adoption. Similarly, **farm techniques** like vermicompost, azolla, and shivansh were rated as "*Often*" utilized by **50%** of beneficiaries, highlighting their steady incorporation into daily practices. **Land treatment** interventions, such as soil treatment and bunding, stood out with **100%** of respondents reporting "*Often*" usage, indicating their universal application. **Seeds and saplings** were also notably efficient, with **44%** of respondents using them "*Often*."

Interventions such as sprinkler sets, azolla beds, and barseem were rated the highest, reflecting their relevance and adaptability to local agricultural practices. These findings emphasize the impact and effectiveness of input supports in enhancing agricultural productivity and sustainability.

3.7.3. Current status – Infrastructure Development

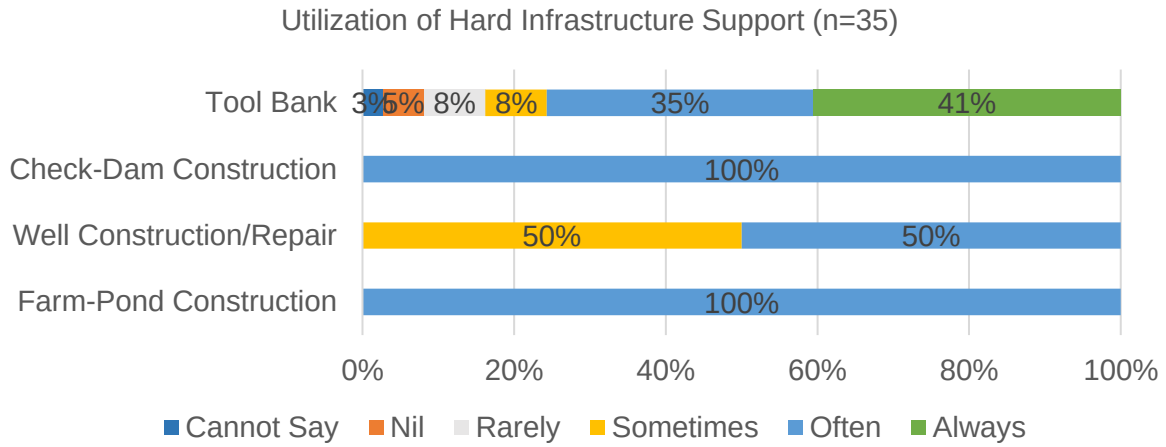


The current status of hard infrastructure support reveals varying functionality levels across different interventions. **Farm-pond** construction, **Well construction/repair**, and **check-dam construction** were all rated as "*Moderately Functional*" by **100%** of respondents, demonstrating their steady presence and utilization within the surveyed villages. **Tool banks** exhibited a more diverse range of statuses, with **51%** rated as "*Fully functional*" and **35%** as "*Moderately Functional*," reflecting their relatively high efficiency. However, challenges remain, with **5%** of respondents reporting that **tool bank**s "*Do not Exist*" or "*Existed but not Functional*."

Figure 4: Well Deepening beneficiary, Bhonrasa

These findings emphasize the strong functionality of water and agricultural resource management infrastructures, such as **Farm-pond**s, wells, and check-dams. The **tool bank**s, while performing well overall, highlight the need for further improvement in availability and maintenance to ensure equitable access and utilization.

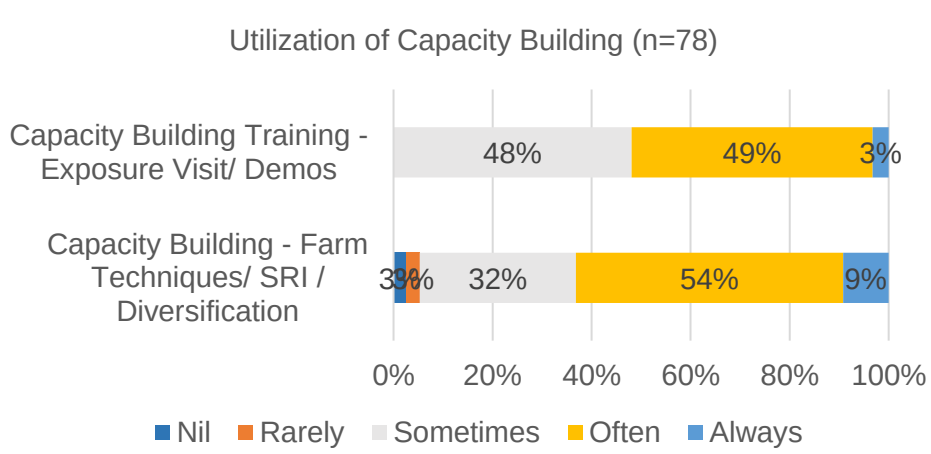
3.7.4. Utilization status- Infrastructure Development



In terms of utilization of hard infrastructure support, **Farm Pond** construction and **check dam construction** were rated exceptionally high for usage, with **100%** of respondents noting that these infrastructures are utilized "*Often*," showcasing their critical role in water resource management and agricultural activities. **Tool banks** also demonstrated high engagement, with **41%** of respondents marking them as "*always*" used, reflecting their growing importance in community farming practices.

However, **well construction** received mixed feedback. While **50%** of beneficiaries reported "*Often*" utilization, concerns arose due to the geographical context of the Damoh district, which falls within the water-scarce region of the Chota Nagpur plateau. During years of insufficient rainfall, the water table tends to recede, leading to wells drying up, thereby limiting their consistent utility. These insights underscore the need for tailored interventions to address region-specific challenges and enhance resource sustainability.

3.7.5. Utilization status- Capacity Building

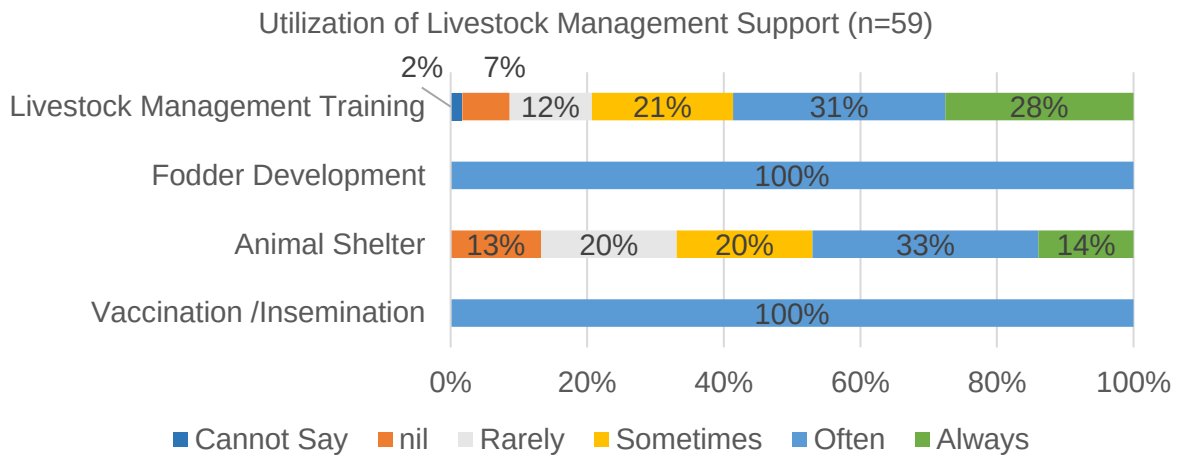


The utilization of **capacity-building** interventions demonstrates strong engagement among beneficiaries. For "Capacity Building - **Farm techniques**/SRI/Diversification," **54%** of respondents reported "*Often*" usage, while **32%** noted "*Sometimes,*" indicating its consistent relevance. "**Capacity Building Training**," which includes exposure visits and demonstrations, similarly showed steady utilization, with **49%** marking it as "*Often*" used and **48%** as "*Sometimes*."

Farm techniques and exposure visit trainings stood out as highly utilized by beneficiaries. Although the intervention concluded ahead of its scheduled completion, the knowledge

imparted remains intact among respondents, supplemented by ongoing support from Community Resource Persons (CRPs). This sustained knowledge base has proven beneficial for the community, contributing to enhanced agricultural practices and additional income opportunities.

3.7.6. Utilization status- Livestock management



Livestock management training emerged as the most consistently used intervention, with over **59%** of respondents utilizing it "*Often*." **Vaccination and insemination** were universally noted as "*Often*" utilized by **100%** of respondents, highlighting their consistent application and critical role in ensuring livestock health. **Fodder development** was also rated "*Often*" utilized by all respondents, reflecting its widespread implementation and significant impact on improving livestock nutrition. **Animal shelters** demonstrated steady usage, with **100%** marking them as "*Often*" utilized, showcasing their importance in safeguarding livestock and enhancing productivity.

This high engagement stems from the ease of understanding of the training content, its relevance to the local context, and the effective dissemination through CRPs (Community Resource Persons) involved in the project. These factors have contributed significantly to the community's ability to secure additional income and improve livestock care practices.

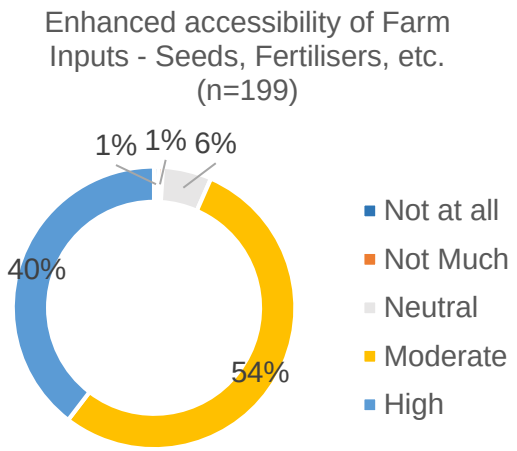
3.7.7. Stakeholder Experience- Short-term changes

The following graphs reflects the change or experience felt by the beneficiary's post intervention and their perception on the activities conducted under this project. These changes are observed within few years post the intervention.

"It's been a couple of years since the intervention, and I can confidently say that almost every household in the village was touched by it in some way. During Gram Sabha meetings, people often appreciate how SHGs were revived and Water User Groups formed—these have really fostered a culture of shared responsibility. Villagers now speak of equitable resource use and long-term planning, which wasn't common earlier. The livelihood support has opened up new financial avenues for many families. We sincerely hope that HDFC Bank continues to support us with further initiatives—we'd be more than ready to participate again."

- *Satyendra Patel, Ex-Sarpanch, Chirola*

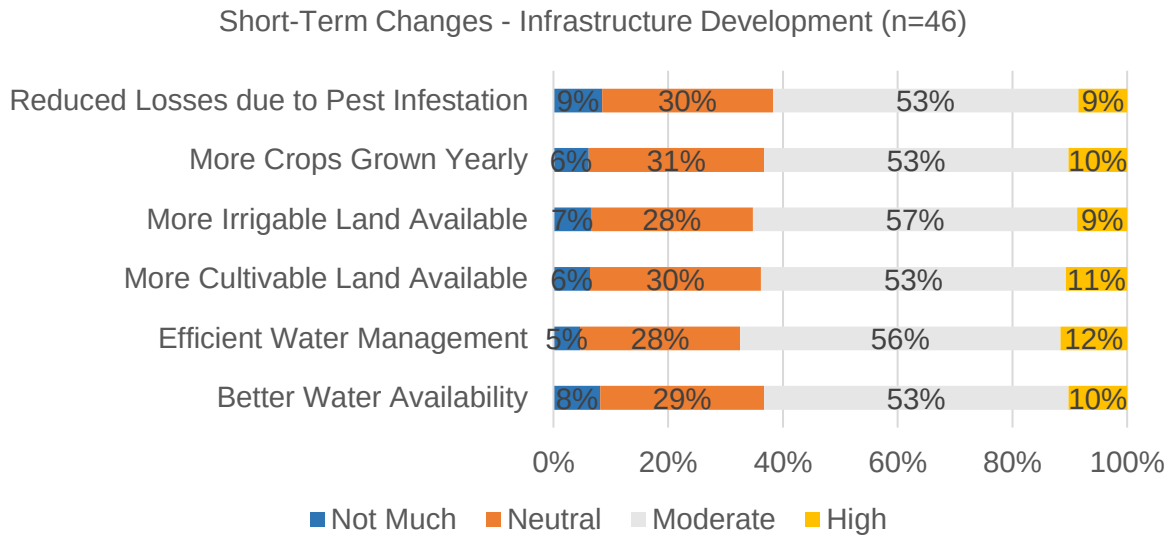
3.7.8. Short-term changes – Input use and its training



The short-term changes on the ground for input support interventions exhibit significant improvements in accessibility and functionality. **Farm techniques**, including vermi pits, azolla, and shivansh, as well as **Land treatment** activities like soil testing and bunding, were rated as "*Moderately Functional*" by **100%** of respondents, highlighting their steady and effective implementation. **Irrigation methods**, such as drip systems, received mixed feedback, with **57%** rated as "*Moderately Functional*" and **21%** marked as "*Existed but not Functional*," indicating room for improvement in addressing maintenance issues. Similarly, **Seeds and saplings** showed varied functionality, with **55%** marked as "*Moderately Functional*," **19%** as "*Fully functional*."

The input support interventions have been the most successful in terms of widespread acceptance and replication among households. Approximately **92%** of respondents believe that **accessibility to input** supports like seeds and fertilizers has been "*Moderately*" or "*Highly*" enhanced due to the various initiatives.

3.7.9. Short-term changes- Infrastructure Development

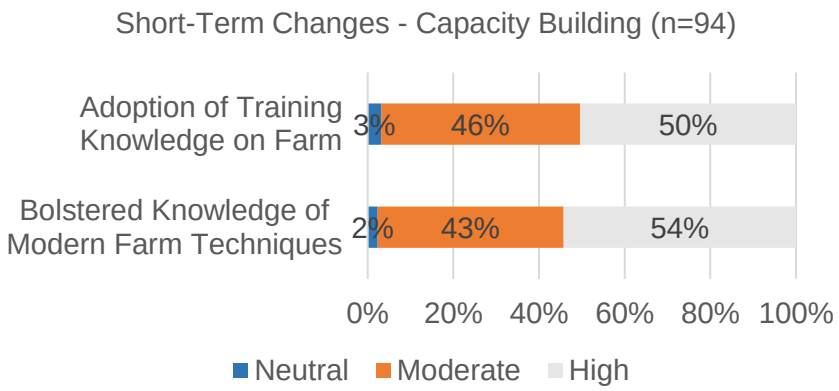


Infrastructure initiatives have resulted in consistent, moderate gains across all examined metrics. Most significantly, **57%** of respondents report *moderate* **increases in irrigable land** availability, with **56%** reporting *moderate* **improvements in water management efficiency**. The remaining impact areas—**better water availability, more cultivable land, improved crop frequency, and lower pest infestation losses**—all have impressively constant *moderate* improvement ratings of **53%**.

Infrastructures such as **farm ponds, solar-based irrigation systems, drip and sprinkler technology**, and other interventions have had a substantial influence on water management practices. The formation of **WUGs** (**Water User Groups**) has imbibed a sense of shared

responsibility among the beneficiaries to make just use of readily available naturally occurring substances. This cohesive community approach to resource management appears to be translating into balanced improvements across multiple agricultural dimensions, with consistently positive but measured impacts that suggest sustainable long-term change rather than dramatic short-term shifts.

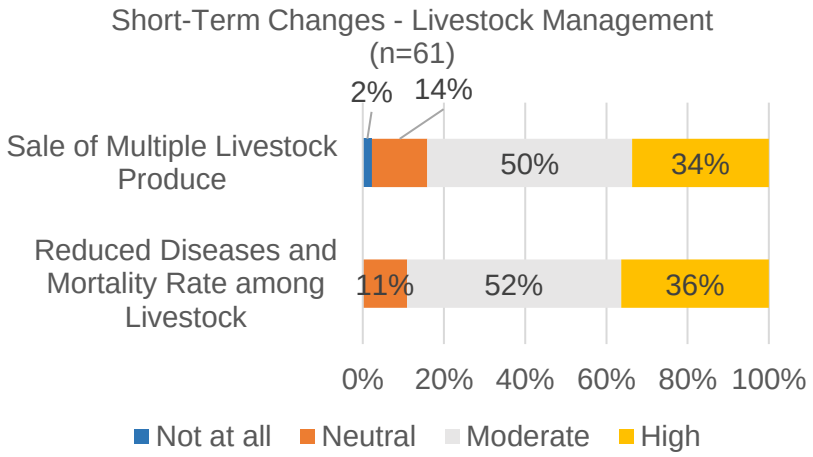
3.7.10. Short-term changes- Capacity Building



The **capacity-building** programmes have been a huge success, with more than half of respondents indicating positive benefits on both knowledge acquisition and practical adoption. A remarkable **54%** of recipients report a significant improvement in their **knowledge of modern farming techniques**, while **50%** report a *high* level of implementation of training knowledge on their farms. The *moderate* improvement category also has a substantial representation, with **43%** for **knowledge improvement** and **46%** for **practical adoption**.

The programme has had a deep impact on the respondents. Modern farming techniques such as crop diversification, SRI, and other organic farming techniques have been extremely crucial initiatives for the community struggling with old techniques. These have in turn reduced vulnerability to uncertain climatic shocks due to adoption of modern farming techniques and use of *Good* quality seeds. In terms of adoption of practices as well, the activities have well resonated and actively picked up by the beneficiaries.

3.7.11. Short-term changes- Livestock management



Livestock management interventions including comprehensive training on fodder management, disease prevention, vaccination/ insemination, and animal insurance, have proven to be effective countermeasures to declining livestock populations and productivity challenges.

The data demonstrates robust positive outcomes from **livestock management** interventions, with **52%** of respondents reporting moderate **reductions in livestock disease and mortality rates**, and **36%** indicating *high* improvements in this area. Similarly, the **sale of diverse livestock products** shows strong results, with **50%** of beneficiaries experiencing *moderate* increases and **34%** reporting *high* growth in sales from multiple livestock products.

Infrastructure support through backyard poultry sheds, feeder and drinker installations, and fish farm inputs has successfully created supplementary income streams for vulnerable households. Beneficiaries now generate additional revenue through the sale of diverse products including milk, eggs, and meat, which has contributed significantly to household financial stability and resilience.

3.7.12. Observation checklist- Infrastructure development

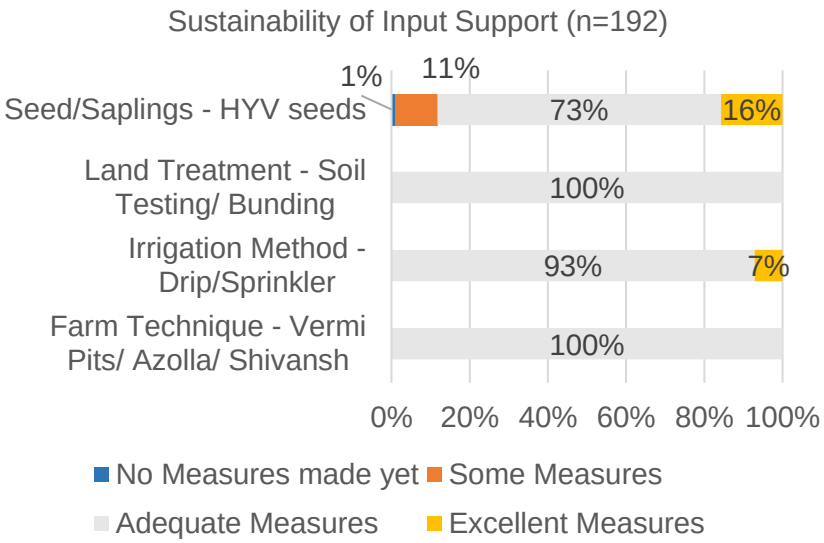
Type of activity	Physical Availability	Functionality	Utilization
Tool bank	92%	86%	84%
Gabion Construction/Repair	100%	100%	100%
Farm Pond Construction/Repair	100%	100%	100%
Soft Infrastructure	**Physical Availability**	**Functionality**	**Utilization**
Technology Development	75%	75%	75%

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

3.8. Sustainability

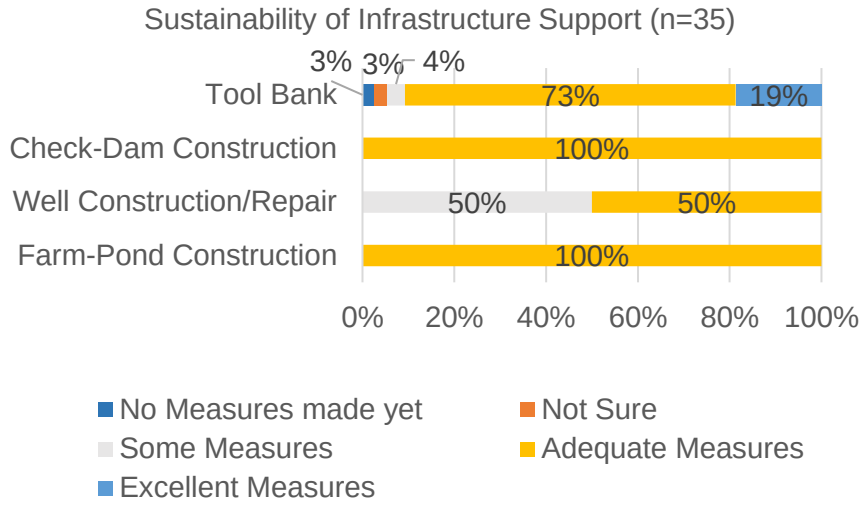
The following graphs will depict the effectiveness of the interventions under this project from the sustainability perspective through support from HDFC Bank Parivartan and Care India.

3.8.1. Sustainability- Input use and its training



Farm techniques (**vermi pits/azolla/shivansh**) and **Land treatment** methods (**soil testing/bunding**) both achieved **100%** *adequate measures* implementation, demonstrating complete adoption of these critical sustainable practices. **Irrigation methods** (**drip/sprinkler**) show strong implementation with **93%** *adequate measures* and **7%** *excellent measures*. **Seed/sapling** support (HYV seeds) demonstrates the most advanced implementation with **73%** *adequate measures* and a significant **16%** *excellent measures* rating.

3.8.2. Sustainability- Infrastructure Development

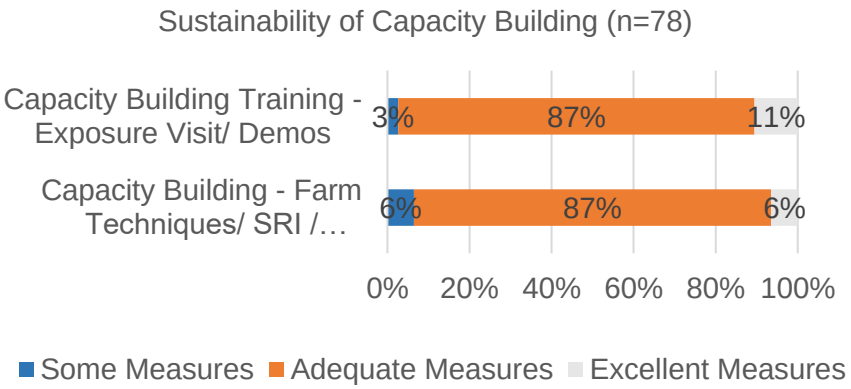


Sustainability strategies for hard infrastructure development are widely implemented across significant structural interventions. **Farm-pond** and check-dam building both met **100%** of "*adequate measures*" requirements, demonstrating extensive sustainability planning for these vital water management facilities. The **tool bank** intervention demonstrates strong sustainability, with **73%** reporting "*adequate* measures" and **19%** reporting "*excellent measures*," emphasizing particularly strong sustainability frameworks for this shared resource system.

Well construction/repair interventions show more divided sustainability assessments, with exactly **50%** reporting "*some measures*" and **50%** indicating "*adequate* measures." This split suggests varying experiences or perceptions regarding the long-term sustainability planning for well infrastructure. Complete measures for sustainability have been created by the NGO partner and HDFC Bank in terms of **tool bank, farm pond, and check dam** as around two-thirds of the respondents rated "*adequate measures*" have been taken for these interventions. For the **Well construction and repair** intervention, there were mixed responses with half saying *some measures* and the other half with *adequate measures*.

Figure 5: Azolla Tank, Sihera Village

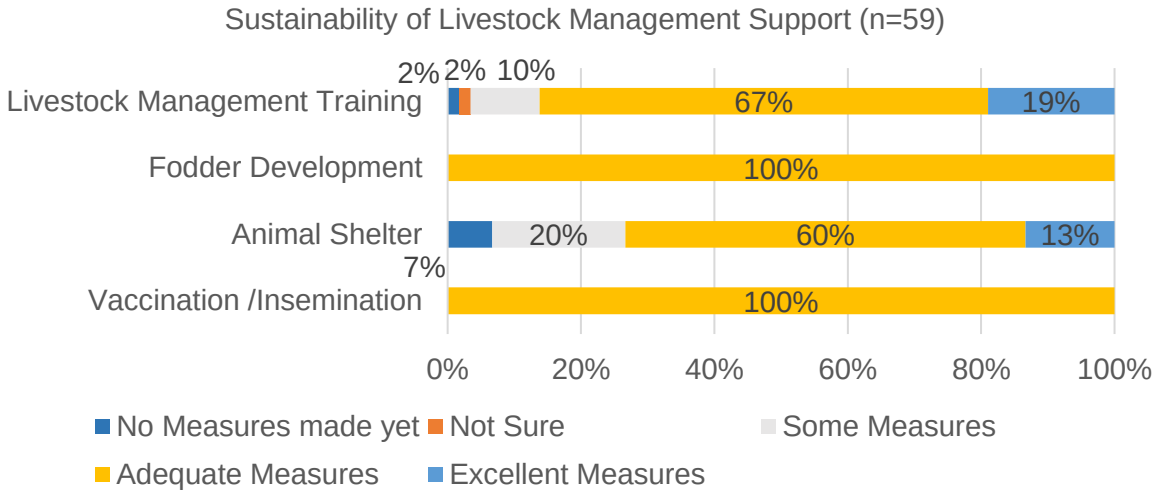
3.8.3. Sustainability – Capacity Building



Capacity building is critical for providing farmers with the knowledge, skills, and resources they require to increase production and sustainability. Training in current **farming techniques**, best practices, and resource management allows them to make more informed decisions, optimize inputs, and boost yields. For all activities, the majority of recipients indicated *Good* or *adequate* procedures to ensure the benefits gained are long-term.

In line with the beneficiaries' responses, **87%** believe the interventions will last longer due to the support mechanism established by HDFC Bank in collaboration with the NGO. **11%** of the beneficiaries felt the need to continue this intervention on their own.

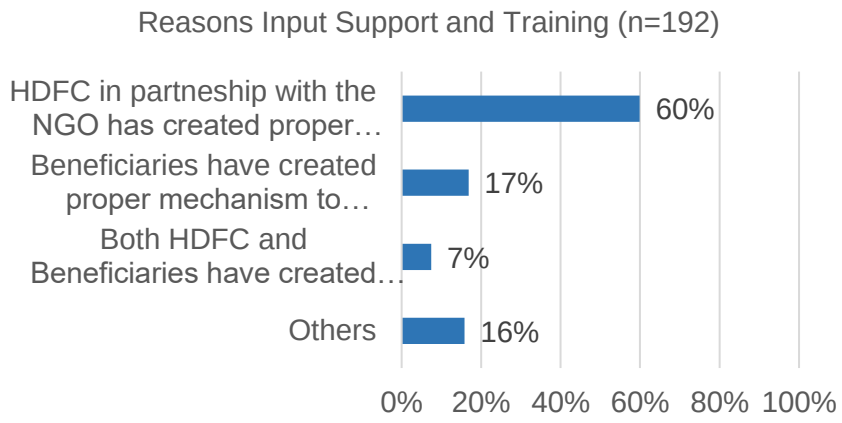
3.8.4. Sustainability- Livestock management



Sustainability measures for **livestock management** demonstrate robust implementation across all intervention categories. Vaccination/insemination and **Fodder development** both achieved **100%** "*adequate* measures" implementation, showing comprehensive sustainability planning. **Animal shelter** interventions show strong sustainability with **60%** reporting "*adequate* measures" and **13%** indicating "*excellent measures*," while **livestock management** training demonstrates the strongest framework with **67%** "adequate measures" and **19%** "*excellent measures*."

Interventions such as **livestock management** training and **Animal shelters** have garnered positive reviews for their multifaceted outcomes in easing financial burdens for families. Various measures including **training, shelter support, fodder support, backyard poultry, Kadaknath scheme, and fish farming**, have performed exceptionally well in establishing secondary income sources for beneficiaries.

3.8.5. Sustainability Reason



The sustainability of these interventions is further reinforced by well-established continuation mechanisms, with **60%** of respondents indicating that **HDFC Bank in partnership with the NGO has created proper mechanisms to continue interventions that are working well**. Input support interventions such as azolla tanks, farm ponds, and seed support have been important interventions, and proper mechanisms have been created by HDFC Bank and the NGO partner for the continued usage of these interventions. The construction of fodder beds, tanks, polyhouses, and similar infrastructure is fundamental to continuing usability and relevance of the interventions for a long time, ensuring the lasting impact of these agricultural investments.

3.9. Convergence

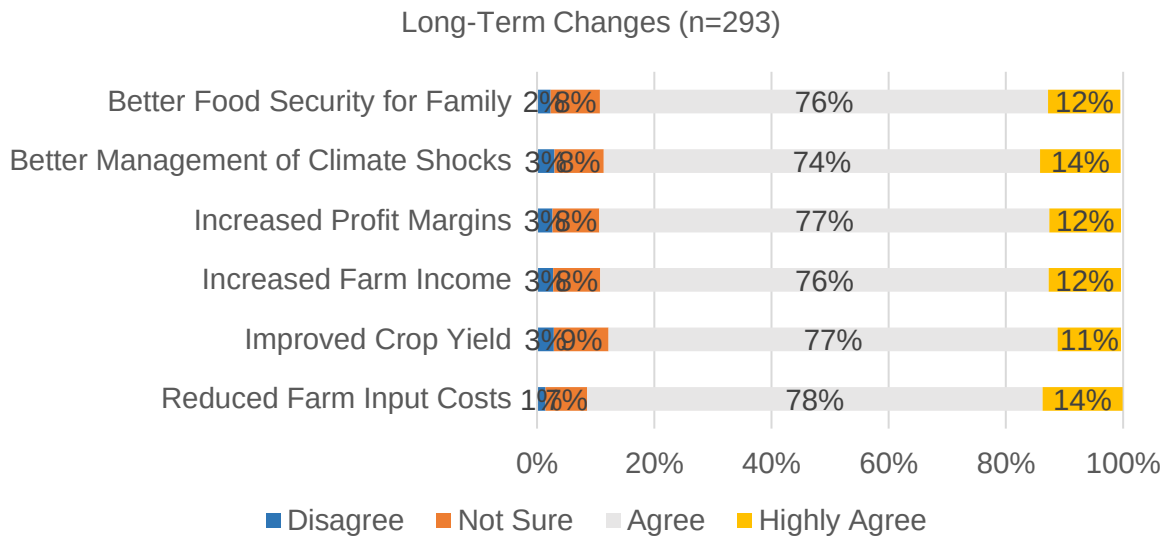
Sl no.	Intervention areas	n	Convergence		Other stakeholders
			Yes	No	
1.	Input Use and its training	192	44%	56%	KVK, Agriculture University
2.	Infrastructure Development	35	0%	100%	Nil
3.	Capacity Building	78	81%	19%	KVK, Private Organization/NGO, Agriculture Department
4.	**Livestock management**	59	0%	100%	Nil

The interventions carried out under this project has minimal convergence from other stakeholders / organization apart from HDFC Bank as observed in the table above. The needs of the community in these villages are solely addressed by HDFC Bank with respect to 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.

"I was one of the first CRPs under the HDFC Bank project, and both my family and I have benefited from its interventions. The Azolla, Barseem, and Pashu Ahaar demonstration plots were well received, improving livestock health and productivity. Vaccination and insemination drives also helped reduce the high animal mortality in our area. My father and I also run a Custom Hiring Centre—one of the most practical supports we've had. We truly hope HDFC Bank and CARE India return to our village—the impact would be life-changing for many farming families."

- *Vikram Singh, CRP Trainer, Sadguwan*

3.10. Impact – Long-term interventions



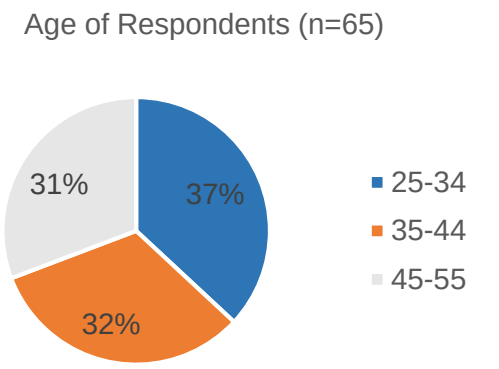
The long-term impact assessment shows overwhelmingly positive results for all measured indicators. A significant **78%** of respondents agree that the interventions have **reduced farm input costs**, with **77%** reporting **increased crop yields and profit margins**. Similarly, **76%** of beneficiaries believe that program interventions have **improved farm income and household food security**. **Climate shock resilience has improved** significantly, with **74%** agreeing on better management capabilities.

The consistently high positive response rates (**74-78%** "*Agree*" across all indicators) show how the integrated approach of **livestock management**, infrastructure development, and capacity building has resulted in long-term improvements in agricultural productivity and household resilience. These findings align with earlier observations about improved water management practices, adoption of modern farming techniques, livestock health interventions, and sustainable infrastructure development that collectively contribute to improved livelihoods and financial stability for beneficiary families.

B. Beneficiary type: Self-help Groups (SHG), Microenterprises (ME)

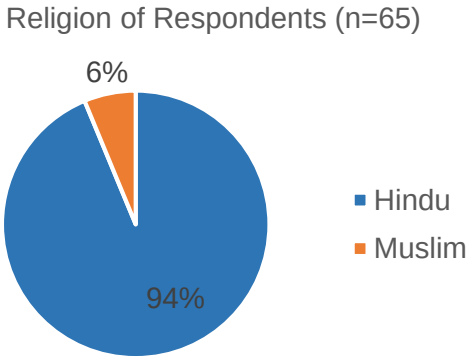
3.11. Respondent Profile

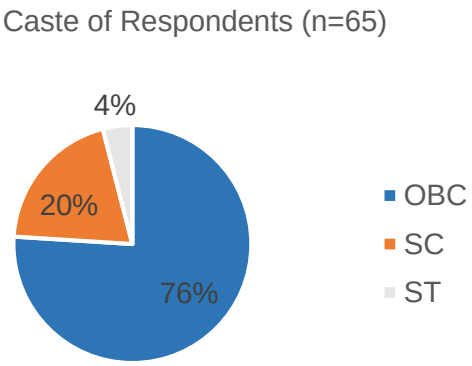
3.11.1. Age and gender of the SHG members



The majority of the beneficiaries are in the working age group between **25 years to 45 years** within the Self-Help group. However, few groups do have single male members as an authoritative figure to take decisions regarding the operations. Women beneficiaries were actively involved in the day-to-day SHG operations and also conduct meetings at regular intervals. Apart from the existing ones, there were several new SHGs promoted in the village which have thus changed the socio-economic and gender dynamics through running and managing their microenterprise operations.

3.11.2. Religion and Caste of SHG members





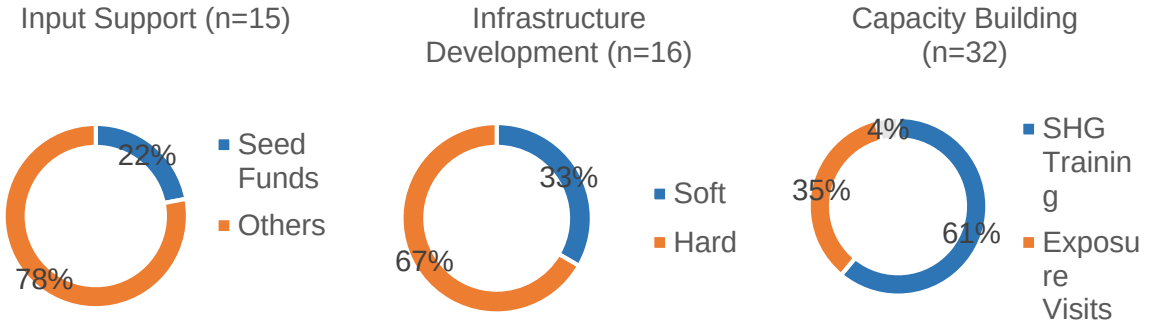
94% of the SHG members belongs to **Hindu** religion while **6%** of the members are **Muslim**. There is one religion in majority in all these villages. In terms of the caste composition of the respondents, **76%** predominantly are from the backward classes (**OBC**), **20%** belonged to **Scheduled Castes** (**SC**) and only **4%** belong to the **Scheduled Tribes** (**ST**).

3.12. Profile of Self-help groups

Self-Help Groups (SHGs) in these villages existed even before the implementation of the project. Prior to the intervention, their primary purpose was to encourage regular monthly savings among members. From interactions with the women, it was noted that most of them held individual savings accounts, along with one shared group account managed by the SHG leader. Loans were issued to women in need from this common fund at low interest rates, which could be repaid over time.

Following the intervention, SHGs began engaging in small-scale enterprise development to generate additional income, supported by the implementing organization. For most SHGs, both savings and profits from these enterprises have shown steady growth.

3.13. Support received from HDFC Bank CSR



Support received (Others)	Rice and Flour mill kit and training	Dal making machine	Spices (Masala) Unit Machine
	Mixture (Namkeen) Making Machine	Papad Making Machine	Sewing Machine Unit

The table above depicts the various types of infrastructure support and enterprise development initiatives convened for the SHG women. Of the **14 SHGs** that had participated in the surveys, all the new SHGs formed herein were also engaged in at least one or more of the enterprises mentioned above.

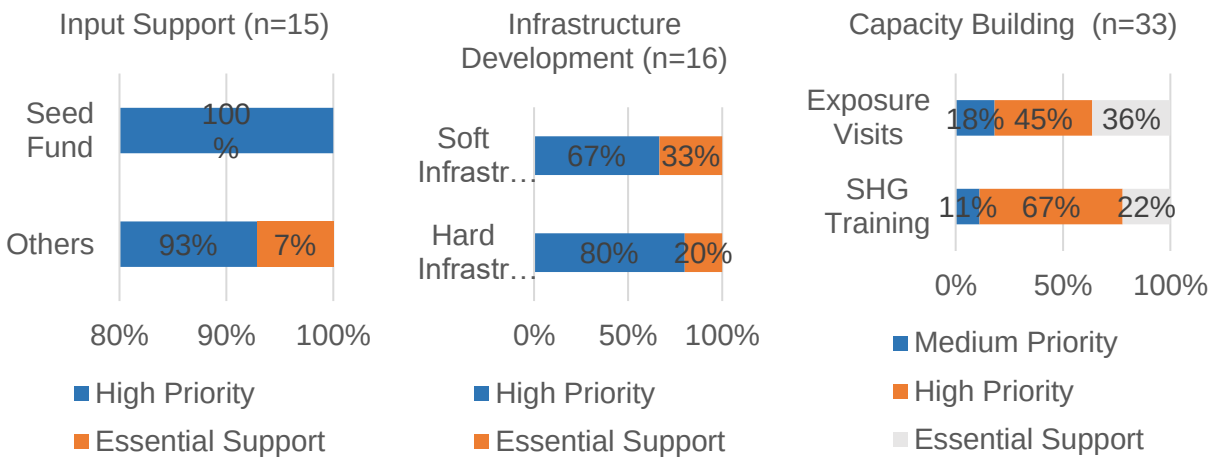
Figure 6: Flour Mill equipment, Basiya Village

The SHG members have also received support through seed funds and requisite training sessions to initiate the enterprise backed by infrastructure support and exposure visits for insight development and hereby build the capacity of the respondents.

Intending to revive the existing but dormant SHGs and also promote the formation of new ones, the initiative has been exemplary in doing so. Regularity in **meetings**, **attendance**, **bookkeeping**, **accounting** and **access to finance** are some of the activities that have helped revive the SHGs in the region. Qualitative surveys with the women beneficiaries also revealed that a "**locker box**" was also provided to the SHG women for accumulation of funds.

3.14. Relevance

3.14.1. Input Use, Infrastructure development, and Capacity building

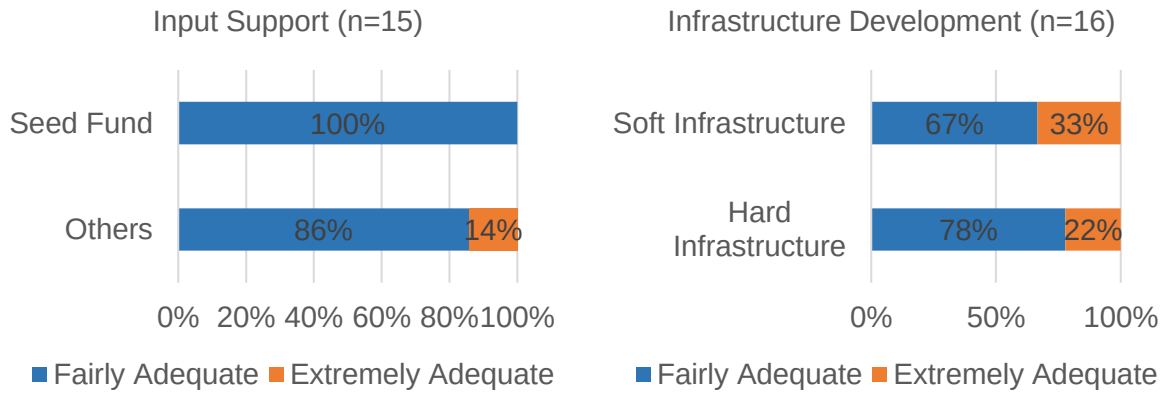


For all interventions, there was a strong and evident need among SHG members in the community, as reflected in the graph. During interactions with the women engaged in the **Sewing machine unit**, it was shared that the enterprise had already been established before the intervention; therefore, the perceived 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.

In the case of the spice unit, the women expressed uncertainty regarding the operationality of the enterprise due to concerns regarding the machine provided. In some of the villages, the machine units became faulty due to wear and tear and non-maintenance. Also, due to fluctuations in electricity, the longevity of machines was never guaranteed.

3.15. Sufficiency

3.15.1. Input Use and Infrastructure development

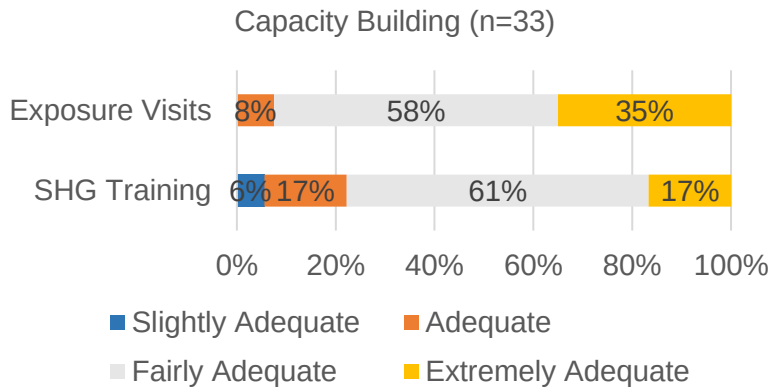


The majority of beneficiaries felt that the interventions *adequate*ly addressed their needs, with most rating them as *fairly adequate*, as depicted in the graph. However, **14%** of the beneficiaries reported the interventions to be *extremely adequate* as well, primarily referring to the **enterprise support** and **seed funding** received for the operationalization of the SHGs. In the case of the flour mill, the belt in the equipment broke within a month of usage, rendering it non-functional since. For the **Spices** and **Namkeen enterprise**, the material support

provided lasted for about a quarter and later got used up, with no follow-up support offered thereafter.

While most enterprise-related interventions were sufficient to meet the beneficiaries' needs, there remains room for improvement in terms of quality, thorough needs assessment, and ongoing monitoring to ensure long-term sustainability and impact.

3.15.2. Capacity Building

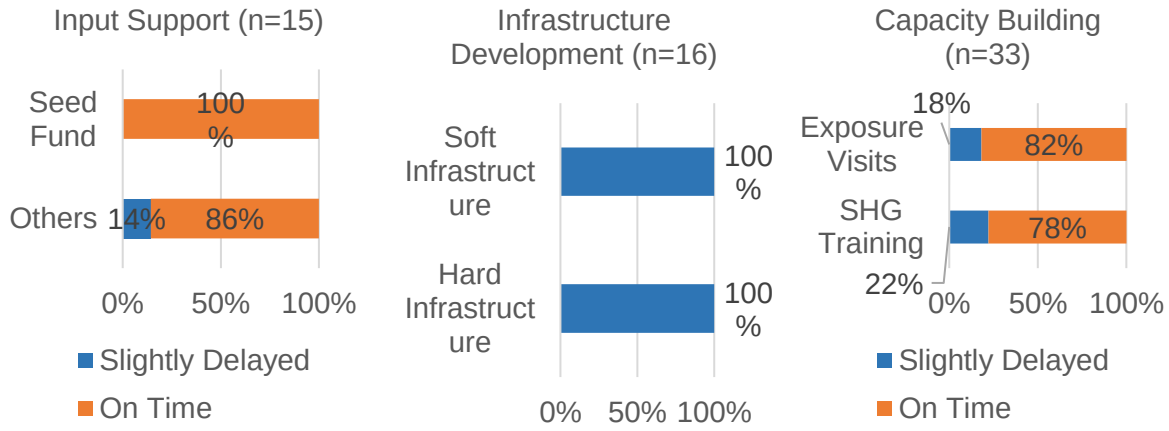


Capacity building initiatives have also been provided in sufficient numbers to the SHG women as reported by a majority (**58%**) as "*fairly adequate*."

However, only a small proportion of the respondents (**6%**) rated the training intervention as *slightly adequate*, for these beneficiaries were already engaged in entrepreneurial activities so the training metrics in operational aspects of an enterprise were rated moderately.

3.16. Efficiency

3.16.1. Timeliness - Input use, Infrastructure development, and Capacity building



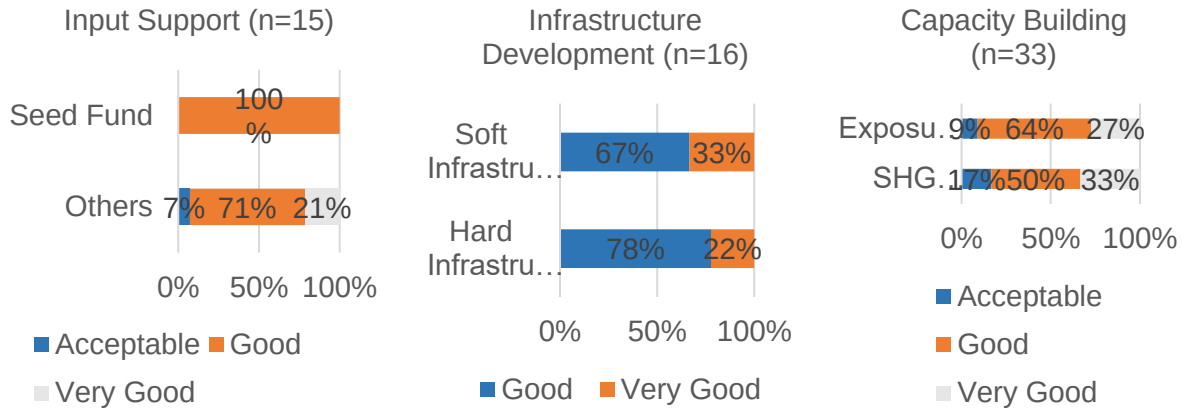
All the interventions were done *on time* with slight delay at times as observed in the graph. This reflects the commitment of the organization to ensure the interventions are implemented as per the needs and urgency of the beneficiaries.

In terms of infrastructure development, all the interventions were carried out "*on time*" as reported by the respondents and they were satisfied with the support received. The

> *"The flour mill provided through the project has helped us earn additional income, and our SHG meetings are now running regularly. We're eager to learn more—whether it's stitching, garland making, or pickle making. We truly hope HDFC Bank returns so we can start more such enterprises and grow further."*
>
> *- Parvati Lodhi, Sanidev SHG, Hingwani*

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

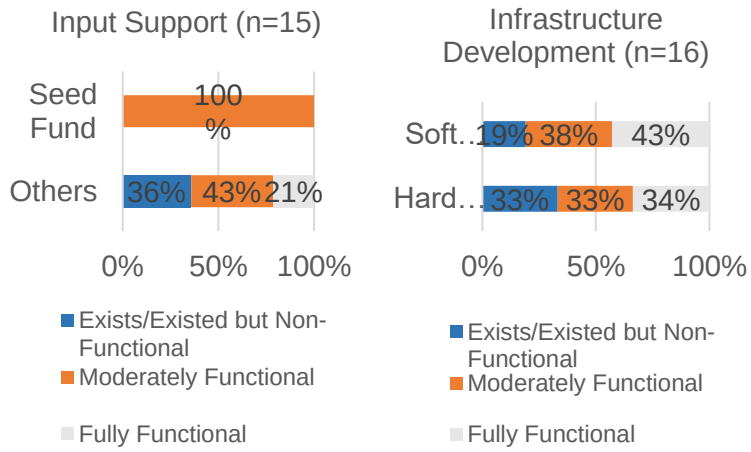
3.16.2. Quality - Input use, Infrastructure development, and Capacity building

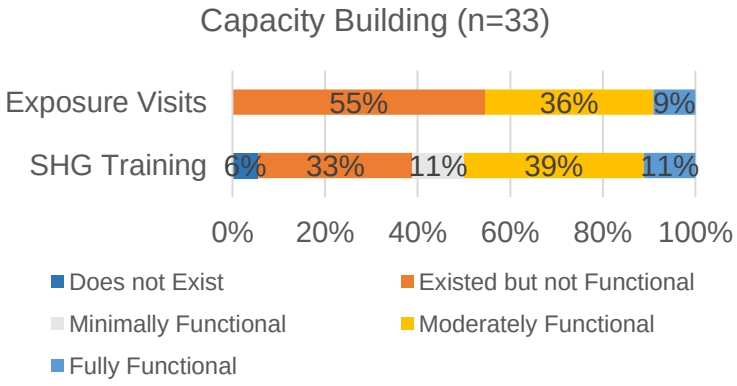


The majority of the beneficiaries were satisfied with the quality of the interventions and rated "*Good*". **7%** of the beneficiaries noted that the quality was "*acceptable*" for rice mill as the equipment broke down within the first few months of usage. The poor quality of the equipment has impacted the functionality of the enterprise leading to no income generation. In total there were around four SHGs who faced issues in operating the flour and spices mill equipment.

3.17. Efficiency

3.17.1. Current status- Input use, Infrastructure Development and Capacity Building





The current status of the interventions aligns with the quality indicators, as the majority of beneficiaries (**55%**) reported the interventions to be "*functional*." However, for **14%** of the beneficiaries, specifically those associated with the flour mill activity, the intervention is *non-functional*.

The functionality of the infrastructure for all the interventions like **CHC, Rice mill, flour mill, vermi compost** etc. along with training to maximize benefits and efficiency are **100%** *fully functional*. The functionality status aligns with the quality of these infrastructure and training imparted to the SHG members. The robust structure in place is crucial

long-term results and also the sustainability aspect of the interventions.

	Fully functional
Hard Infrastructure	100%
Soft Infrastructure	100%

The capacity building done through SHG training and exposure visit is functional in terms of improving the activity they are involved with through the knowledge and training given to know during the implementation of the project.

For example, one of the members has vermi-composting in her backyard which was not producing enough compost to be used in agricultural land. Through interaction with other SHG in the village and trying different method, the compost produce has increased over time.

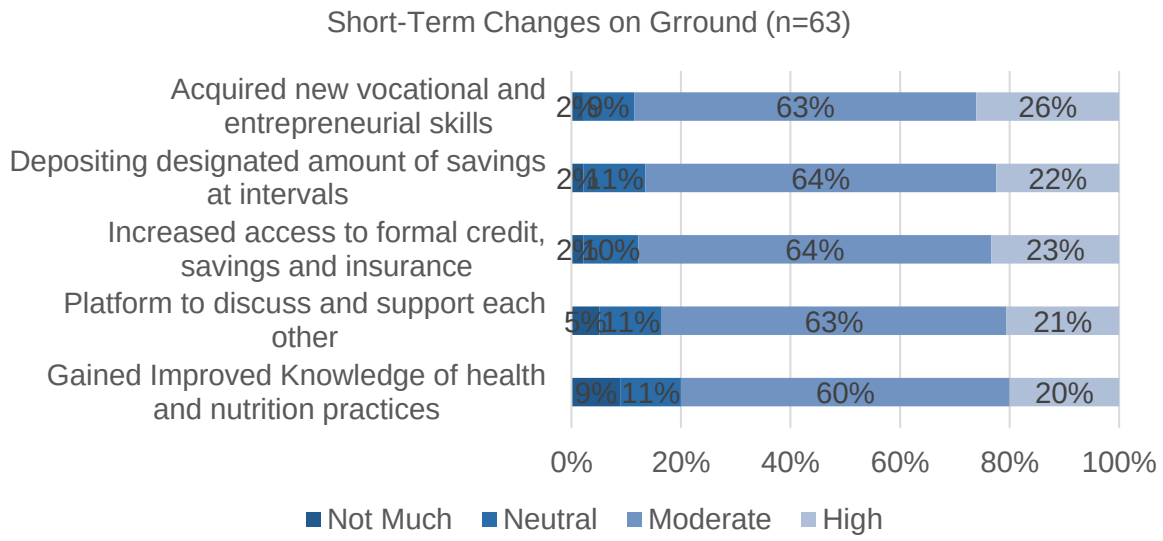
3.18. Utilization status

3.18.1. Input use, infrastructure development, and capacity building

The majority of beneficiaries are actively utilizing 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, **7%** 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 utilization* 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.

3.19. Stakeholder Reflection and Experience



Self-Help Groups (SHGs) play a pivotal role in empowering women and marginalized communities by fostering financial independence, social support, and skill development. By facilitating access to microcredit and enhancing livelihood opportunities, SHGs contribute significantly to the overall development of the community. The interventions implemented under this project have supported this holistic growth, particularly for SHG members.

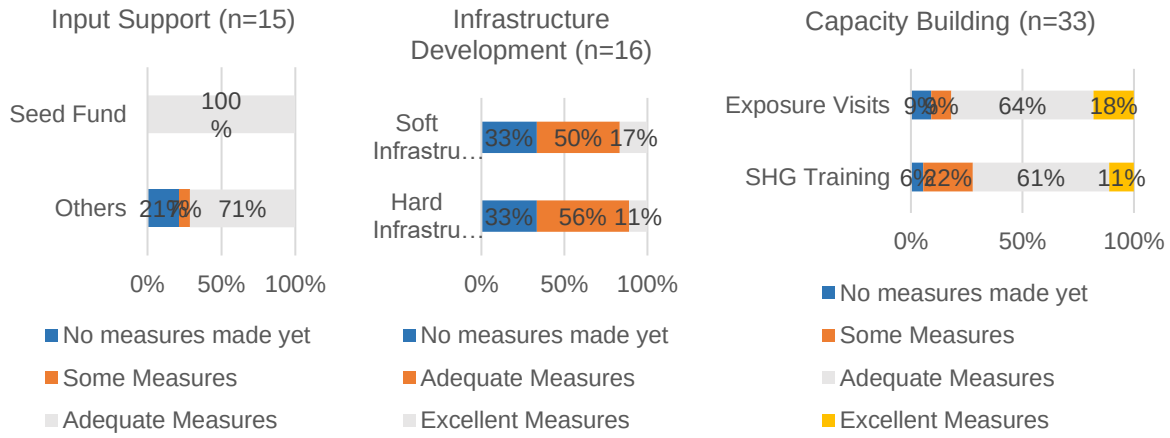
A total of **86%** of beneficiaries reported that **savings were generated through SHG participation**, a trend observed consistently across all villages. These savings are deposited in bank accounts and **used to provide low-interest loans to members** in need, as confirmed by **76%** of the respondents. Each SHG comprises 10–12 members, **creating a safe and supportive environment for women** to discuss issues and support one another—an aspect valued by **84%** of the beneficiaries.

Additionally, **89%** of the beneficiaries acknowledged **acquiring new vocational and entrepreneurial skills**, which aligns with the increased savings generated through enterprise activities post-project implementation. However, the project has not resulted in a significant change in health and nutrition practices. This is primarily due to limited awareness among SHG members and the absence of specific interventions related to health under the project.

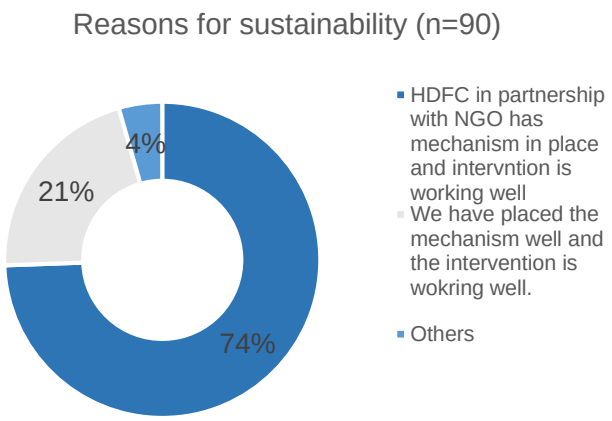
3.20. Sustainability

3.20.1. Input Use, infrastructure development, and capacity building

The majority of beneficiaries expressed satisfaction with the measures undertaken by HDFC Bank in partnership with the NGO, particularly appreciating the sustainable nature of the interventions and their contribution to continuous income generation for women. Based on the responses observed in the graph, most beneficiaries rated the measures as either “excellent” or “*adequate*.”



However, **23%** of beneficiaries reported being either unsure about the effectiveness of the measures or stated that **no substantial measures have been taken yet**. This includes interventions such as the rice mill and the Custom Hiring Centre (CHC). As mentioned earlier, the rice mill remains non-functional due to a broken belt, and until it is repaired, it will not generate additional income. Regarding the CHC, beneficiaries shared that the ripper requires frequent maintenance, and the associated repair costs are high. During interactions, SHG members expressed a preference for replacing the CHC with a rice mill, which they believe would ensure year-round usage, more consistent income, and lower maintenance needs.



74% of the beneficiaries feel the intervention to continue for longer due to already established mechanism in place by HDFC Bank. Without the training and infrastructure, the enterprise could have not 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 quality and need of the intervention.

3.21. Convergence

	Yes	No	Other stakeholders
Input Use	0%	100%	Nil
Infrastructure Development	0%	100%	Nil
Capacity Building	92%	8%	NGO, KVK

The convergence has been broadly insignificant in terms of input support and infrastructure development initiatives as these were carried out by the help of the implementing partners only. In terms of **capacity-building** support for the beneficiaries, some training programmes around SHG operations, **Farm techniques**, Demonstrations, etc., were carried out with the help of KVK and Agriculture universities as such.

The interventions by HDFC Bank to uplift the women in the community have been impactful as observed in both quantitative and qualitative interactions.

Chapter 4
Findings of the Impact Assessment -
Natural Resource Management

Chapter 4: Key Findings - Natural Resource Management

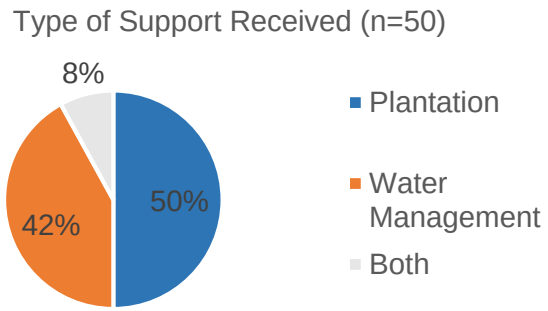
Natural resource management, particularly water conservation measures such as check dams, rainwater harvesting, and community ponds, plays a critical role in sustainable agriculture. These initiatives contribute to groundwater recharge, mitigate soil erosion, and ensure consistent water availability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

4.1. Respondent Profile

To understand the impact created through NRM, three different categories of beneficiaries are taken into consideration: community members, groups of community members, and households. Although the type of assistance was consistent across categories (such as check dams, water collecting structures, and well restoration), this division made it easier to record the effects on both an individual and group level. The majority of the houses examined had three to six people, indicating that they were medium-sized families who would greatly benefit from better water supply and irrigation.

The majority of respondents were in the age range of 30–49 years (58%), aligning with the economically active farming population. Male respondents constituted 89%, largely due to the unavailability of women during the farming season. Overall, the respondent profile reflects a rural, male-dominated, agrarian community with medium household sizes actively involved in land and water resource usage.

4.2. Type of Support Received

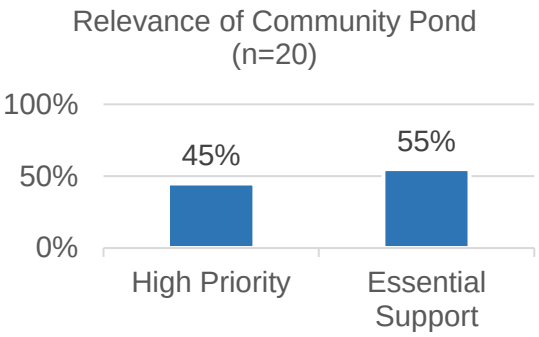


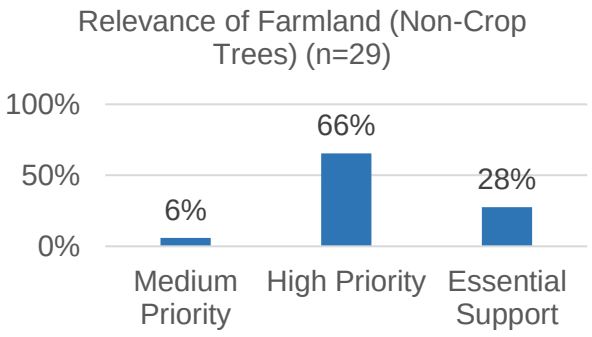
The majority of respondents (50%) reported receiving support for plantation activities, which primarily took place on individual farmlands. The goals of these plantations were to increase the amount of greenery surrounding farm plots, stop erosion, and improve soil health.

42% of respondents stated support for water management, highlighting initiatives including building or renovating community ponds and stop dams. The goal of these efforts was to increase irrigation water supply, especially in regions that rely on seasonal rainfall. Only 8% of the population received funding for both plantations and water management, indicating a more coordinated strategy in some villages.

Figure 7: Plantation Support Beneficiary, Bhonrasa

4.3. Relevance

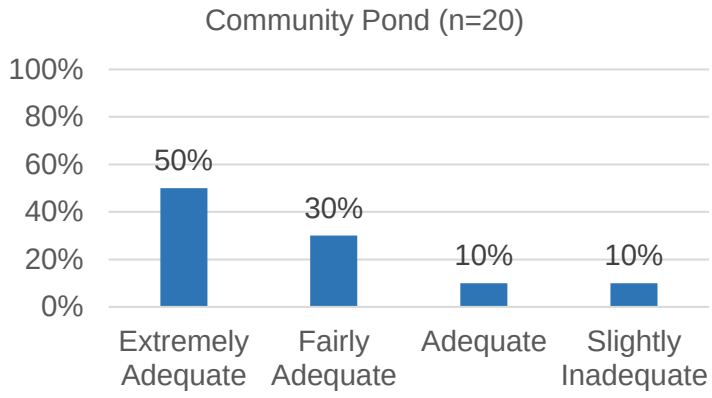




The survey garnered positive feedback on all NRM interventions, including hard infrastructure like **community ponds** and **dam construction**, soft infrastructure like **WUGs training**, and **plantation** activities, in surveys and qualitative interviews alike. Dam construction and repair (e.g., stop dams, check dams, anicuts) were rated as *high priority* by all respondents, highlighting their importance in a water-scarce district like Damoh. Previously, farmers relied heavily on pumps for irrigation, which increased input costs due to electricity consumption. These structures have significantly increased water availability and reduced dependence.

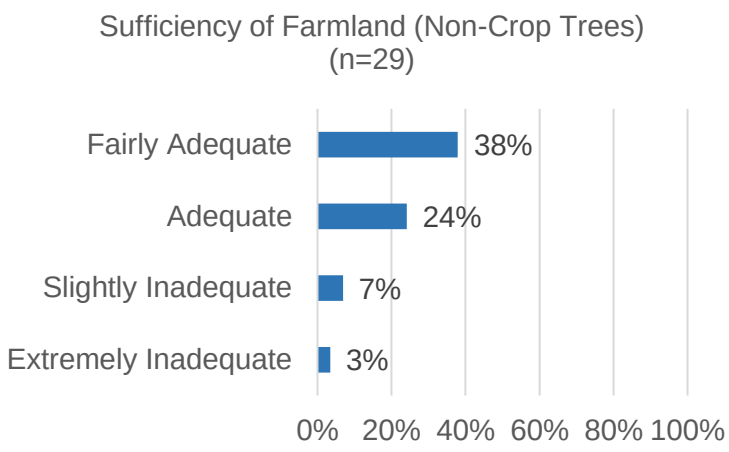
Community ponds were also well received, with **55%** rating them as *essential support*. **88%** of respondents rated **Water User Groups (WUGs) training** as a *high priority*, emphasizing its importance in promoting shared responsibility for resource management. **Plantation** activities on farmland were similarly valued, with **66%** ranking them as a *high priority* and **28%** as *essential support*, indicating their long-term environmental and economic advantages.

4.4. Sufficiency



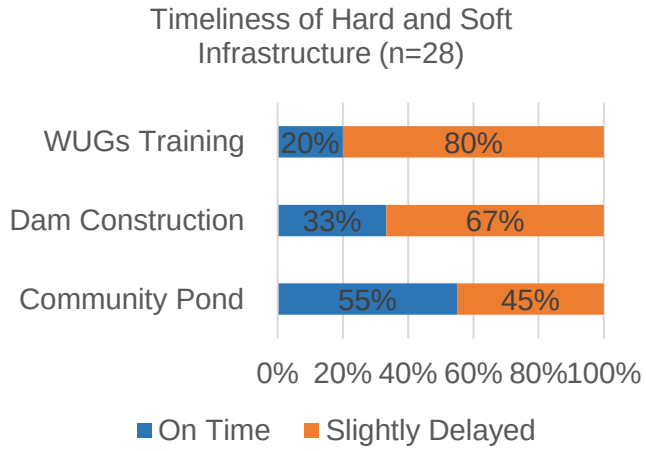
Regarding sufficiency, interventions like **WUGs training** and community pond development received the most positive responses. All respondents (**100%**) rated WUGs training as *fairly adequate*, highlighting its effectiveness in building local capacities for water resource management. Similarly, **50%** of respondents found **community ponds** *extremely adequate*, and another **30%** rated them as *fairly adequate*. However, **10%** of respondents still marked pond support as *slightly inadequate*, pointing to variation in implementation quality or reach across villages.

Support related to **dam construction** was rated as *adequate* or *fairly adequate* by all respondents, but no one marked it as *extremely adequate*, indicating moderate coverage. For **plantation activities on farmland**, **10%** (3% *extremely inadequate* and 7% *slightly inadequate*) of respondents expressed dissatisfaction—mainly due to the low survival rate of some plants. While **66%** found the plantation efforts to be *fairly or extremely adequate*, the remaining responses indicate the need for more such drives and regular refresher trainings conducted on farm and plantation management.



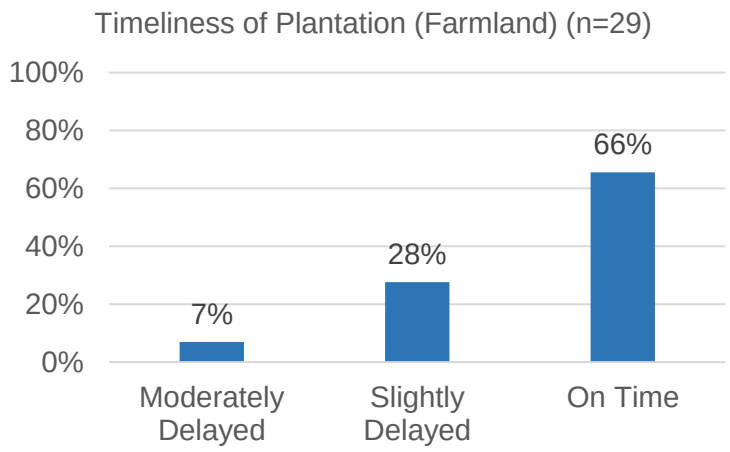
4.5. Efficiency

4.5.1. Timeliness – Hard, Soft Infrastructure and Plantation Support



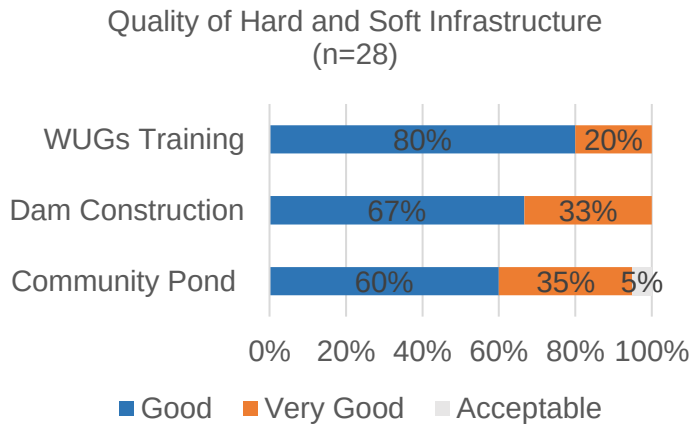
All interventions under the NRM component were positively rated by respondents in terms of **timeliness of delivery and execution**. Activities such as **farm bunding**, plantation sowing, and demonstrations for **Mango, Guava, and Lemon** were mostly completed on schedule, with **66%** of respondents noting the **plantation** support as delivered *on time*. These timely interventions ensured that sowing aligned well with the seasonal calendar, improving plant survival and initial growth.

Hard infrastructures, such as **community ponds** and **dam construction** and repair works**,** were strategically executed just before the onset of the rainy season, thus maximizing their impact on water retention. As a result, **55%** of respondents found community pond work *on time*, though **45%** noted *slight delays*. For **dam construction**, **33%** reported timely completion, while **67%** experienced minor delays. On the **soft infrastructure** front, **WUGs training** was mostly rated as *Slightly Delayed* (**80%**), yet



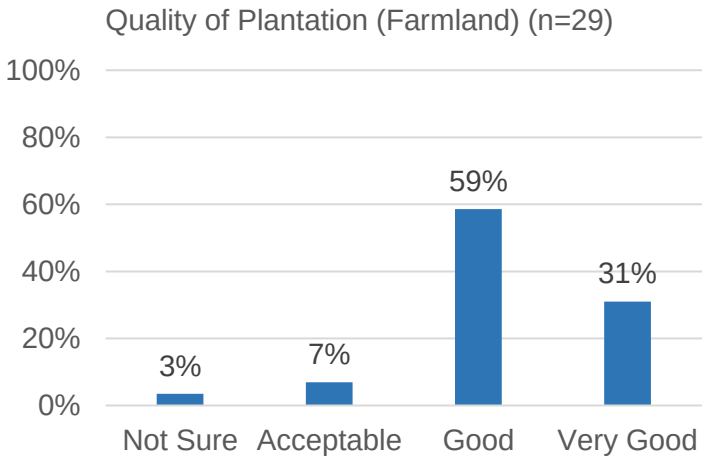
beneficiaries acknowledged its value despite the timing. Overall, the project demonstrated strong efficiency, with most interventions aligning well with seasonal and operational requirements.

4.5.2. Quality – Hard, Soft Infrastructure and Plantation Support



The **quality** of both hard and soft infrastructure interventions such as **community ponds, dam construction,** and **WUGs training** were well-received, with **at least 60%** of respondents rating them as *Good* or *very Good*. Specifically, **67%** rated the quality of **dam construction** as *Good*, while **80%** gave similar ratings for **WUGs training**. The physical structures, as observed during qualitative field visits, were in solid condition and have played a critical role in **water retention for irrigation**, especially during the dry seasons. These outcomes highlight the technical soundness and practical utility of the assets created under the project.

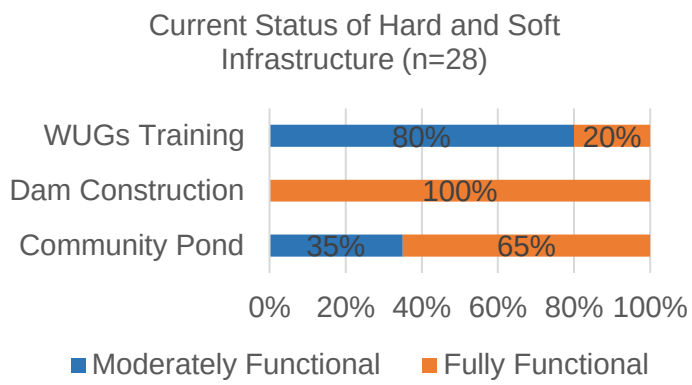
For **plantation support on farmland**, the feedback was similarly encouraging—**90%** of respondents rated the intervention as *Good* or *very Good*. Beneficiaries appreciated the quality of saplings and seeds, noting that they were **climate-resilient and high-yielding**. These **plantations** served a dual purpose—reducing **soil erosion** due to rain and wind, and offering **additional income** through fruit-bearing trees like mango, guava, and lemon. The overall ratings reflect the project's success in delivering high-quality interventions that were both timely and contextually relevant.



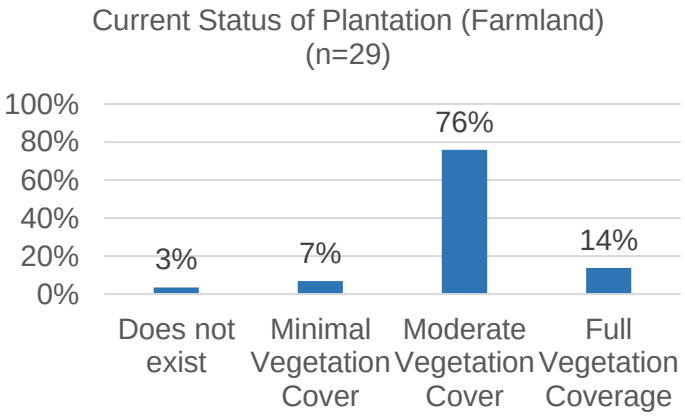
> *"The quality of the dam, gabion structures, and farm pond is excellent—they're all working really well. These interventions have helped us tackle water scarcity effectively, and we now have adequate water for irrigation. The structures retain rainwater efficiently, ensuring water availability throughout the year."*
>
> *- Member, Water User Group, Damoh*

4.6. Effectiveness

4.6.1. Current Status – Hard, Soft Infrastructure and Plantation Support



The functionality of both **hard and soft infrastructure** created under the project reflects a high degree of usability. All respondents rated the **dam constructions** as *fully functional*, confirming that these structures are effective in serving their purpose of water retention and irrigation support. **Community ponds** also received strong feedback, with **65%** reporting them as *fully functional* and the remaining **35%** as *Moderately Functional*, suggesting minor variations in maintenance or seasonal usage. **WUGs training**, while acknowledged as valuable, saw only **20%** of respondents indicating that the training outcomes were being *fully implemented*, with **80%** classifying the functionality as *moderate*, pointing toward partial adoption and the need for continued capacity building.



In terms of **plantation support**, the current status of **non-crop trees on farmland** shows encouraging results. While **76%** of respondents reported *moderate vegetation cover*, **14%** observed *full vegetation coverage*, indicating that the plantations have taken root well in most areas. Only a small fraction (10%) reported minimal or no growth, largely due to external factors such as poor soil conditions or lack of post-plantation care. Overall, the interventions under NRM—whether infrastructure-based or plantation-focused—demonstrate strong functional relevance and practical utility for the communities they serve.

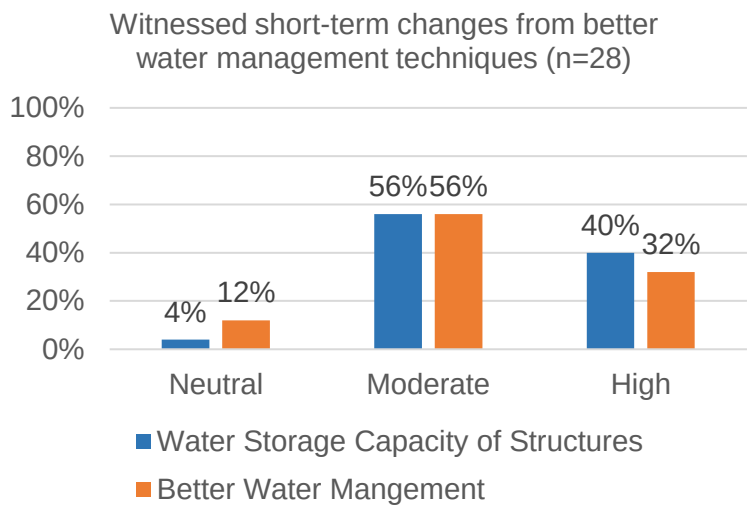
Figure 8: Farm Pond in Sihera Village

4.6.2. Utilisation Status – Hard, Soft Infrastructure and Plantation Support

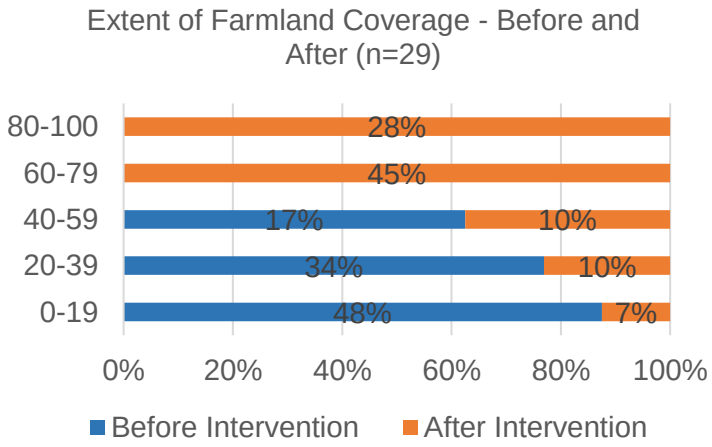
The **utilization of both hard and soft infrastructure** indicates the strong effectiveness of the interventions. **Stop Dam / Check Dam** constructions were reported to be in regular use by **100% of respondents**, while **community ponds** were *always or Often used* by **90%**, confirming their importance for irrigation. **WUGs training** also showed *Good* adoption, with **60% using the learnings *Often*** and **40% always**, reflecting growing awareness and shared responsibility in managing water resources.

For **plantation activities**, **80% of respondents** reported *frequent use* of non-crop trees on farmland, highlighting their role in soil conservation and supplementary income through fruit harvesting. Minimal non-utilization (3%) suggests strong relevance and acceptance of the intervention. Overall, the data reflects that the support provided is not only functional but is also being actively used by the beneficiaries.

4.7. Stakeholder Experience and Perception

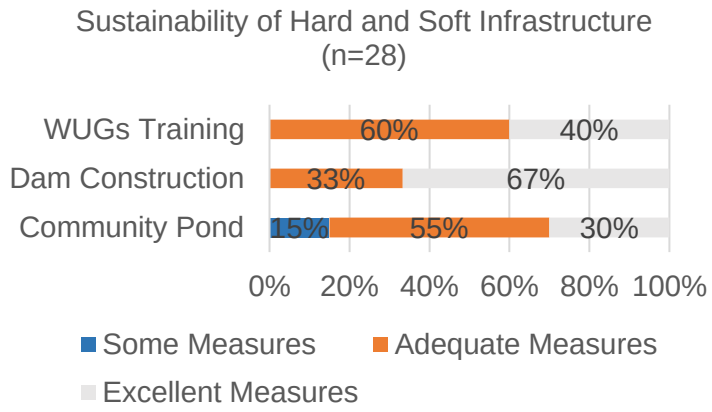


The project has led to visible **short-term improvements in water availability and management**. Hard infrastructures, such as **40% of respondents rating the water storage capacity of ponds and dams as high**, while **56% found it moderately improved**, indicating better irrigation access during key agricultural periods. Similarly, **better water management practices**, driven by both infrastructure and WUGs training, were acknowledged by **88% of respondents**, reflecting the growing effectiveness of community-led usage and maintenance of water resources.



The changes in **irrigation coverage post-intervention** have been particularly significant. Before the intervention, nearly **82% of respondents** reported coverage below 40%, whereas post-intervention, **73% now report coverage above 60%**. This shift highlights the immediate impact of plantation efforts having supported short-term gains, particularly in improving soil moisture retention and reducing erosion, laying the foundation for longer-term environmental and livelihood benefits.

4.8. Sustainability



The sustainability of project interventions has been largely positive across all components. For **hard infrastructure**, **67% of respondents rated dam constructions** as having *excellent sustainability measures*, while **30% did so for community ponds**. The presence of water-retaining structures built just before monsoon, continues to benefit farmers by ensuring year-round water availability. **55% of community pond respondents** also acknowledged *adequate maintenance measures*, indicating that the structures are being cared for regularly.

For **Soft infrastructure** development, **60% of beneficiaries found WUGs training backed by *adequate* sustainability measures**, and **40% rated them as excellent**—a sign that the knowledge imparted is being retained and applied. For **plantation support**, **76% of respondents observed *adequate* measures**, such as follow-ups on plant survival and the promotion of moisture-retaining species. These ratings reflect the project's long-term orientation, with structures and **capacity-building** efforts designed not just for immediate benefits but also for continued community use and upkeep.

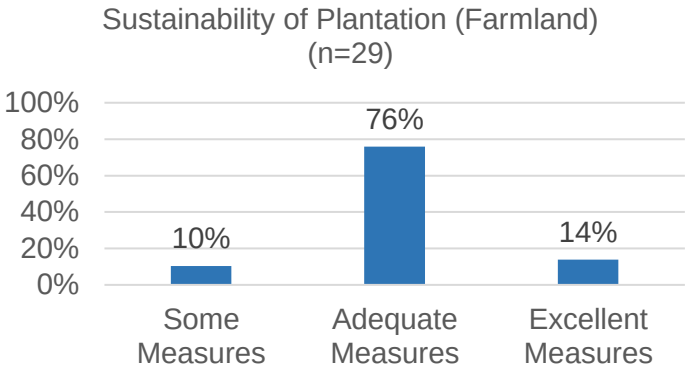


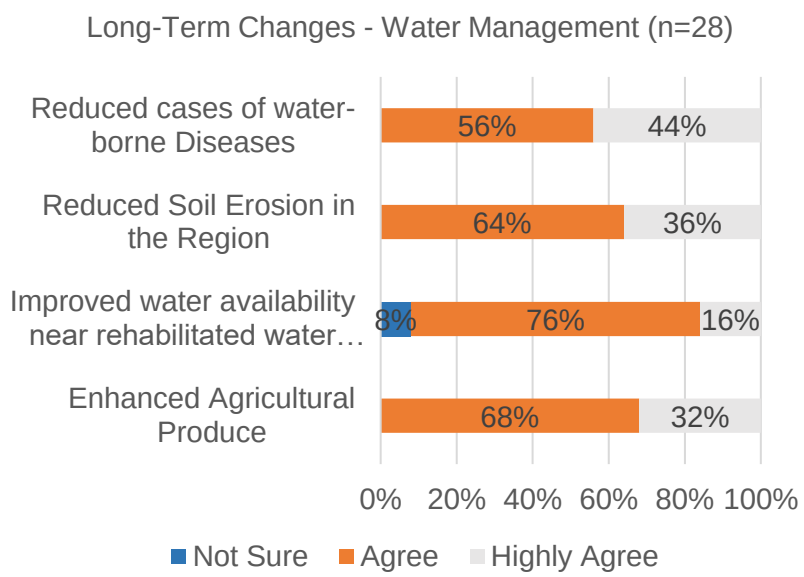
Figure 9: Check Dam construction, Kishunganj

4.9. Convergence

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

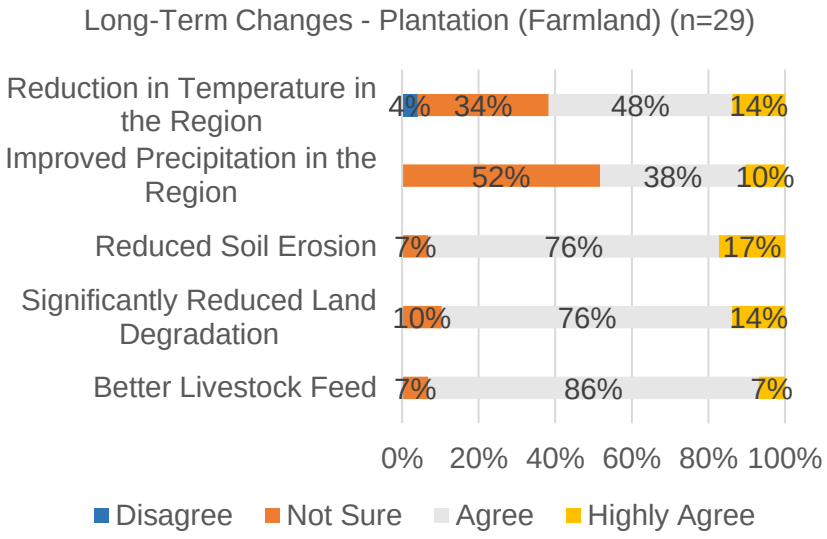
4.10. Impact - Long Term Changes

4.10.1. Hard, Soft Infrastructure and Plantation



The interventions have contributed to several **long-term environmental and agricultural improvements** across the project villages. A significant **68% of respondents agreed** that agricultural output has improved, while **76% acknowledged better water availability** near rehabilitated sources such as check dams and ponds. Additionally, **64% noted reduced soil erosion**, and nearly **half the respondents (44%) highly agreed** that there has been a noticeable **decline in water-borne diseases**, indicating indirect health benefits from improved water infrastructure.

Respondents also observed broader ecological benefits from plantation and water conservation efforts. **76% agreed** that there has been a **reduction in land degradation and better soil conditions**, while **86% confirmed improvements in livestock feed availability** due to fodder-focused plantations. Though perceptions of **improved precipitation (38%)** and **temperature moderation (48%)** were less definitive—likely due to the natural variability in climate—the responses still point toward emerging **climate resilience**. These outcomes collectively underscore the long-term value of integrating hard and soft infrastructure with sustainable agricultural practices.



Final Project Scoring – SDLE and NRM

Sl No.	OCED Parameter	Indicators	Quantitative Score	Weightage of Indictor	Indicator Score	Combined Scores of Parameters	Weightage of parameters	Final Scores
1	**Relevance**	Beneficiary Need Alignment	4.1	50%	2.1	4.3	15%	0.64
		Local Context Alignment	4.4	30%	1.3			
		Quality of Design	4.5	20%	0.9			
2	**Coherence**	Internal Coherence	NA	NA	NA	4.5	10%	0.45
		External Coherence	4.5	100%	4.5			
3	**Efficiency**	Timeliness	4.4	30%	1.3	4.5	15%	0.67
		Quality	4.3	30%	1.3			
		Operational Efficiency	4.5	20%	0.9			
		Project Design	5.0	20%	1.0			
4	**Effectiveness**	Interim Result (Current status + utilisation +STR)	4.1	25%	1.0	4.2	20%	0.85
		Reach (target vs achievement)	4.5	25%	1.1			
		Influencing factors (enablers and disablers)	4.0	20%	0.8			
		Differential Results	4.5	20%	0.9			
		Adaptation over time	4.0	10%	0.4			
5	**Impact**	Significance Outcome	4.1	50%	2.0	3.9	25%	0.98
		Transformational Change	3.8	30%	1.1			
		Unintended Change	3.9	20%	0.8			
6	**Sustainability**	Potential for Continuity	4.1	60%	2.4	4.4	10%	0.44
		Project Design & Strategy	5.0	40%	2.0			
7	**Branding**	Visibility	4.6	100%	4.6	4.6	5%	0.23
Overall Project Score - Combined (SDLE and NRM)								**4.3**

Chapter 5
Recommendations

Chapter 5: Recommendations

1. Water Conservation Infrastructure and Its Management

- Expand the number of farm ponds and repair defunct wells to enhance irrigation potential, particularly in water-scarce areas like the Chota Nagpur Plateau.
- Increase the number of check dam and gabion structures in areas with high runoff potential to improve year-round water retention.
- Promote more solar-based micro-irrigation systems to reduce input costs associated with electric pumps.
- Facilitate community-led maintenance plans for water assets through strengthened Water User Groups (WUGs).

2. Input Support and Sustainable Agriculture

- Enhance seed distribution mechanisms and improve access to climate-resilient and high-yielding varieties, especially in non-polyhouse villages.
- Scale up successful demonstrations like vermicompost pits, azolla tanks, and Shivansh Khad through peer learning and cluster-based training.

3. Livestock and Fodder development

- Institutionalize regular livestock health camps to continue vaccination, deworming, and artificial insemination services, especially during seasonal shifts.
- Establish rotational fodder banks to ensure year-round feed availability and reduce stress during dry months.

4. Skill Building and Livelihood Diversification

- Integrate digital and financial literacy modules into SHG training to enhance entrepreneurship readiness.
- Provide refresher training for SHG members in bookkeeping, marketing, and packaging to boost enterprise sustainability.

5. Infrastructure Maintenance and Governance

- Develop a mobile-based **tool bank** tracking system for fair and transparent distribution of farm equipment.
- Form village-level oversight committees involving PRI members and SHG representatives to monitor the functionality and usage of community assets.
- Introduce a low-cost Annual Maintenance Grant (AMG) model for WUGs and SHGs managing shared assets.

6. Convergence with Government and Institutional Support

- Leverage **convergence with schemes** like PMKSY, Sujalam Sufalam Jal Abhiyan, and Jal Shakti Abhiyan for infrastructure reinforcement.
- Facilitate linkage of SHGs and farmer groups with e-NAM or local mandis to improve market access and bargaining power.

Case Studies

Case Stories

1. Community-Led Water Conservation through WUGs

Ganesh Athiya, a 38-year-old farmer from Basiya village in Damoh district, had long endured the hardships of water scarcity. Ganesh, like many others in his community, relied on seasonal rainfall and electric pumps to irrigate his fields, which was both expensive and *Often* unreliable. With erratic monsoons and rising input costs, smallholder farmers like him found it increasingly difficult to sustain agriculture.

With the building of a check dam as part of the water conservation program backed by CARE India and HDFC Bank, that changed. Ganesh joined the local Water User Group (WUG), which is made up of 35 farmers from the Bhamori and Sahara clusters, which are adjacent. Farmers upstream and downstream were able to share and receive water in an equitable manner for the first time. In the past, we had to use hoes to dig through mud to redirect water. The dam has now made irrigation steady and easy," Ganesh said. He pointed out that even after several monsoon cycles, the construction is still operational and was finished on schedule.

Despite not having any official training, Ganesh gained knowledge by working with his friends and watching the construction process. He claims that the feeling of collective ownership is what keeps the dam maintained. "We talk about it and fix it ourselves if something breaks. We've been working together on this for years," he continued. Their reliance on pumps has been greatly diminished by the check dam, which has also made it possible to use water more effectively, improving crop cycles and lowering expenses.

The success of community-managed water structures is best illustrated by Ganesh's story. The project promoted shared responsibility among farmers in addition to resolving long-standing irrigation problems. With improved water availability, reduced soil erosion, and renewed confidence in collective action, Ganesh and his fellow WUG members now look forward to adopting more sustainable practices in the years to come.

2. Empowering Rural Women through SHG-led Micro-Enterprise in Nibora Kalan

Sunita Bai Lodhi, a 36-year-old resident of Nibora village in Damoh district, had long managed her household on minimal income, *Often* dependent on irregular agricultural labour. She wanted to make a steady living from home because of the rising costs of living and the dearth of prospects for women in the hamlet, but she lacked the necessary resources and abilities. That changed when she joined the Sanidev Self-Help Group (SHG), which is part of the livelihood enhancement program run by CARE India and HDFC Bank.

Sunita and her SHG members were given **capacity-building** training in internal loans, entrepreneurship, savings, and group functioning as a result of the project. In addition to offering a source of revenue, the group's flour mill (atta chakki) unit met a local need because the hamlet had previously lacked such a facility. We now deposit the Rs. 10 that each member saves each day into the bank. We provide internal loans to anyone in need of immediate cash," Sunita said. The team gained knowledge about how to run the machine, handle money, and keep daily reports. With assistance from the CARE team, government livelihood documents were also completed, enabling them to obtain further benefits associated with poultry.

The mill has been operating efficiently ever since it was built up, giving the SHG steady revenue. The women have gained confidence in performing repairs and take care of the machine themselves. "Once none of us had used a bank, and now we run a business together, we feel proud," Sunita continued. The SHG has developed into a community where people may help one another and achieve both financial independence and personal development. In order to increase their chances of earning a living, the ladies are now keen to learn more about crafts including food processing, incense stick making, and sewing.

Sunita's story demonstrates how rural women's lives may be changed by focused skill development and microbusiness assistance, which allows them to earn money without having to leave their homes. With tools, training, and the power of collective action, the women of Nibora are building a stronger, more self-reliant future—one grain at a time.

3. Leading the Organic Shift in Sihera through Vermicomposting

Gobind Singh Lodhi, a 42-year-old farmer from the Damoh district's Sehra village, has been farming for many years, but in recent years, he became worried about the deteriorating condition of his soil and the growing price of chemical fertilizers. Gobind offered to go to the vermicomposting program that was being organized in his village with the sponsorship of CARE India and HDFC Bank. Despite the fact that many farmers took part, Gobind was one of the few who successfully incorporated vermicomposting into his usual farming practices in addition to finishing the program.

Gobind obtained all the necessary supplies to establish his unit through the intervention, including earthworms, cow manure, vermi beds, and instruction on composting methods. He attributes his improved soil fertility and crop quality to the instruction, which he found to be both useful and simple to put into practice. "I've made great use of this compost. He claimed that it is pure, enhances the soil, and doesn't cause the diseases that chemical fertilizers do. Gobind stressed that, in contrast to others, he was more open to and consistent in using the knowledge because of his earlier experience with organic approaches.

Gobind's dedication to long-term soil health is what makes him unique. He actively promotes organic farming among his colleagues and manages the vermicomposting unit without outside assistance. He merely responded, "It depends on one's interest," when asked why others

didn't continue. While other people were lethargic, I valued wholesome food for my family and my land. He feels that farmers should be trained to prioritize sustainability over short-term productivity, and he is excited to participate in future trainings.

Gobind's story demonstrates how practical, locally focused treatments can lead to significant behavioural change. In addition to saving him money on inputs, his regular application of vermicompost is reestablishing the natural equilibrium of his farming.

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