IMPACT ASSESSMENT OF HDFC BANK CSR

HDFC Holistic Rural Development Program Project P0319- Pali

IMPLEMENTED BY

SRIJAN

SUBMITTED BY

THINKTHROUGH CONSULTING PVT. LTD.

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1. Introduction

1.1 Background

Empowerment is a transformative process that equips individuals with the tools, knowledge, and opportunities to take charge of their lives and create meaningful change. This involves strengthening local institutions, improving health and hygiene, fostering education and skill-building, and improving access to natural resources such as drinking water and irrigation. Holistic and integrated development approaches go beyond addressing thematic issues; they prioritize empowering community leadership to enhance their capacity for driving meaningful solutions. Investing in holistic development is increasingly recognized as essential, with the Sustainable Development Goals (SDGs) serving as a comprehensive framework to guide organizations in achieving their objectives. At the heart of these goals lies the principle of inclusivity, ensuring that development reaches everyone, particularly the most marginalized.

Figure 1: SDGs and Holistic Development

Holistic Rural Development

Organizations increasingly recognize the interconnected nature of individuals and their communities, understanding that addressing collective needs and aspirations is vital for creating impactful and lasting change. A key principle for this is community participation, which positions communities as active change agents rather than passive beneficiaries. By engaging communities in the design, implementation, and evaluation of development initiatives, solutions are better tailored to local needs and contexts, ensuring sustainability and effectiveness. Another crucial element is capacity building, which fosters community involvement by enhancing skills in planning, decision-making, and proactive engagement. This can be achieved through education, training, and the creation of supportive networks that promote knowledge sharing, mentoring, and the development of a thriving ecosystem. Together, these efforts strengthen communities' ability to shape their futures.

Holistic rural development in India is an inclusive approach that focuses on improving the overall well-being of rural communities by addressing multiple aspects of development simultaneously. It goes beyond just economic growth and includes education, healthcare, sanitation, women's empowerment, livelihood opportunities, skill development, infrastructure, and environmental sustainability.

Indian Context

India's current literacy rate of 74.04% falls below the global average of 86.3%. [1]This discrepancy is attributed to insufficient educational funding, inadequate infrastructure, and high dropout rates. Of the 10.8 lakh government schools in the country, over 42,000 lack drinking water supply and 15,000 have no toilets[2], which in turn impacts the enrolment rate and retention rate of students in India. The country's average net enrolment ratio for elementary education is around 95% at the upper primary level, but there is a significant decrease in the enrolment ratio at 80% for secondary education and only 58% for senior secondary education. [3]

India has only 0.9 hospital beds per 1,000 people, with a significant concentration in urban areas.[4] This situation highlights the urgent need to explore alternative solutions such as telemedicine and mobile medical units to enhance the accessibility and affordability of healthcare services. The NFHS-5 reveals that 57% of women and 25% of men are anemic.[5] Approximately, 60% of all deaths in India are attributable to non-communicable diseases (NCDs).[6]

In India, 43% of the population is engaged in agriculture and allied activities contributing over 18% of India's GDP.[7] However, the persistent issue of inadequate nutritional security demands immediate attention to agricultural sustainability from both livelihood and food security perspectives. The escalating threat of

[1] https://www.linkedin.com/pulse/india-education-detailed-analysis-prof-dr-ripu-ranjan-sinha/
[2] https://timesofindia.indiatimes.com/india/42k-of-11-lakh-govt-schools-lack-drinking-water-15k-toilets/articleshow/81579059.cms
[3] https://www.dataforindia.com/enrolment-in-education/
[4] https://timesofindia.indiatimes.com/india/india-doesnt-have-even-1-hospital-bed-per-1000-persons/articleshow/10295898.cms
[5] NFHS 5
[6] https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1796435
[7] https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=IN

global warming, there is an urgent need to promote sustainable agricultural practices to address water stress and the growing demand for food.

On the environmental front, India spearheading the International Solar Alliance emphasises the commitment to reduce the dependence on non-renewable energy. The country aims to reach net zero emissions by 2070, reduce the carbon emission intensity of its GDP by 45% by 2030, and plans to meet 50% of its electricity requirements from RE sources by 2030.[8] In addition, 256 of 700 districts in India have already reported critical or overexploited groundwater levels.[9]

Since the inception of PM Jan Dhan Yojana (PMJDY), India has made significant strides in financial inclusion from 50% in 2011 to over 80% in 2024.[10] NFHS-5 reveals that only 33% of women in India use the internet while for men its around 57% creating a huge gender gap in accessing financial services. The National Crime Records Bureau (2022) reported a 24.4% surge in digital fraud and limited awareness of cybersecurity.[11]

India is addressing these challenges through a multi-pronged approach. In education, initiatives like the Samagra Shiksha Abhiyan and digital learning platforms like Byju's, Udemy, etc. aim to improve infrastructure, reduce dropout rates, and increase literacy levels. Healthcare reforms such as Ayushman Bharat, telemedicine, and mobile medical units are enhancing accessibility, especially in rural areas. Sustainable agricultural practices and programs like the Pradhan Mantri Krishi Sinchayee Yojana are promoting water conservation and food security. To combat environmental issues, India is advancing its renewable energy targets under the International Solar Alliance and implementing measures to manage groundwater levels. Financial inclusion efforts under PMJDY and digital literacy campaigns are bridging the gap in access to financial and online services while addressing cybersecurity concerns. These comprehensive strategies aim to build a more equitable and sustainable future for the nation.

State Context: Rajasthan

Rajasthan, with a literacy rate of 66.1%, lags the national average of 74.04%.[12] This disparity can be attributed to factors such as insufficient educational infrastructure, high dropout rates, and gender inequality in access to education. Of the government schools in the state, many lack essential facilities, including safe drinking water and functional toilets, significantly impacting enrolment and retention rates, particularly for girls. The state spends around 6% of the total budget on education. However, the state faces serious challenges in educational infrastructure. In 32% of government schools, there is no power connection with children having to study in extreme heat conditions. Similarly, 9% of schools do not have functional drinking water facilities on their premises. Around 9% of government schools do not have boys' toilets and 10% do not have girls' toilet.[13] Every one girl out of five girls in the crucial age group of 15-16 dropped out of the schools in Rajasthan. The Annual Status of Education Report (ASER)

[8] (PIB/Cabinet, 2022)
[9] Growing Water Stress in India
[10] https://www.drishtiias.com/current-affairs-news-analysis-editorials/news-editorials/
[11]https://www.cyberpeace.org/resources/blogs/emerging-cyber-crime-hotspots#:~:text=As%20per%20the%20National%20Crime,2021%20to%204.8%20in%202022.
[12] Census 2011
[13]https://timesofindia.indiatimes.com/city/jaipur/raj-govt-schools-lag-behind-in-infra/articleshow/84425232.cms

report says that over 20.1% of girls dropped out from schools leading to a sharp decline in girls' enrolment in the higher educational institutes.[14]

The state faces significant challenges in healthcare, with only 0.5 hospital beds per 1,000 people, exacerbated by its largely rural and desert geography.[15] The disparity in healthcare access is evident in rural areas, where dependence on alternative solutions like telemedicine and mobile medical units is crucial. According to NFHS-5, 59% of women and 20% of men in Rajasthan are anemic, reflecting poor nutritional outcomes. This can be seen together with the community's awareness regarding WASH practices. Challenges in healthcare and sanitation persist in the state despite the efforts. Presently, only 35% of PHCs in Rajasthan operate efficiently.[16]

Agriculture remains the backbone of Rajasthan's economy, engaging 62% of the workforce and contributing approximately 27% to the state GDP. However, recurring droughts, water scarcity, and soil degradation have made agricultural sustainability a pressing concern. With over 40% of the state falling under desert regions, promoting sustainable agricultural practices such as drip irrigation, crop diversification, and drought-resistant crops is essential for ensuring both livelihoods and food security. However, the adoption of modern agriculture including integrated pest management and organic farming remains limited with around 40% in Rajasthan.[17] For a supplementary income, approximately 30% of rural households are engaged in non-farm activities and 85% of SHGs are linked to banks in Rajasthan facilitating income-generating activities like poultry and diary management.[18]

On the environmental front, the state aims to balance its renewable energy ambitions with the dire challenges posed by groundwater depletion; 32 out of its 33 districts have reported critical or overexploited groundwater levels, threatening agricultural and domestic water needs.[19] Additionally, a report from The Times of India highlights that 74% of the blocks in Rajasthan fall into the overexploited category concerning groundwater resources, underscoring the widespread nature of the crisis across the state's districts.[20]

Rajasthan has made progress in financial inclusion, with over 75% of its population having access to banking services, up from less than 40% in 2011. However, the gender gap remains stark; NFHS-5 reports that 27% of women in Rajasthan use the internet compared to 52% of men, limiting their access to financial and digital services. Furthermore, with the rise of digital transactions, cyber fraud cases in the state have surged, emphasizing the need for greater cybersecurity awareness and capacity building.

The Government of Rajasthan has implemented several schemes and policies to address challenges in education, healthcare, agriculture, environmental sustainability, and financial

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[14] https://timesofindia.indiatimes.com/city/jaipur/girl-dropouts-in-raj-still-higher-than-national-average/articleshow/67548986.cms

[15] https://hospaccxconsulting.com/healthcare-scenario-of-rajasthan-2023/

[16] https://www.researchgate.net/publication/370203492_Utilisation_of_rural_primary_health_centers_for_outpatient_services_-_a_study_based_on_Rajasthan_India?utm_source=chatgpt.com

[17] 0201203041Hightech Agri-.pdf

[18] Self-help Groups in Rajasthan | Economic and Political Weekly

[19] www.cgwb.gov.in/cgwbpnm/public/uploads/documents/17084190408707263 91file.pdf?utm_source=chatgpt.com

[20] https://timesofindia.indiatimes.com/city/jaipur/rajasthan-faces-severe-groundwater-crisis-as-74-blocks-overexploited/articleshow/115309749.cms?utm_source=chatgpt.com

inclusion. **Nirman Shramik Shiksha Kaushal Vikas Yojana** provides financial assistance for education and skill development to the children of construction workers, aiming to reduce dropout rates and improve literacy in the state. The **Devnarayan Scheme** focusses on the upliftment of marginalized communities. This initiative offers scholarships, residential schools, and other educational facilities to promote higher enrollment and retention rates, especially among girls.

Mukhyamantri Krishak Saathi Yojana was launched to provide financial assistance to farmers in cases of death or disability during agricultural activities, promoting agricultural sustainability and farmer welfare. The state has also implemented measures to address groundwater depletion, such as promoting drip irrigation, crop diversification, and the cultivation of drought-resistant crops to ensure water conservation and agricultural sustainability.

The state has also introduced **Digital Seva Yojana** which aims to provide smartphones with internet connectivity to women heads of families, reducing the digital divide and enhancing access to financial and digital services and **Indira Gandhi Urban Employment Guarantee Scheme** to provide employment opportunities in urban areas, enhancing economic support and financial inclusion for the urban poor.

Despite the efforts, the state is grappling with challenges in the field of education, health and hygiene, digital and financial education, agriculture and natural resource management. Thus, CSR efforts in these domains can help aid the situation and improve the situation.

Context of HRDP under Parivartan

Carrying forward the philosophy of Sustainability and Innovation, HDFC Bank has always been a trailblazer, not only in the banking sector but also in carrying out its social responsibility. HDFC Bank undertakes a lot of CSR projects under the umbrella of “Parivartan” and aims to contribute towards the economic and social development of the country through the lens of sustainable development. Within Parivartan, “Holistic Rural Development Program (HRDP)” and “Focussed Development Program (FDP)” are the two main types of CSR projects, under which NGOs across the country are supported to deliver development interventions.

HRDP is HDFC Bank’s flagship programme that focuses on sustainable and holistic growth under which the Bank carries out interventions across its focus areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene, and financial literacy.

Project Objectives

Under the Holistic Rural Development Program (HRDP), NGOs receive support for long-term projects spanning three to five years, each covering a cluster of 10 to 15 villages. These

projects are designed to address local needs through integrated development, aligning with the broader Parivartan Vision.

HRDP focuses on five key thematic areas, ensuring that interventions in each focus area are implemented across all villages within a project cluster:

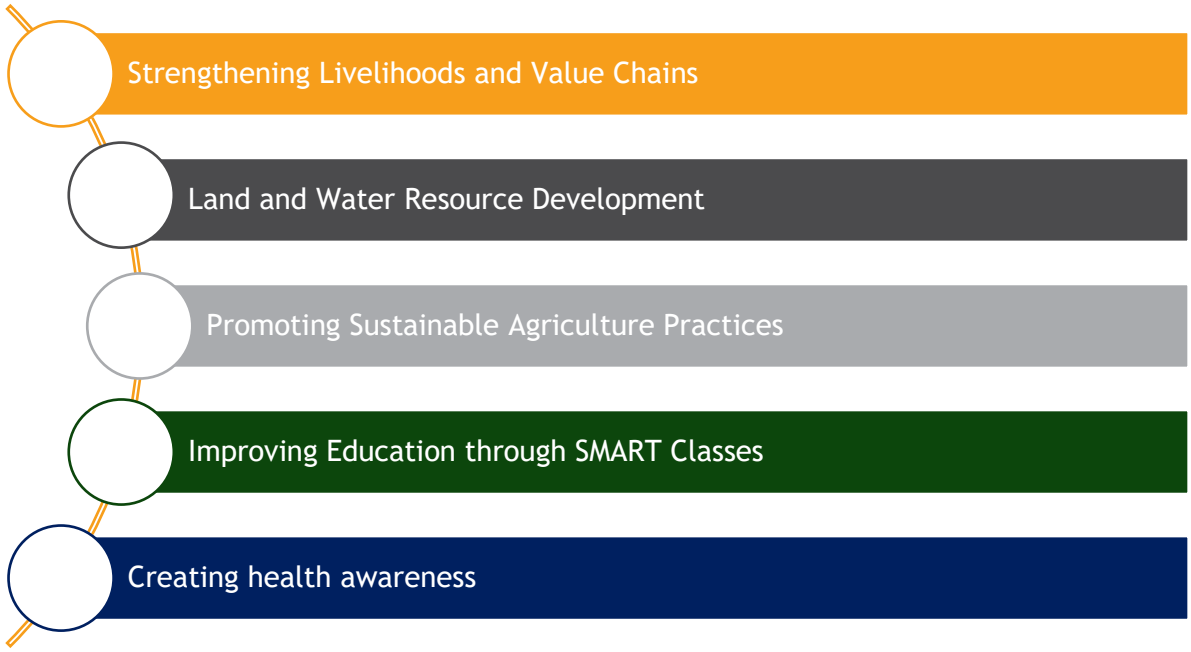

Figure 2: Thematic areas of focus for HRDP projects

Overview of the Project

Figure 3: Project Location Map

The project titled "Adivasi Samridhi Pariyojana" was implemented to enhance the prosperity of tribal communities through the holistic development of agriculture, value chains, and access to markets. Recognizing the challenges and constraints faced by the population in the target geography—such as livelihoods, water, agriculture, and the schooling of children—SRIJAN adopted an integrated approach to address these issues. The intervention's overarching objective was to strengthen the livelihoods of tribal families by conserving and managing natural resources and improving access to markets while simultaneously addressing challenges related to schooling and drinking water.

HRDP Project 319 is a three-year initiative (July 2020 – July 2023) implemented in the Bali Block of Pali District, Rajasthan. The project focuses on improving the quality of life for tribal communities by enhancing livelihoods, strengthening agricultural practices, expanding market access, and ensuring sustainable natural resource management. By fostering community-driven development and conservation efforts, the initiative aims to build resilience and self-sufficiency among rural households.

Enhancing Livelihoods Through Skill Development and Market Linkages

A major component of the project is boosting farm and non-farm incomes by leveraging local resources and creating market linkages. The establishment of 10 Village Level Collection Centers (VLCCs) for custard apple processing has been a significant success, with 74 tons of pulp procured and ₹111.80 lakhs in revenue generated 72% of which directly benefited tribal farmers. Additionally, the project supported the value addition of other Non-Timber Forest Products (NTFPs) like Palash and Ber, generating ₹6.88 lakhs in revenue.

To promote climate-resilient agriculture, organic farming techniques such as Jeevamrit and Ghanjeevamrit fertilizers were introduced, benefiting 2,441 families by reducing cultivation costs. The project also facilitated the first-ever moong cultivation in the Zaid season, increasing income opportunities. Furthermore, multilayer vegetable farming was introduced across 10 villages, with 60 multilayer plots developed, enabling year-round vegetable production and an additional ₹8,000-10,000 per season in farmer earnings.

Beyond agriculture, enterprise development initiatives have empowered 31 families to launch small-scale businesses in cosmetics, clothing, and household products, generating income between ₹8,000-12,000.

The HRDP project has resulted in a substantial improvement in economic well-being, with average beneficiary income increasing from ₹2,372 to ₹5,134 through agricultural and value chain interventions. A key achievement has been the establishment of a self-sustaining Farmer Producer Organization (FPO) known as “Ghoomar”, which has generated ₹121.33 lakhs in revenue, with 69% of profits directly benefiting the community.

Strengthening Community Institutions for Sustainable Growth

The project emphasized community participation through the formation and capacity-building of Self-Help Groups (SHGs) and Village Federations. Seven training programs were conducted on leadership, financial management, and record-keeping. Additionally, 18 skill-building workshops were held for VLCC members on topics such as management, quality control, and natural farming. These institutions play a vital role in decision-making and resource management, ensuring sustained development post-project.

Natural Resource Management for Water Security and Sustainability

Water scarcity is a major challenge in the region, and HRDP 319 has undertaken extensive water resource management initiatives to enhance irrigation and water conservation. Key interventions include:

- Renovation and deepening of 10 wells, benefiting 29 families by improving irrigation access across 29.4 acres.
- Construction of five community water harvesting structures (CWHS), providing irrigation support to 58 families across 26 acres.
- Installation of 80 mini-sprinkler irrigation systems**, covering 125 acres, enhancing water-use efficiency and agricultural productivity.

In addition, renewable energy solutions have been integrated into water management:

- Five solar irrigation pumps have been installed, benefiting 12.5 acres of farmland.
- Eight solar-powered drinking water units, serving 267 families, have been established, with local committees managing maintenance.

- 93 solar streetlights have been installed across 10 villages, increasing safety and nighttime accessibility.
- 145 solar lanterns were distributed to off-grid households, improving education and household activities.

Health and Sanitation for Improved Living Standards

To address healthcare gaps, the project organized 16 free health camps, providing medical check-ups and referrals for 1,803 individuals. Additionally, 21 animal health camps benefited 5,154 livestock across 729 families, enhancing veterinary care and livestock productivity.

Sanitation efforts included improvements in community hygiene infrastructure and awareness programs on health and cleanliness, contributing to better living conditions for tribal families.

By integrating livelihood enhancement, environmental sustainability, community participation, and renewable energy, HRDP Project 319 has made a lasting impact on the socio-economic landscape of the Bali Block. Its holistic approach ensures that the benefits continue to sustain rural communities beyond the project's timeline, fostering long-term resilience and self-reliance.

1.2 Objectives and Scope of the Evaluation

Purpose of the evaluation

Thinkthrough Consulting Pvt Ltd (TTC) was contracted by HDFC Bank CSR to conduct an independent third-party impact assessment of its CSR initiative under the HRDP Programme, delivered in partnership with SRIJAN.

The current study assesses the project impact in intervention areas. A total of three major thematic areas were evaluated. The project was being implemented in 10 villages of the Pali district in Rajasthan by the NGO SRIJAN.

Given the objectives, the scope of the assignment include:

- To understand the project context through a secondary literature review and stakeholder consultations; to document key processes involved, document project milestones and achievements.
- To evaluate the impact of the project on all the stakeholder groups involved in the project and analyse their perspectives.
- To assess the project management arrangements, project outcomes and their impact on overall improvements in skill and livelihood across the project locations.
- To document the lessons learned and provide recommendations for the next phase of the project with a focus on strengthening project management processes, efficacy, and sustainability.

Key Research Questions

To assess the impact of the HRDP Project P0319, this evaluation follows the OECD DAC criteria, which provide a structured framework for analyzing development effectiveness. The following research questions guide the assessment, offering insights into the project's relevance, effectiveness, efficiency, impact, sustainability, and coherence within the broader development landscape-

Relevance:
To what extent did the project address the priority needs of the target communities, and how well was it aligned with local development challenges and national policies?

Coherence:
How well does the project complement, align with, and leverage existing government schemes, policies, and other development initiatives in the region?

Efficiency:
Were the project resources (financial, human, and technical) utilized optimally to achieve the desired outcomes in a cost-effective and timely manner?

Effectiveness:
How successfully were the planned interventions implemented, and to what extent did they achieve the intended project objectives?

Impact:
What significant and measurable changes—both intended and unintended—has the project brought to the lives of beneficiaries and the broader community?

Sustainability:
To what extent are the project's benefits likely to continue after the withdrawal of external support, and what measures have been put in place to ensure long-term impact?

2. Methodology

2.1 Evaluation Framework

The evaluation followed the Development Assistance Committee (DAC) criteria developed by the Organization for Economic Cooperation and Development (OECD). The DAC criteria of Relevance, Efficiency, Effectiveness, Impact, Sustainability and Coherence were used to design study tools and probe areas. This holistic approach enabled us to understand the relevance of the HDFC Bank CSR interventions, their current best practices, challenges being faced by them and the enablers. A mixed method (quantitative and qualitative) approach was used.

Figure 4: Our Approach

2.2 Study Design

Mixed-Method Approach

To capture insights across these criteria, the study employed a **mixed-methods approach**, integrating quantitative and qualitative data collection. Quantitative methods, such as surveys and statistical analysis, offered measurable evidence of outcomes and impact, while qualitative methods—such as focus group discussions, interviews, and case studies—provided in-depth perspectives from stakeholders, including beneficiaries, partners, and program implementers. This combination ensured a holistic view, enabling the evaluation to go beyond numerical data and capture the lived experiences, challenges, and enabling factors that shape the success of the interventions.

The study was carried out in three distinct phases: **Inception, Data Collection and Analysis and Report Writing**. The initial preparatory activities, including the inception meeting, review of secondary literature, development of data collection tools, planning for fieldwork, and the actual field data collection, were successfully completed by December, 2024.

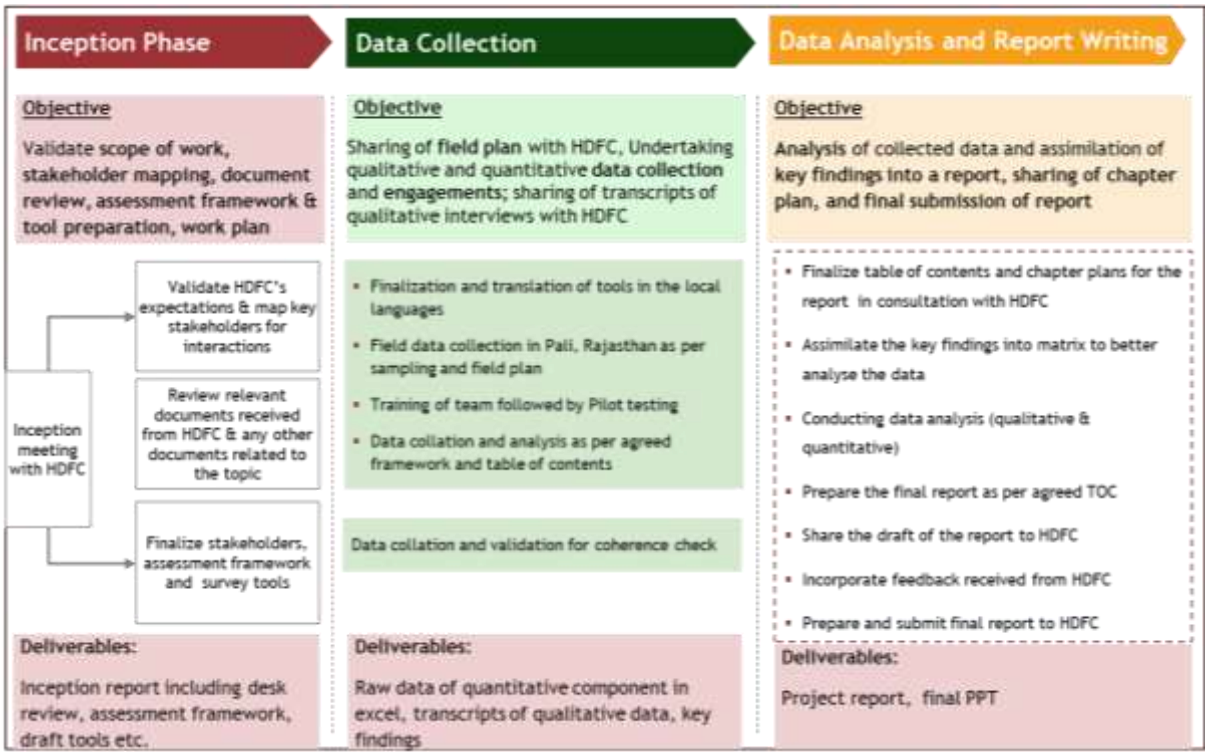

Figure 5: Project Methodology

2.2.1 Phase 1: Inception

During this phase, the team undertook the following key activities to gain an in-depth understanding of the program such as:

- **Inception:** An inception meeting with HDFC Bank Parivartan, followed by a series of discussions with the SRIJAN project team, was held to gain a thorough understanding of the program model and assessment scope. These meetings were crucial in defining the goals and objectives, outlining a roadmap for key themes, identifying the indicators to be measured, and refining the data collection process.

- **Secondary review of the literature and stakeholder mapping**: This was a critical step in the impact assessment study. It involved gathering and analysing the project documents such as the project proposal, project progress/annual reports, reports on the project focus areas and significant MIS. This helped in gaining an insight into the current scenario of the program and challenges being faced as well as the gaps related to the program's focus areas. Based on the secondary review, the primary and secondary stakeholders were mapped.

Preparing the study framework and draft assessment tools

This step involved the preparation of the study and analysis framework. The framework aligned with the following considerations:

- **State Context:** Rajasthan has a rural-based economy majorly. With significant proportion of the population belonging to rural communities especially those who belong to marginalized communities, they are prone to vulnerabilities. Thus, the evaluation study focusses on the impact of the HRDP Program on reducing these vulnerabilities and measuring the impact of the Program in the holistic development of the beneficiaries.
- **Sustainability lens:** Given that the state fares lower in holistic rural development indicators, the stakeholders journey was also viewed from the innovation lens and how they plan to sustain those practices, if any.

2.2.2 Phase 2: Data Collection

The second phase of the project entailed data collection from the selected villages of Pali covering a range of stakeholders.

Field Level Data Collection

A **mixed-method approach** combining quantitative and qualitative data collection techniques was adopted. The quantitative data was gathered through a comprehensive survey tool administered by the TTC survey team. The FGDs and KIIs during primary data collection were conducted with key beneficiaries and community members, community-based organisations, VLCCs and key stakeholders from Srijan to triangulate the findings of the literature review and quantitative trends emerging from surveys.

Sampling Strategy

For building a holistic understanding of the entire program as well as the thematic areas covered by the program, full geographical coverage was considered for sampling.

Table 1: Project Locations

Project Code	State	District	Block	Villages
P0319	Rajasthan	Pali	Bali	Bhimana
				Bothara
				Chingta Bhata
				Chopa ki Nal
				Koyalvav
				Nadiya
				Tani
				Thandi Beri

				Upla Bhimana
				Urna

In line with the mixed-method approach for the study, representative quantitative sample and adequate qualitative sample were covered. The sample distribution is presented as below.

Qualitative Sample Distribution

As part of the qualitative sample, beneficiaries of different interventions, business correspondents, field mobilisers and project team were selected to gain an in-depth understanding of the project cycle and processes and corroborate the findings of the quantitative survey. The qualitative sample covered during the study is presented on the table below.

Table 2: Qualitative sampling distribution

Stakeholders		Interactions	Number of respondents
Community Institutions	SHG members and federations	3 FGDs	21
	PRI/VDC members	3 FGDs	21
	VLCC	1 FGD	7
	FPO	2 FGDs 3 Case Studies	14 3
Health	2ASHA/ANM/AWW	2 KII	2
Community	Local Entrepreneurs	3 KII	3
	Custard Apple Processing Unit	2 KII	4
	Farmers	5 case studies	5
Govt Representatives	BDO/DDO BEO/DEO Agriculture Extension Workers	1 KII	2
HDFC Team	Project Manager	1 KII	1
Total		26	83

Quantitative Sample Distribution

For quantitative sampling, Cochran's formula indicated below was used.

n = N*X / (X + N – 1), where,
X = Zα/22 ¬*p*(1-p) / MOE2 and
Zα/2 is the critical value of the Normal distribution at α/2.

The sample was drawn, in consultation with the HDFC team, at a confidence interval of 90% with a 5% margin for error and 8-10% non-responses. The effort was to cover statistically representative samples with at least 50% of samples or more where the universe is less than 100.

The quantitative sample covered during the study is presented on the table below.

Table 3: Quantitative Sampling for the project

Household					269		
Total					**269**	Proposed Respondents Per Unit #	Total Respondents
Type of Beneficiary	**Focus Area**	**Activity Category**	**Activity Sub-Category**	**Count**	**Sum**		
Community	Healthcare & Hygiene	Health	Health Camps	5	617	3	15
Community	Healthcare & Hygiene	Water Management - Drinking	Community Water tank establishm	3	41	3	9
Community	Natural Resource Management	Clean Energy	Solar Street Lights installation	9	754	3	27
Community	Natural Resource Management	Water Management - Agriculture	Check Dam Construction	3	66	3	9
Community	Natural Resource Management	Water Management - Agriculture	Water Pump	5	0	3	15
Community	Natural Resource Management	Water Management - Agriculture	Well Repair	6	45	3	18
Community	Skill Training & Livelihood Enhancement	Livestock Management	Animal Health services	1	10	3	3
Community	Skill Training & Livelihood Enhancement	Livestock Management	Health services	6	183	3	18
Total				**38**	**1716**		**114**
Group	Healthcare & Hygiene	Health	Support System	2	40	3	6
Group	Promotion of Education	CBO/VDC/User Group/Volunteers	Committee/Group/Volunteer Capa	3	145	3	9
Group	Skill Training & Livelihood Enhancement	Agriculture Training and Support	Farmer Training - Demos	2	150	3	6
Group	Skill Training & Livelihood Enhancement	Agriculture Training and Support	Farmer Training - Nature Farming	4	72	3	12
Group	Skill Training & Livelihood Enhancement	Agriculture Training and Support	Farmer Training - Other	4	64	3	12
Group	Skill Training & Livelihood Enhancement	Agriculture Training and Support	Support System	19	271	3	57
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Entrepreneurship Development Tra	1	5	3	3
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Group Enterprise Support	1	212	3	3
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Other	8	160	3	24
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Support System	1	12	4	4
Total				**45**	**1131**		**136**

Data Collection Process

A **mixed-method approach** combining quantitative and qualitative data collection techniques was adopted. The quantitative data was gathered through a comprehensive survey tool administered by the TTC survey team. The FGDs and KIIs during primary data collection were conducted with key beneficiaries and community members, community-based organizations, VLCCs, and key stakeholders from SRIJAN to triangulate the findings of the literature review and quantitative trends emerging from surveys.

The quantitative surveys were administered and recorded through the CS Entry CS Pro Data Entry CAPI tool. The survey questionnaires were finalized in consultation with HDFC and then were translated into Hindi beforehand, for easy conveying with stakeholders. The data was downloaded in the form of Excel datasets, which were then cleaned up and organized for further analysis. Responses from qualitative interactions were recorded through first-hand field notes by the researchers who administered the interactions. Some audio recordings were also taken for validation purposes later.

2.2.3 Phase 3: Analysis and Report Writing

The insights from the literature review and qualitative interactions provided key indicators in developing the data analysis plan and findings of the study, supported by quantitative data trends and correlational analysis. Once the findings were collated, the next steps involved analysis of the data. Data analysis was carried out by segregating the information as per the relevant themes and was analyzed with in-depth discussions with field researchers.

All data was cleaned and validated to remove any errors and inconsistencies, and wherever gaps emerged in the data, the research team reached out to relevant stakeholders telephonically to fill those gaps. The data sets were then coded and dedicated processes were adopted for quantitative and qualitative data analyses.

The data was analyzed using Excel to generate results. The preparation of these results was done through the lens of the study framework. The data was analyzed using a correlational approach to understand and explain the observations gathered. The research team also applied parametric tests. The quantitative analysis explored information from each source and created internal databases. These were then correlated, analyzed, and cross-tabulated to provide holistic results.

The findings from qualitative data were collated and triangulated the perspectives presented by various stakeholders to develop holistic insights on key research questions. The qualitative data was analyzed using content analysis. This was followed by systematic coding and labeling of the interview transcripts to extract the identified themes and concepts. Based on the information collected, "finding statements" for each research question were drafted. The qualitative and quantitative data were juxtaposed and used to qualify, prove, or explain the identified trends.

Table 4: Scoring Matrix

	Score 1: Very Poor	Score 2: Poor	Score 3: Moderate	Score 4: Good	Score 5: Very Good
Relevance	The project is misaligned with the needs of the target population and does not address key issues.	The project somewhat addresses the needs but has significant misalignments with stakeholder priorities.	The project addresses some needs and aligns with most stakeholder priorities, but with some gaps.	The project effectively aligns with most needs and priorities of the stakeholders.	The project is highly relevant, perfectly aligned with the needs and priorities of the target population and broader strategies.

Effectiveness	The project has achieved very few or none of its intended objectives and outcomes.	The project has achieved some objectives, but with limited success and several unmet targets.	The project has achieved many of its objectives and outcomes, though there are some notable gaps.	The project has achieved most of its objectives and outcomes with minor issues.	The project has successfully achieved all its intended objectives and outcomes, surpassing expectations.
Efficiency	Resources have been used inefficiently, with significant cost overruns and waste.	Resource use is somewhat inefficient, with noticeable cost overruns or resource mismanagement.	Resource use is generally efficient, with some minor issues in cost or resource management.	Resources have been used efficiently, with few issues in cost or resource management.	Resources have been used very efficiently, achieving results with minimal waste and cost overruns.
Impact	The project has had negligible or negative long-term effects and has not resulted in significant changes.	The project has had some positive effects but with limited long-term impact and notable negative consequences.	The project has had a moderate impact with some positive long-term effects and minimal negative consequences.	The project has had significant positive long-term effects and few negative consequences.	The project has had a substantial positive long-term impact with transformative changes and no significant negative consequences.
Sustainability	The project has no plans for continuation or is unlikely to sustain benefits after completion.	The project has minimal plans or capacity for sustaining benefits, with significant risks of discontinuation.	The project has some plans and capacity for sustainability, but with moderate risks of discontinuation.	The project has solid plans and capacity for sustaining benefits, with few risks of discontinuation.	The project has comprehensive plans and a strong capacity for sustaining benefits, with minimal risk of discontinuation.

3. Key Findings

This section of the report presents the detailed findings, organized thematically into the following key areas:

1. **Natural Resource Management**
2. **Skill Development and Livelihood Enhancement**
3. **Health and Hygiene**
4. **Overall Findings**

Each theme is further structured into the following subsections:

- **Interventions Implemented** – A description of the key initiatives undertaken.
- **Respondent Profile** – An overview of the demographic and contextual background of respondents.
- **Scorecard Matrix** – A quantitative assessment of the interventions.
- **Findings Based on OECD DAC Criteria** – An evaluation of the interventions using the OECD DAC framework.

3.1 Natural Resource Management

3.1.1 Interventions and Activities

As part of the broader theme of Natural Resource Management (NRM), the project implemented a range of targeted interventions aimed at enhancing water resource

management and renewable energy adoption. These initiatives not only address immediate community needs but also contribute to sustainable development, climate resilience, and resource conservation.

Water Resource Management

- **Well Renovation and Deepening**: Renovation of 10 open wells, improving irrigation access for 29 families and benefiting 29.40 acres of agricultural land.
- **Community Water Harvesting Structures (CWHS):** Construction of five new group-based water harvesting structures, supporting 58 families and providing irrigation to 26 acres of land.
- **Micro-Irrigation:** Installation of mini-sprinkler systems for 80 farmers, enhancing water efficiency across 125 acres of farmland.

Figure 6: Installation of mini-sprinkler systems for the farmers

Figure 7: Community Water Harvesting Structure

Renewable Energy Initiatives

- **Solar Irrigation Pumps**: Deployment of five solar-powered irrigation pumps, ensuring reliable irrigation for 12.5 acres of land, particularly benefiting farmers in remote areas.
- **Solar Street Lights**: Installation of 93 solar streetlights across 10 villages, improving safety and access to public spaces after dark.
- **Solar Lanterns**: Distribution of 145 solar lanterns to families without electricity, facilitating education and household activities.
- **Solar Drinking Water Units**: Establishment of eight solar-powered drinking water units, benefiting 267 families across eight villages, with a community-managed maintenance system ensuring long-term functionality.

Figure 8: Solar streetlights

Figure 9: Solar Lamps distributed at home

Table 5: Score card for Natural Resource Management

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max.	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final
Relevance	Quantitative	NRM	Beneficiary Need Alignment	5	660	Actual - Min/ Max-Min	0.602272727	50%	0.30	0.68
	Qualitative	NRM	Local Context Alignment	5	5	Actual - Min/ Max-Min	0.75	30%	0.23	
		NRM	Quality of Design	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
Coherence	Qualitative	NRM	Internal	5	5	Actual - Min/ Max-Min	0.75	50%	0.38	0.88
		NRM	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	NRM	Timeliness	5	325	Actual - Min/ Max-Min	0.903846154	30%	0.27	0.73
		NRM	Quality	5	725	Actual - Min/ Max-Min	0.544827586	30%	0.16	
	Qualitative	NRM	Operational Efficiency	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
		NRM	Project Design	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
Effectiveness	Quantitative	NRM	Interim Result (Current status + utilisation +STR)	5	1150	Actual - Min/ Max-Min	0.67173913	25%	0.17	0.84
	Qualitative	NRM	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1	25%	0.25	
		NRM	Influencing factors (enablers and disable	5	5	Actual - Min/ Max-Min	1	20%	0.20	
		NRM	Differential Results	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
		NRM	Adaptation over time	5	5	Actual - Min/ Max-Min	0.75	10%	0.08	
Impact	Quantitative	NRM	Significance Outcome	5	295	Actual - Min/ Max-Min	0.550847458	50%	0.28	0.65
	Qualitative	NRM	Transformational Change		5	Actual - Min/ Max-Min	0.75	30%	0.23	
		NRM	Unintended Change	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
Sustainability	Quantitative	NRM	Potential for Continuity	5	80	Actual - Min/ Max-Min	0.359375	60%	0.22	0.62
	Qualitative	NRM	Project Design & Strategy	5	5	Actual - Min/ Max-Min	1	40%	0.40	
Branding	Qualitative	NRM	Visibility	5	5	Actual - Min/ Max-Min	1	100%	1.00	1.00
NRM Overall Score - P0319										0.77

3.1.2 Respondent Profile

The quantitative survey was conducted with 66 beneficiaries of NRM in HRDP Program under Project P0319 in Pali comprising 52 individual and 12 community type responses. Each community response represents 3 respondents. This section highlights the demographic profile of these respondents.

94% of the respondents were female. In terms of age distribution, most respondents were between 30 and 50 years old.

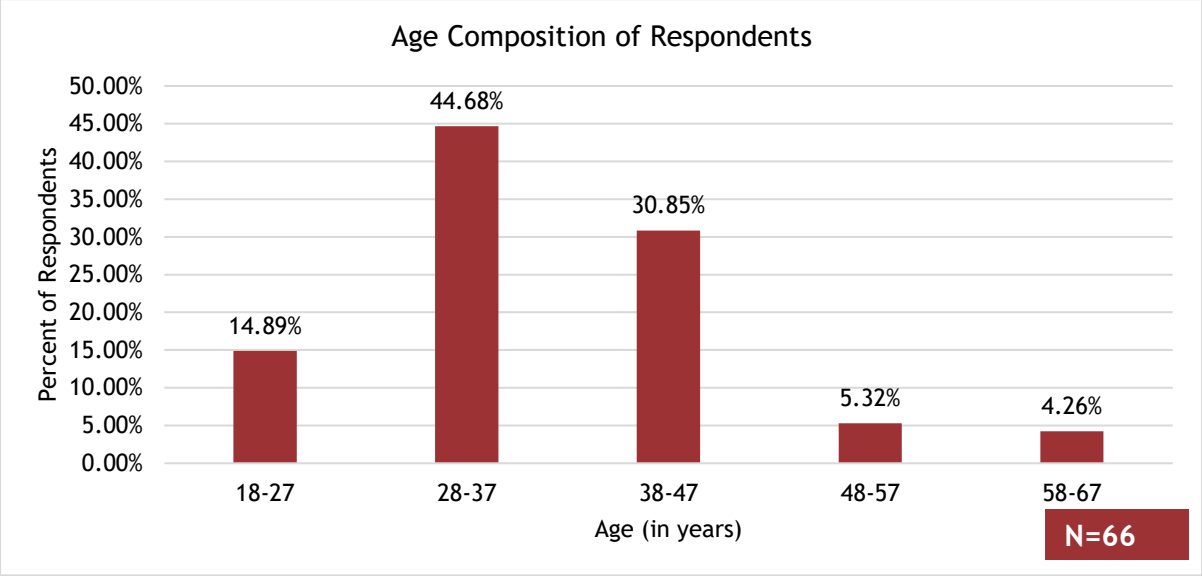

Figure 10: Age composition of the respondents

Regarding caste demographics, all the respondents belonged to Scheduled Tribes (ST) indicating that the interventions were done in remote areas. The educational attainment of the respondents was quite low. Most of the respondents who provided this information were illiterate and only 1 respondent had studied up to 12th grade. Majorly the head of the household was engaged in the agricultural sector. Only 2 of the respondents worked as laborers.

The respondents received support across three major categories: **clean energy, farm management and water management**. The sampling for our quantitative surveys is as follows for the interventions.

Table 6: Support for Natural Resource Management

Support for Natural Resource Management			
Type of support		**Individual**	**Community**
Clean Energy	Solar home lights distribution		
	Solar Street Lights installation		
Farm Management	Farm technique- creeper farming		
	Farm technique- crop diversification		
Water Management-Agriculture	Irrigation method- Sprinkler		
	Check Dam Construction		
	Water Pump		
	Well Repair		

As shown in the table above individuals or households were provided with support in the following areas:

- Distribution of solar home lights
- Creeper Farming technique
- Crop Diversification technique
- Sprinklers

Communities were provided with the following interventions:

- Installation of solar streetlights
- Check dam construction
- Water pumps
- Well repair

3.1.3 Relevance

The overall relevance score for the NRM interventions in Pali are 0.68, reflecting moderate alignment with systemic challenges but highlighting opportunities for improvement.

The **relevance** criteria of the OECD DAC framework examines whether the intervention addresses pressing issues faced by the community, complements local and broader development objectives, and is adaptable to the socio-economic and cultural realities of the population it serves.

The NRM interventions partially addressed critical community needs but revealed gaps in sustained responsiveness. The interventions were designed to address the critical water scarcity, land degradation and climate change vulnerability faced by the community. The region was facing critical challenges in irrigation owing to erratic rainfall patterns, declining groundwater levels and poor irrigation infrastructure. The project's interventions, including the installation of sprinklers, well repairs, and check dam construction, were highly relevant in addressing these challenges. Quantitative survey results further confirmed this relevance, with four out of five respondents stating that the interventions effectively met their needs.

During the qualitative interactions as well, the respondents said that before the interventions they were struggling to irrigate the land and grow crops even once a year. With the measures implemented they have been able to grow crops. They also mentioned that the issue of electricity persistent in their villages and hence solar energy interventions have significantly helped them in their day-to-day routines. These interventions were much needed in their lives and had positively impacted their lives.

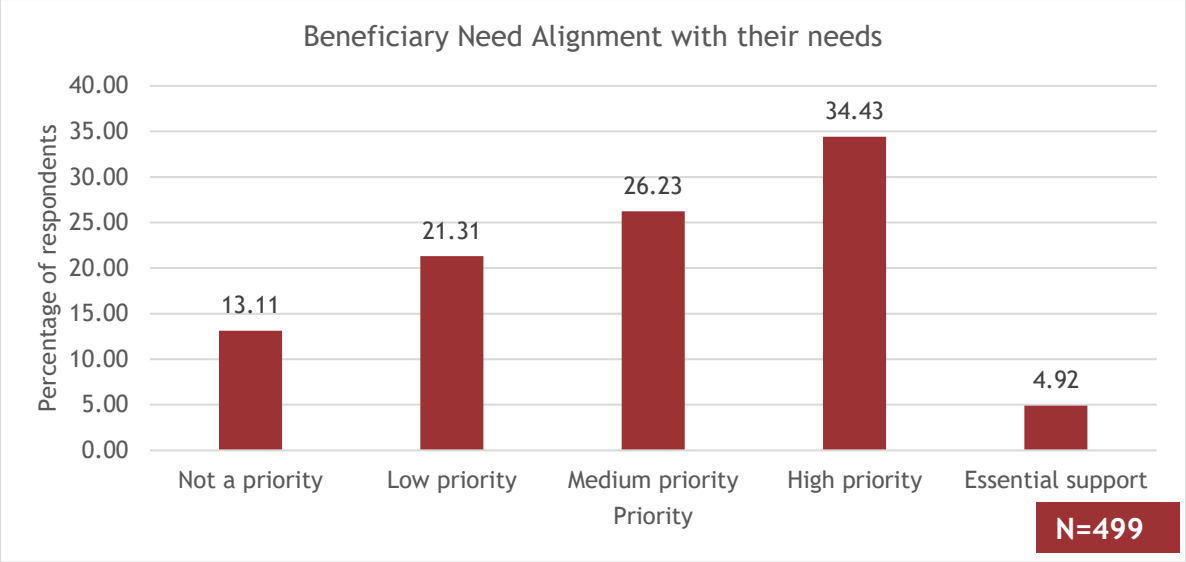

Figure 11: Beneficiary Need Alignment with their energy needs

As shown in the figure above, majority of the respondents said that the support provided met their energy needs and priorities. The solar-powered irrigation pumps enabled farmers to cultivate multiple crops annually, increasing yields and reducing diesel costs. However, interventions did not consider that repair and maintenance are difficult to access in rural areas which caused problems for the beneficiaries. These inconsistencies underscored a misalignment between design assumptions and practical adoption barriers.

Still, the interventions strongly addressed regional environmental and socio-economic challenges. Pali's water scarcity and unreliable electricity access were mitigated through solar pumps, community water harvesting structures (CWHS), and well renovations. These initiatives aligned with local priorities, such as improving agricultural productivity and reducing energy poverty.

3.1.4 Coherence

The coherence score of 0.88 reflects the strong alignment of interventions with organizational, state, national, and global policies.

Under OECD-DAC criteria, coherence examines the extent to which the project was coherent to HDFC's CSR policies (internal coherence) and to the global, national and state's broader development policies and priorities (external coherence).

Alignment with Sustainable Development Goals (SDGs):

The project significantly contributes to multiple United Nations Sustainable Development Goals (SDGs), reinforcing its coherence with global sustainability efforts:

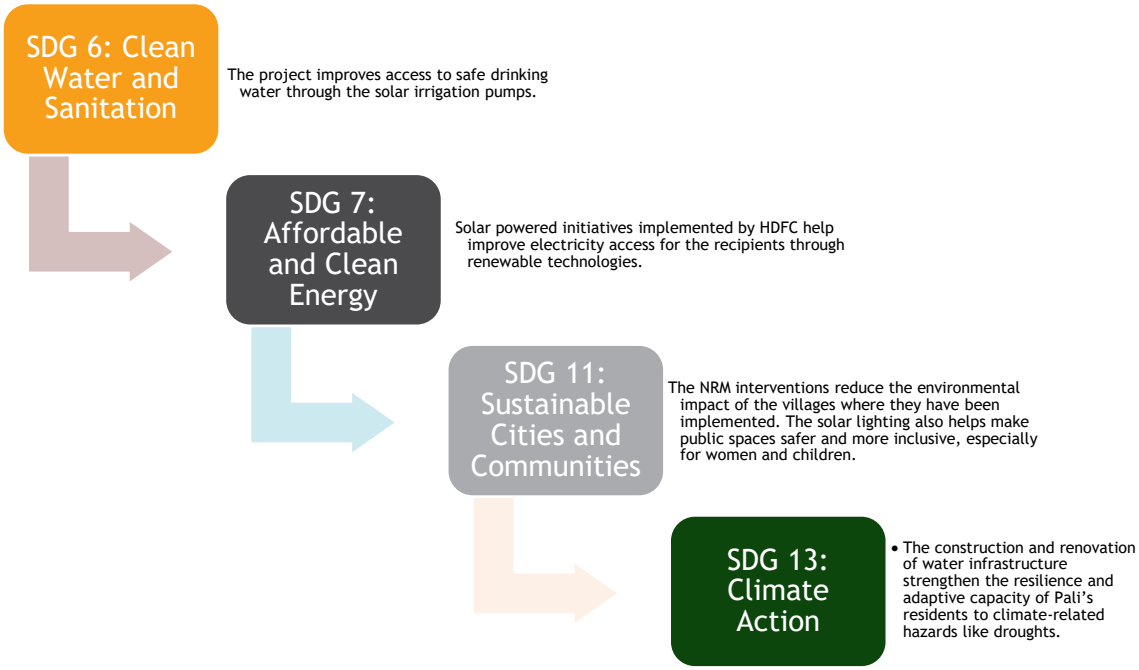

Figure 12: Alignment with SDGs

Alignment with National Policies and Programs

The project aligns with key national policies and programs, reinforcing its relevance and coherence. It supports the National Water Policy (2012) and Atal Bhujal Yojana by promoting efficient water use, groundwater recharge, and community-led irrigation management through interventions like well renovation, CWHS, and micro-irrigation. The National Rural Drinking Water Programme (NRDWP) and Jal Shakti Abhiyan are advanced through solar drinking water units and community water harvesting structures, ensuring decentralized, sustainable water access. The National Solar Mission and UJALA Scheme are supported by HDFC's solar-powered interventions and lantern distribution, enhancing energy efficiency in rural areas. Similarly, Deendayal Upadhyaya Gram Jyoti Yojana benefits from solar streetlights that improve public lighting in remote villages. Lastly, the project contributes to the National Action Plan on Climate Change by promoting renewable energy-driven agricultural practices, strengthening climate resilience and sustainability.

Alignment with State Policies and Programs

The project aligns with Rajasthan's key policies and programs, reinforcing its local relevance and impact. Rajasthan State Water Policy (2010) and Watershed Development Programs are supported through groundwater recharge, community water harvesting, and well renovation efforts, promoting sustainable water management. HDFC's interventions in Pali, enhancing crop yields and efficient irrigation, aligning with the Rajasthan Agricultural Competitiveness Project. The installation of solar-powered pumps advances the Mukhyamantri Solar Adharit Pump Yojana, while solar streetlights and lanterns contribute to the Rajasthan Solar Energy Policy (2019) by promoting renewable energy adoption. Furthermore, solar drinking water units improve access to safe drinking water, supporting the Rajasthan State Drinking Water Guidelines through sustainable, community-driven solutions. These efforts collectively strengthen water security, energy efficiency, and agricultural resilience in line with 319's broader objectives.

Alignment with HDFC Bank's CSR Policy

HDFC Bank's Corporate Social Responsibility (CSR) strategy integrates sustainability as a core value, prioritizing social development and community advancement. The bank focuses on supporting underserved and marginalized populations, ensuring equitable access to essential resources and opportunities. The interventions implemented closely with these objectives through targeted initiatives in water resource management and renewable energy, fostering sustainability, climate resilience, and improved livelihoods.

Alignment with other interventions

The project complements existing NGO, CSR, and private sector interventions in Pali by ensuring synergy. Several CSR and NGO initiatives in the region focus on water conservation and climate-resilient agriculture, and Project 319 builds upon these by introducing advanced irrigation technologies, strengthening climate adaptation strategies, and enhancing community institutions. ITC Limited focuses on promoting sustainable agricultural practices and effective management of natural resources to improve livelihoods in the Pali district.

3.1.5 Efficiency

The overall efficiency score for the Natural Resource Management interventions in Pali district is 0.73, reflecting moderate performance with notable strengths and critical gaps.

Efficiency measures the extent to which interventions achieve intended results in an economical and timely manner.

Timeliness

Timeliness under efficiency evaluates how well an intervention is implemented within the planned timeframe and whether delays impact effectiveness or beneficiary utilization. It assesses the project's ability to deliver resources, training, and infrastructure promptly, ensuring that intended outcomes are achieved without disruptions caused by delayed execution or external constraints.

As illustrated in the figure below, most respondents (69%) stated that the interventions were implemented on time, with no reported delays. This indicates that the project largely adhered to its schedule and effectively managed logistical challenges to ensure timely execution.

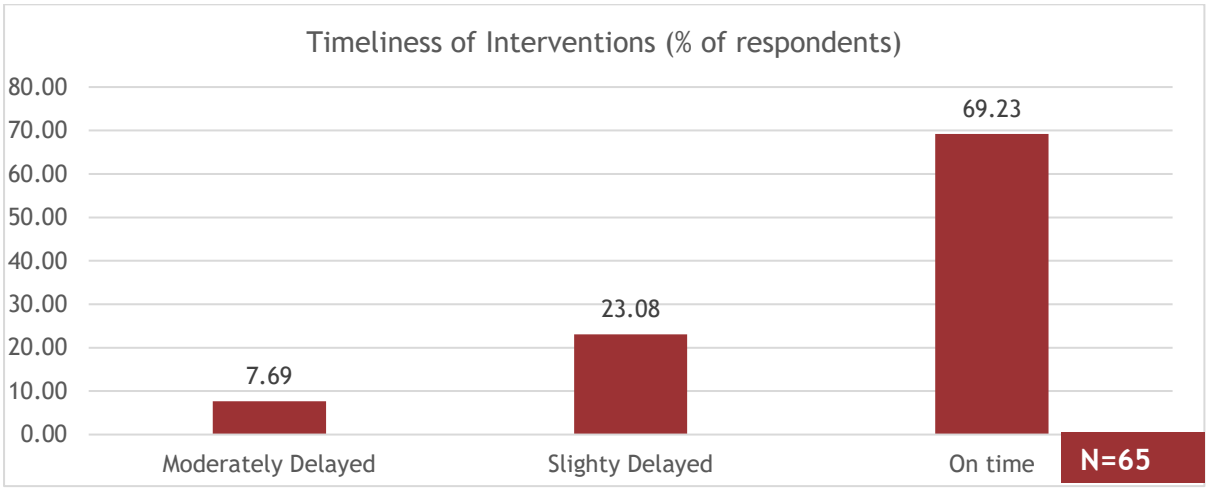

Figure 13: Timeliness of interventions

Interventions were largely delivered on schedule, ensuring timely resource allocation. For example, well-deepening projects and community water harvesting structures (CWHS) were completed within agreed timelines, enabling farmers to benefit from improved irrigation during critical planting seasons.

Quality of services provided

The quality of service provided measures how well the interventions were designed, implemented, and delivered to meet beneficiaries' expectations. It assesses factors such as reliability, accessibility, technical soundness, and beneficiary satisfaction with training, infrastructure, and support services. High-quality service ensures effective utilization, long-term impact, and stakeholder confidence in the intervention.

Figure 14: Satisfaction with the products and services provided by the HDFC Bank

As shown in the figure above, majority of the respondents (42.52%) were satisfied with the products and services provided to them and rated it as good and another 11.81% rated them as very good. Another 14.17% said that the quality of services was acceptable. However, around 29% of the respondents said that the quality of services was poor. This could be attributed to the fact that there was a certain challenge in sustaining the functionality of the products and services provided to them. The solar pumps initially enabled year-round irrigation, however on malfunctioning, they were to be sent to Jaipur to be repaired which delayed the farmer's agricultural activities and added to their agricultural costs and forcing farmers to revert to diesel pumps. Similarly, micro-irrigation systems improved water use efficiency, but sporadic maintenance and mistrust during land measurement for sprinkler installations slowed adoption.

Figure 15: Solar lamps

Operational Efficiency and Project Design

The project demonstrated strong operational efficiency and a well-structured design by implementing targeted interventions in water resource management and renewable energy. Through well renovation and deepening, along with the construction of community water harvesting structures, the project effectively improved irrigation access for multiple families and enhanced agricultural productivity across significant land areas. The introduction of micro-irrigation systems further optimized water usage, ensuring long-term sustainability. Additionally, renewable energy solutions such as solar irrigation pumps, streetlights, lanterns, and drinking water units were strategically deployed to enhance community resilience, improve livelihoods, and provide sustainable access to essential resources. The project's design incorporated a participatory approach, ensuring community ownership and long-term functionality through maintenance systems, ultimately strengthening its impact and efficiency.

However, moderate to significant delays reported by some beneficiaries suggest room for improving implementation timelines and logistical coordination. Strengthening multi-stakeholder engagement, streamlining procurement, and enhancing monitoring mechanisms could further improve efficiency and ensure timely execution of future interventions.

These findings corroborate the overall score of 0.73 for efficiency of the NRM interventions, reflecting a well-structured and impactful program that, with enhanced execution strategies, can achieve even greater effectiveness in future iterations.

3.1.6 Effectiveness

With a score of **0.84** for effectiveness in NRM, it has been evaluated through 5 parameters- Interim Result (Outputs & Short-term results), Reach (Target vs Achievement), Influencing factors (Enablers & Disablers), Differential results (Need

The **effectiveness** criterion of the OECD DAC framework seeks to evaluate the extent to which the intervention has achieved its objectives, and its results, including any differential results across groups.

The interventions under this project have been successfully implemented and are being actively utilized by the target communities. Well renovation and deepening have improved irrigation access for 29 families, benefiting 29.40 acres of agricultural land, while five community water harvesting structures (CWHS) now support 58 families, providing irrigation for 26 acres. Additionally, the installation of micro-irrigation systems for 80 farmers has enhanced water efficiency across 125 acres, ensuring sustainable agricultural practices. In renewable energy, solar-powered irrigation pumps are supporting 12.5 acres of farmland, and solar streetlights (93 units) have enhanced public safety in 10 villages. Solar lanterns (145 units) have improved household lighting conditions for families without electricity, and eight solar-powered drinking water units now provide sustainable drinking water access to 267 families. These interventions have addressed key community needs and are being effectively utilized.

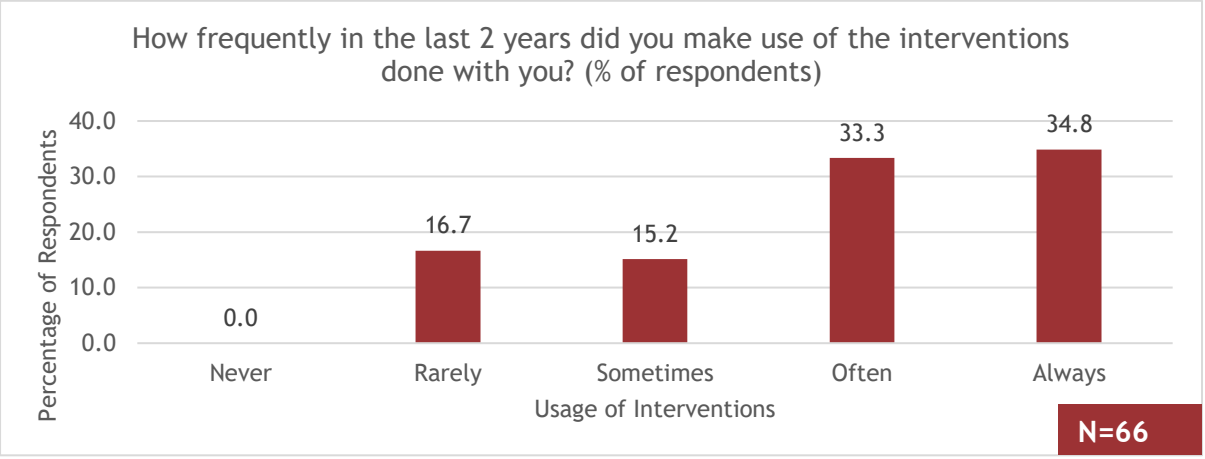

Figure 16: Frequency of usage of interventions

As shown in the figure above, majority of the respondents were using the interventions provided to them often (33.3%) and always (34.8%). The high level of consistent utilization of the interventions indicates that the project was highly effective in meeting community needs and delivering practical, usable solutions for beneficiaries. The fact that a majority of respondents actively engaged with the interventions suggests that the program was well-targeted, relevant, and accessible. A small group of respondents (16.7%) were rarely using it. This could be attributed to variations in individual needs, external challenges and capacity constraints.

Among the five respondents who received interventions related to the drinking water support in the community, four said that they have increased access to water for domestic use and the water storage capacity of the water source has improved after the intervention.

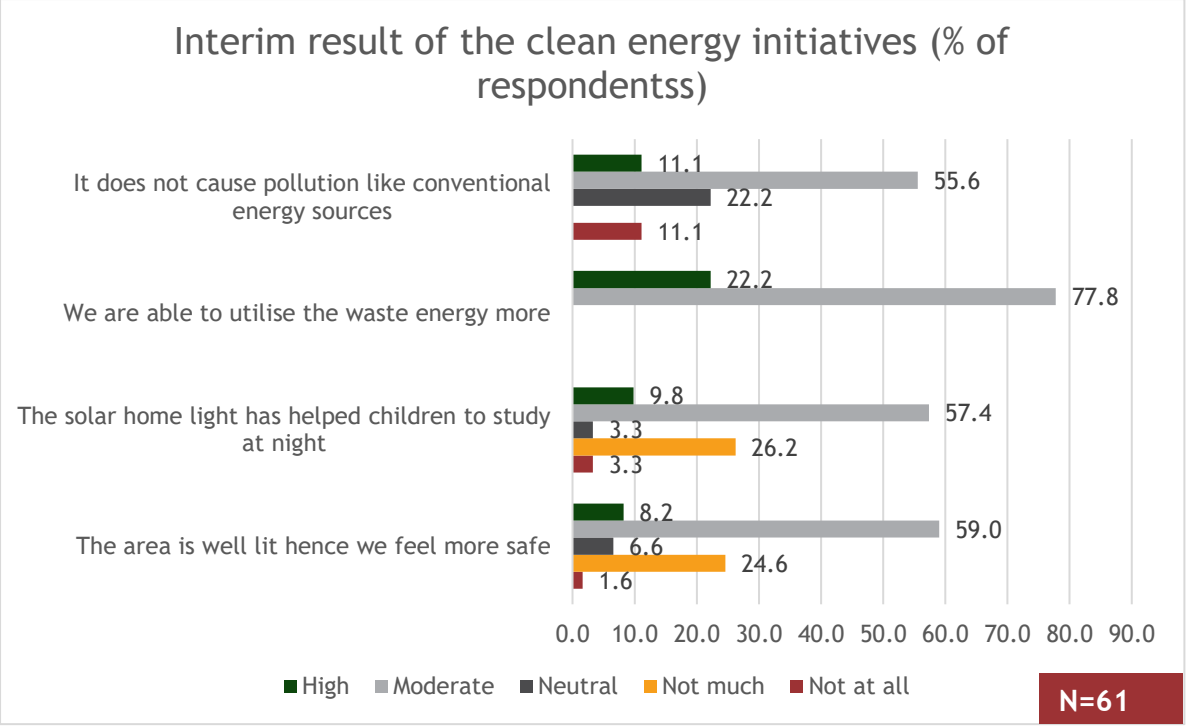

Figure 17: Interim results of the clean energy initiatives

As shown in the figure above, majority of respondents believed that the clean energy initiatives have led to interim results such as the area is well lit now and they feel safer, the solar home light has helped children to study, they were able to utilise the waste energy more and the solar energy was not causing pollution like the conventional sources of energy. The data reflects the intervention's potential to create transformative change, reinforcing the need for continued investment in clean energy solutions to promote safer, healthier, and more sustainable rural living conditions. Amongst the nine respondents who responded, five were extremely satisfied with the clean energy support provided by the HDFC bank. And four were moderately satisfied.

Several enabling factors contributed to the project's success. A strong participatory approach, ensuring community involvement in planning and maintenance, played a crucial role in sustaining these interventions. The availability of local expertise for well renovation, irrigation solutions, and renewable energy installations facilitated smooth implementation. Supportive government policies, such as the Rajasthan State Water Policy and National Solar Mission, also aligned with project objectives, reinforcing its impact. However, some challenges (disablers) were encountered, including logistical difficulties in transporting and installing solar infrastructure in remote villages and seasonal variations affecting groundwater recharge. Additionally, variations in community adoption levels posed challenges, requiring sustained awareness efforts.

The project yielded distinct impacts across different beneficiary groups. Farmers benefited significantly from irrigation improvements, leading to enhanced crop productivity and better income stability. Households without electricity gained access to sustainable lighting solutions through solar home lights and lanterns, improving education opportunities for children and reducing reliance on kerosene. Women and children experienced improved safety due to the installation of solar streetlights in public areas. Additionally, communities that previously faced severe water shortages now have access to reliable drinking water

sources, improving health outcomes and reducing the burden on women responsible for water collection.

The project has demonstrated adaptability to evolving needs and environmental conditions. The introduction of micro-irrigation and crop diversification techniques has allowed farmers to optimize water use while adapting to climate variability. The project has also incorporated a community-led approach to maintaining solar-powered drinking water units, ensuring long-term sustainability.

Furthermore, both individual and community-based interventions—including the distribution of solar home lights, introduction of creeper farming and crop diversification techniques, as well as the installation of check dams and water pumps—have ensured that the project reaches both direct beneficiaries and the broader rural population.

Figure 18: Beneficiary of solar pump in Koyalvav village

Overall, the project has effectively achieved its intended outcomes, with significant progress in improving water resource management and renewable energy adoption. Through strong community engagement, strategic implementation, and adaptive approaches, the interventions have successfully enhanced rural livelihoods while promoting long-term sustainability.

3.1.7 Impact

The overall impact score for this parameter is 0.65, indicating moderate long-term benefits but also highlighting challenges in scalability and unintended consequences.

The project's impact is assessed using the OECD-DAC criteria, focusing on its significance, transformational change, and unintended consequences. The interventions in water resource management and renewable energy have led to tangible improvements in agricultural productivity, livelihood security, and community well-being, contributing to long-term sustainability and resilience. While NRM interventions delivered tangible results, their outcomes were uneven.

The project has led to substantial improvements in natural resource management, particularly in water security and energy access. The renovation of wells, construction of Community Water Harvesting Structures (CWHS), and installation of micro-irrigation systems have directly benefited families, improving irrigation access. This has resulted in enhanced agricultural productivity, reduced dependency on erratic monsoons, and improved food security for farming households.

Amongst the five respondents who responded, more than three respondents have said that the overall water level in the region/village has significantly improved because of the interventions, they have increased agricultural productivity due to availability of water, water sources are now well maintained by the community members which was not happening earlier, vector borne diseases have significantly come down after the intervention, access to water source has improved agriculture production in the village, there is improved water availability in wells and other water sources near the water source rehabilitated and overall, there is increase in total benefits from the water source post intervention.

In terms of renewable energy, solar-powered interventions have significantly impacted rural communities by improving access to lighting, irrigation, and drinking water. The installation of solar streetlights has increased public safety, particularly benefiting women and children, while the distribution of solar lanterns has enhanced educational opportunities for students in households without electricity. The establishment of solar-powered drinking water units has provided 267 families with access to clean drinking water, improving health outcomes and reducing the time spent collecting water, especially for women.

Similarly, the nine respondents who responded said that the clean energy interventions had saved their time and money. Beyond immediate benefits, the interventions have contributed to sustainable development by promoting resource efficiency, climate resilience, and equitable access to water and energy. The project has strengthened community capacities to manage these resources, ensuring long-term impact.

The project has triggered systemic changes in how communities manage water and energy resources, fostering a shift towards sustainable and self-reliant practices. The introduction of community-managed CWHS and solar-powered drinking water units has instilled a sense of ownership and responsibility among beneficiaries, encouraging participatory governance and long-term sustainability.

Additionally, the promotion of micro-irrigation and crop diversification has led to a change in agricultural practices, enabling farmers to optimize water use and improve yields despite climate variability. The integration of solar-powered irrigation has reduced reliance on conventional energy sources, making farming more cost-effective and environmentally sustainable.

The adoption of renewable energy solutions has also demonstrated the feasibility of decentralized, clean energy models for rural development. Households that previously depended on unreliable grid electricity or kerosene-based lighting have now transitioned to solar-powered alternatives, showcasing a scalable model for rural electrification.

Qualitative interactions with farmers who benefited from NRM interventions also revealed that the project significantly improved irrigation access, water conservation, and sustainable agricultural practices. Prior to the intervention, they struggled with water shortages, especially during dry spells, leading to low crop yields. With the availability of

check-dams, artificial ponds, and better water retention structures, they now have a more consistent water supply, reducing dependency on erratic rainfall.

While the project primarily aimed to improve water and energy access, it also generated several unintended but positive changes. One of the most notable outcomes has been the empowerment of women, particularly through their involvement in managing solar-powered drinking water units and water conservation initiatives. As water collection time has reduced, women have been able to engage in income-generating activities and participate more actively in community decision-making.

The increased availability of water for irrigation has also led to the diversification of agricultural production, with some farmers shifting to high-value crops, thereby improving household incomes. Additionally, the installation of solar streetlights has had broader social benefits, including an increase in community interactions after dark and greater participation in local events and markets.

During the qualitative interactions it was also highlighted that solar pumps unintentionally fostered micro-entrepreneurship wherein the farmers began selling surplus water to neighbours, creating a localized water economy. On the other hand, some challenges emerged, such as initial resistance from certain community members unfamiliar with solar technology or new agricultural practices. However, continuous training and awareness programs helped mitigate these concerns, ensuring higher adoption rates over time.

Overall, the project has had a significant and lasting impact on rural livelihoods, fostering a sustainable model for natural resource management. By improving access to water and energy while promoting community-led initiatives, the interventions have contributed to long-term socio-economic and environmental resilience.

3.1.8 Sustainability

With a score of 0.62, Sustainability has been assessed through two lenses- Potential for Continuity & Project Design and Strategy.

The **sustainability** aspect of the OECD DAC framework assesses the long-term benefits and continued impact of a program after its implementation.

The project was designed with sustainability at its core, integrating participatory approaches and community ownership to ensure long-term impact. The interventions—such as well renovation, check dam construction, and solar-powered drinking water units—were selected based on their relevance to local needs and their potential for long-term viability.

- **Community-Led Initiatives**: The establishment of community-managed water harvesting structures and drinking water units fostered local ownership and accountability. Beneficiaries were involved in planning and implementation, ensuring their commitment to maintaining the infrastructure.
- **Use of Renewable Energy**: The deployment of solar-powered irrigation pumps, streetlights, and drinking water units reduced dependency on conventional energy sources, lowering operational costs and ensuring long-term functionality.
- **Training and Capacity Building**: Farmers were trained in micro-irrigation techniques, crop diversification, and sustainable agricultural practices, equipping them with the knowledge to maximize water efficiency and improve productivity over time.

However, the low scores could be attributed to additional costs and maintenance costs. While some initiatives, such as solar-powered units, have minimal operational costs, others—such as renovation and irrigation infrastructure—require periodic maintenance, which may pose financial challenges for communities. During the qualitative interactions the beneficiaries mentioned that while solar pumps and well-deepening projects initially boosted agricultural productivity, beneficiaries highlighted recurring challenges such as the lack of local repair services for the equipment provided by HDFC.

3.1.9 Branding

Figure 19: Branding of HDFC Bank initiative for well deepening

With a score of 1 for successful execution, branding was essential in raising the interventions' exposure and awareness. It was executed in compliance with established protocols and conspicuously exhibited throughout project locations. Credibility and trust were strengthened among recipients by the obvious identification of HDFC Bank's support and its implementing partners on all HDFC-built infrastructure, including check dams. Speaking with Pali locals revealed that because recipients saw the project as a reliable and trustworthy endeavor, visible branding encouraged more community involvement. Community meetings were another way to raise awareness and encourage wider involvement in the interventions.

3.2 Skill Development and Livelihood Enhancement

3.2.1 Interventions and Activities

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 319 – Pali focused on enhancing agricultural practices, promoting sustainable livelihoods, and

building capacity among farmers and livestock owners. These activities were designed to increase income, improve productivity, and ensure long-term economic stability for the rural communities.

1. Training and Capacity Building

- Conducted seven training programs on leadership, team building, financial management, and record-keeping for Self-Help Groups (SHGs) and Federation members.
- Organized 18 training events for VLCC members, covering leadership, management, quality control, and natural farming practices.
- Promoted organic farming practices, including the use of Jeevamrit and Ghanjeevamrit fertilizers, benefiting 2,441 families and reducing cultivation costs.

2. **Irrigation & Water Management Support for Farmers**
    - To reduce dependence on rain-fed agriculture, the project provided solar-powered pumps and water systems, helping farmers lower irrigation costs and increase efficiency in water usage.
    - Farmers were trained on drip irrigation and sprinkler systems, improving water conservation and crop yield.

3. Horticulture and Floriculture Promotion

- Developed 60 multilayer vegetable plots across 10 villages, promoting year-round vegetable production and generating additional income for farmers.
- Encouraged 65 farmers to cultivate moong crops in the Zaid season for the first time, generating extra income.

4. Market Linkages

- Established 10 Village Level Collection Centers (VLCCs) for processing and marketing custard apple pulp, generating ₹111.80 Lakhs in revenue, with 72% of earnings going directly to tribal beneficiaries. The custard apple processing unit is called “Ghoomar” employing more than 150 women. The unit, equipped with four pulping machines and cold storage, processes around 23 tonnes of custard apple during the October–January season.
- Supported collection, processing, and sale of Palash and Ber, generating ₹6.88 Lakhs in revenue. Additional value-added products like herbal Gulal, Ber Gola, and biodegradable plates are being developed.
- Assisted 31 families in launching small-scale businesses (e.g., cosmetics, clothing, and toys), generating incomes between ₹8,000-12,000.

Figure 20: Small scale business

Table 7: Scorecard for SDLE

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max.	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final
Relevance	Quantitative	SDLE	Beneficiary Need Alignment	5	4775	Actual - Min/ Max-Min	0.753141361	50%	0.38	0.88
	Qualitative	SDLE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		SDLE	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	SDLE	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		SDLE	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	SDLE	Timeliness	5	2365	Actual - Min/ Max-Min	0.81448203	30%	0.24	0.90
		SDLE	Quality	5	6405	Actual - Min/ Max-Min	0.836846214	30%	0.25	
	Qualitative	SDLE	Operational Efficiency	5	5	Actual - Min/ Max-Min	1	20%	0.20	
		SDLE	Project Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Effectiveness	Quantitative	SDLE	Interim Result (Current status + utilisation +STR)	5	10035	Actual - Min/ Max-Min	0.407573493	25%	0.10	0.85
	Qualitative	SDLE	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1	25%	0.25	
		SDLE	Influencing factors (enablers and disablers)	5	5	Actual - Min/ Max-Min	1	20%	0.20	
		SDLE	Differential Results	5	5	Actual - Min/ Max-Min	1	20%	0.20	
		SDLE	Adaptation over time	5	5	Actual - Min/ Max-Min	1	10%	0.10	
Impact	Quantitative	SDLE	Significance Outcome	5	3895	Actual - Min/ Max-Min	0.697689345	50%	0.35	0.85
	Qualitative	SDLE	Transformational Change		5	Actual - Min/ Max-Min	1	30%	0.30	
		SDLE	Unintended Change	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Sustainability	Quantitative	SDLE	Potential for Continuity	5	4460	Actual - Min/ Max-Min	0.489349776	60%	0.29	0.69
	Qualitative	SDLE	Project Design & Strategy	5	5	Actual - Min/ Max-Min	1	40%	0.40	
Branding	Qualitative	SDLE	Visibility	5	5	Actual - Min/ Max-Min	1	100%	1.00	1.00
SDLE Overall Score - P0319										0. 88

3.2.2 Respondents Profile

A total of 291 responses were collected for this survey, comprising 75 individuals, 47 group, and 169 enterprise responses. Each group and enterprise response represented 2-3 respondents.

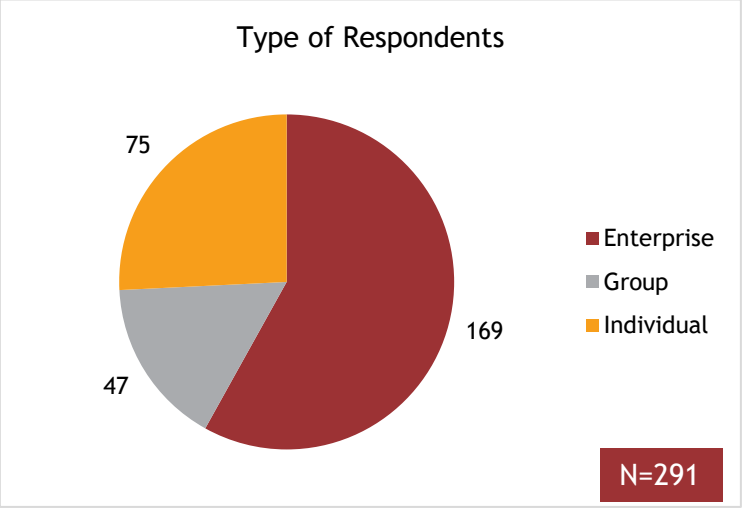

Figure 21: Type of respondents for the SDLE activities

The overwhelming majority (over 99%) of respondents were female. This was because majority of the interventions in the villages were done with the women and included them in the primary role.

In terms of age distribution, most respondents were between 30 and 50 years old. As shown in the figure below, majority of the respondents (37%) were in the age group of 29-38. During the qualitative interactions as well, the age group of beneficiaries was between 25-40 years old.

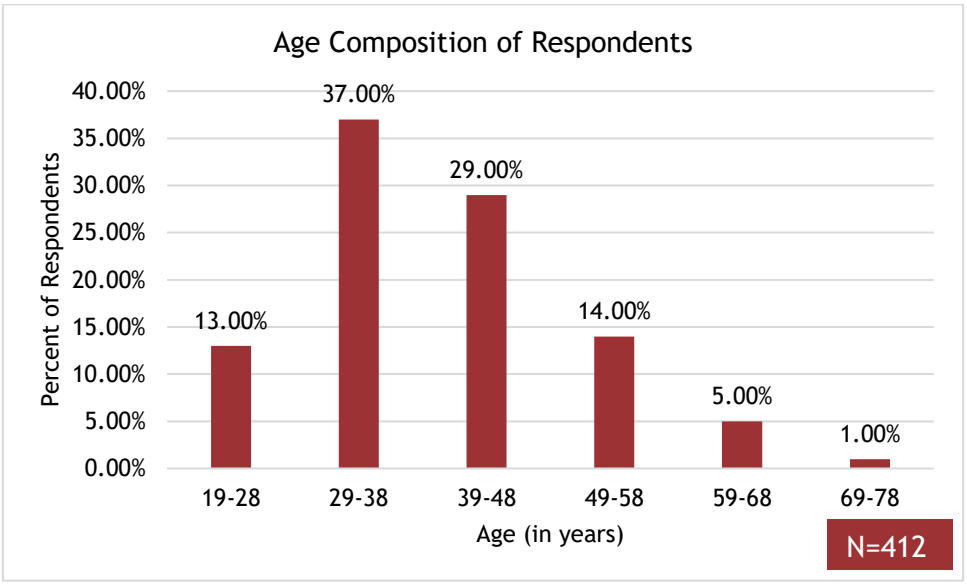

Figure 22: Age Composition of the respondents

Regarding caste demographics, 99.31% of respondents who provided caste information belonged to Scheduled Tribes (ST). Only one respondent identified as belonging to the General category and Other Backward Classes (OBC), respectively.

Educational attainment among respondents was limited. 66.32% had completed only up to the 5th grade, while nearly 20% were illiterate. A small proportion of respondents had pursued education beyond the 12th grade.

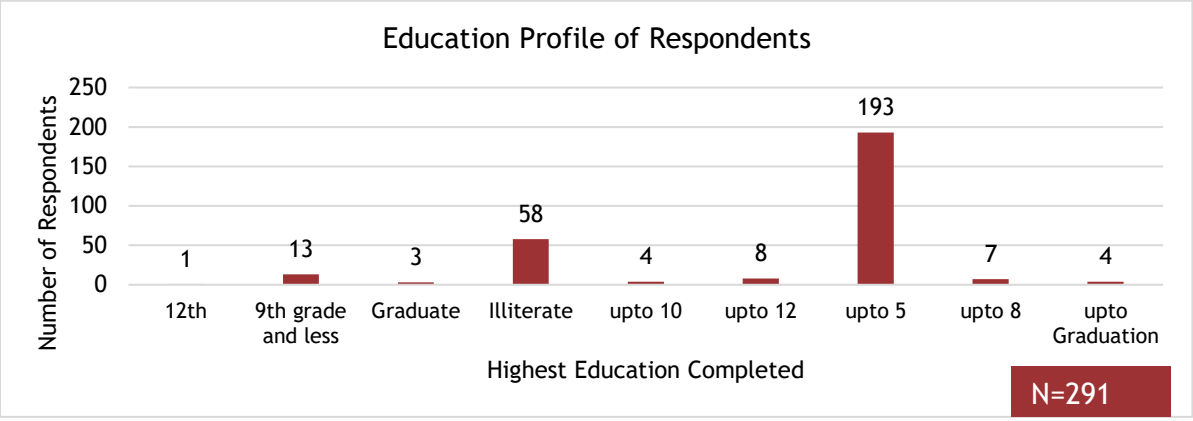

Figure 23: Education profile of the respondents

The survey findings indicated that 80% of respondents cultivated 1–3 acres of land, while only 5% managed plots smaller than 1 acre. In contrast, just 1.33% of respondents cultivated more than 9 acres. The project was designed to be inclusive, ensuring the participation of small, medium, and large farmers, thereby addressing the diverse agricultural needs of the community.

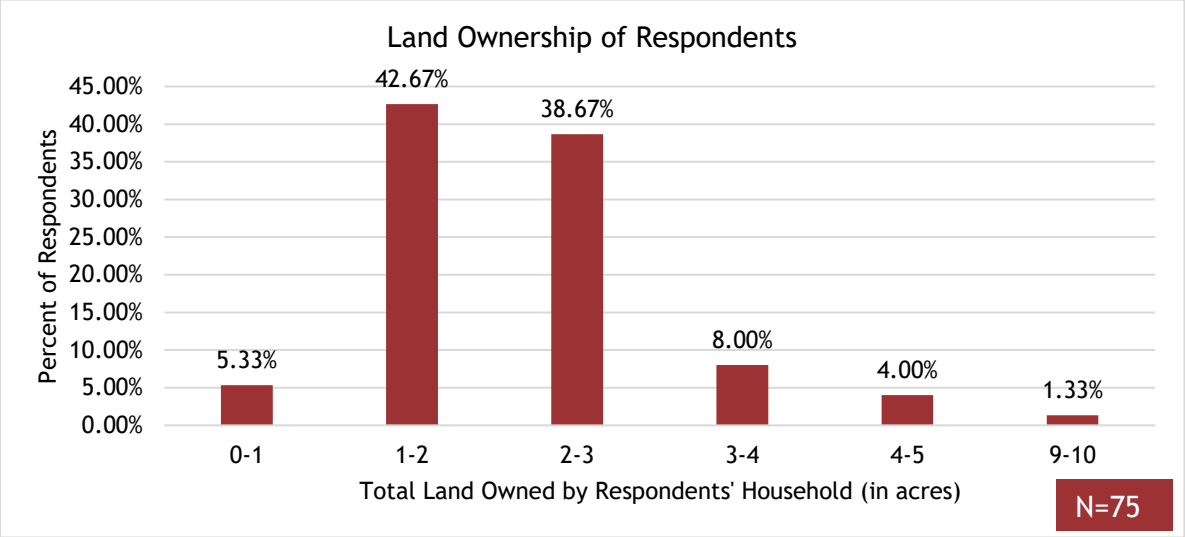

Figure 24: Land Ownership of the respondents

Employment data indicated that over 85% of respondents were engaged in agriculture, with a minority employed in the service sector or as daily-wage laborers. Regarding household income, 80.33% of respondents reported annual earnings between ₹20,000 and ₹1.2 lakh.

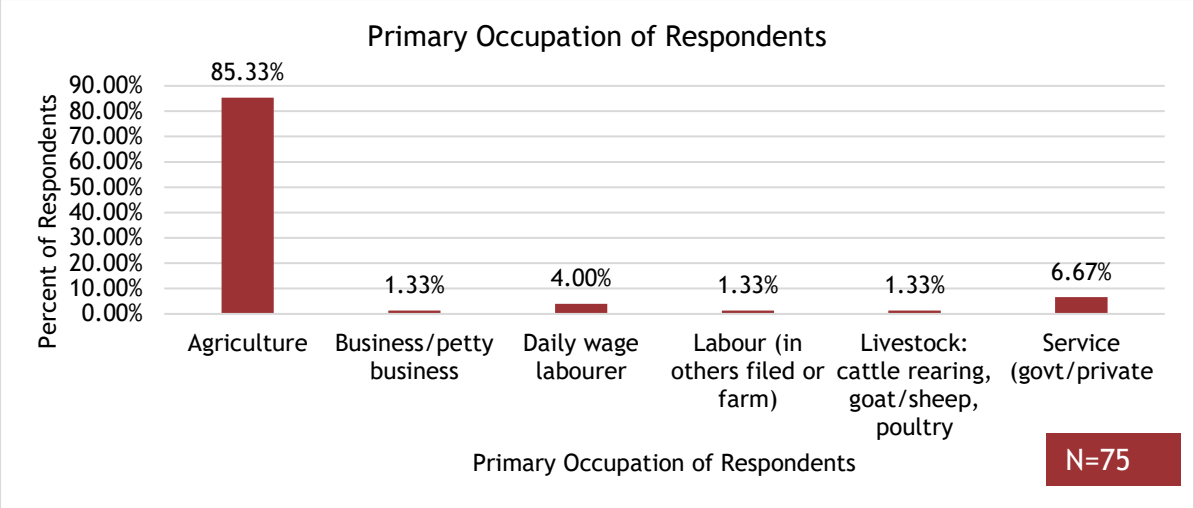

Figure 25: Primary Occupation of the respondents

The project provided a range of support services across different recipient types. Individuals received significant input support, mainly in the form of seeds and irrigation methods, with minor assistance through farm tools. Groups similarly benefited from these inputs, albeit in smaller quantities, and also received targeted capacity building through training.

The respondents received support across two major categories: **entrepreneurship development and agriculture training and support**. The sampling for our quantitative surveys is as follows for the interventions.

Table 8: Type of support for the SDLE interventions

Type of support		Individual	Group
Entrepreneurship Development	Other Small Businesses		
	Entrepreneurship Development Training - General		
	Group Enterprise Support		
	Support System		
Agriculture Training and Support	Farmer Training- Demos		
	Farmer Training- Natural Farming		
	Farmer Training- Other		
	Support System		

As shown in the table above individuals or households were provided with support in the following areas:

- Supporting Small Business

Groups were provided with the following interventions:

- Entrepreneurship Development Training – General
- Group Enterprise Support
- Support System for Entrepreneurs
- Farmer Training- Demos
- Farmer Training- Natural Farming
- Farmer Training- Other

- Support System for Agricultural Training and Support

3.2.3 Relevance

As indicated in the scorecard, a high relevance score of 0.88 reflects the strong alignment of project activities with local needs and priorities, underscoring their role in addressing critical livelihood constraints in the region.

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 319 – Pali were designed to tackle pressing livelihood challenges faced by rural communities, particularly small and marginal farmers, livestock owners, and women-led self-help groups.

Pali's agrarian economy was largely dependent on rain-fed agriculture, making farming highly susceptible to irregular monsoons, poor irrigation infrastructure, and soil degradation. In addition, low technical knowledge, limited access to markets, and lack of livelihood diversification significantly hindered income generation for small farmers and landless households. Furthermore, women in the community were not vocal and were largely restricted to household or field chores. To bridge these gaps, Project 319 introduced farmer training programs, promoted horticulture and floriculture, provided livestock support, and implemented women's economic empowerment initiatives—all aimed at ensuring sustainable income growth and long-term economic resilience.

A participatory needs assessment conducted before project implementation identified low agricultural productivity, water scarcity, and limited alternative income sources as major challenges. Consequently, the project focused on equipping farmers with sustainable agricultural techniques and supporting agro-business ventures. These interventions were specifically designed to address the unique socio-economic realities of Pali's rural communities.

Beneficiary interactions revealed that prior to the project, most farmers had little exposure to modern irrigation techniques, livestock healthcare, and value-added processing, leading to financial vulnerability. By providing targeted training, resource access, and infrastructure support, the project significantly improved their livelihoods and enhanced economic stability.

Sustainable Agriculture & Irrigation Support

Water scarcity and high irrigation costs were among the primary concerns of local farmers. The introduction of solar-powered pumps and drip irrigation systems has significantly reduced reliance on costly electricity-based irrigation, allowing farmers to cultivate more crops efficiently. The increased availability of water has also aided in growing vegetables and multi cropping.

Horticulture and floriculture promotion (custard apple, jamun, guava, and marigold plantations) helped diversify income sources. Farmers noted that before the intervention, they were unaware of the concept of multi-cropping and lacked the knowledge and resources as well to do so. With training and financial assistance, many have now adopted fruit orchards and floriculture, enhancing their earning potential.

Women's Economic Empowerment through Ghoomar SHG

Women in Pali historically had minimal involvement in agricultural decision-making and market activities. The establishment of the Women Agro Business Center (WABC) and expansion of the Ghoomar have created new economic opportunities for rural women.

Ghoomar, a women-led collective, expanded its fruit processing initiative, allowing members to engage in grading, packaging, and marketing of processed custard apple and jamun pulp. Before the intervention, women struggled to get fair prices due to dependence on middlemen. However, with direct market linkages, including partnerships with food processing companies and frozen food vendors, they are now earning significantly higher profits.

Apart from the custard apple and jamun, they are also engaged in collection, processing and sale of Palash and Ber. Additionally, they are involved in manufacturing and selling of products such as herbal gulaals and biodegradable plates.

Women beneficiaries have also highlighted social empowerment benefits, such as improved decision-making roles in households and greater financial independence. Many members have used their earnings to educate their children, invest in home-based enterprises, and construct household toilets—marking a significant shift in community well-being.

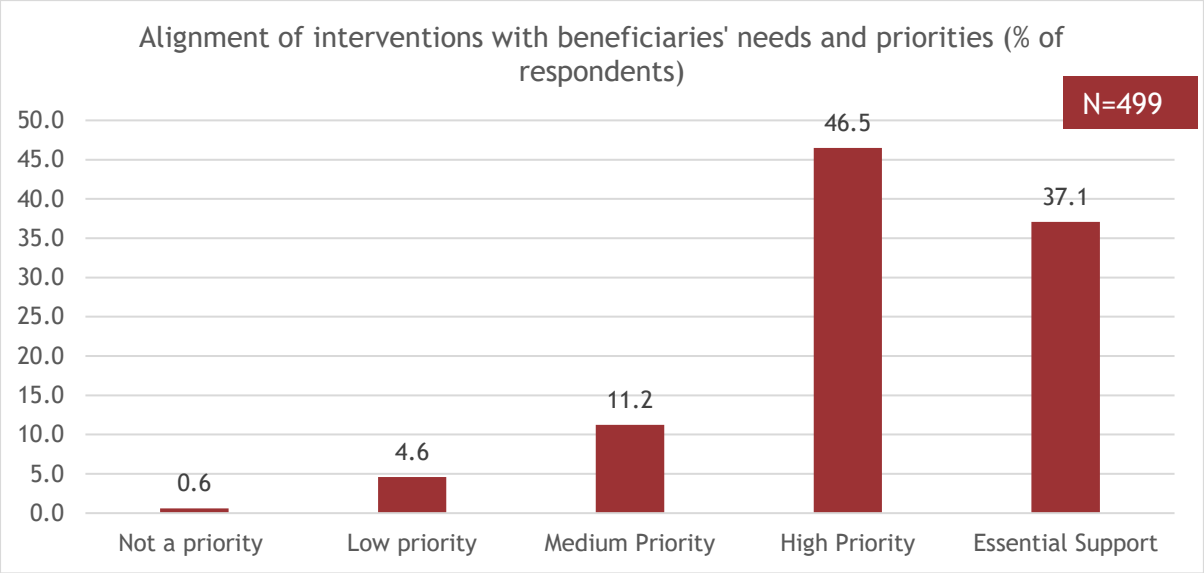

Figure 26: Relevance of SDLE interventions

As shown in Figure above, a substantial 46.5% of surveyed respondents rated the project's support as a high priority, while 11.2% considered it a medium priority. Additionally, 37.1% classified the interventions as essential support, demonstrating the high level of demand and relevance of the project to local farming and livelihood needs.

The high relevance score of 0.88 reflects the strong alignment of SDLE interventions with the socio-economic realities of Pali's rural communities. By addressing key challenges related to water access, sustainable agriculture, livestock health, and women's economic participation, the project has effectively bridged livelihood gaps and enhanced financial resilience. The participatory, demand-driven approach ensured strong community buy-in, making the interventions practical, impactful, and sustainable in the long term.

3.2.4 Coherence

With a score of 1 for the coherence aspect of the OECD DAC framework, SDLE activities efficiently aligned with national and state policies, leveraged existing government programs, and ensured compatibility with private, CSR, and NGO-led interventions.

The Skill Development & Livelihood Enhancement (SDLE) interventions under HRDP Project 319 demonstrated strong coherence with government schemes, HDFC Bank's CSR strategy, and other developmental initiatives in the region. This strategic alignment maximized the project's impact while avoiding duplication of efforts. The following findings were derived from qualitative interactions with beneficiaries and the project implementation team, corroborated by MIS data and project documents.

Alignment with Sustainable Development Goals (SDGs)

The SDLE interventions under HRDP Project 319 contributed to multiple Sustainable Development Goals (SDGs):

SDG 1 (No poverty) By enhancing agricultural productivity, promoting custard apple processing, and strengthening market linkages, the project increased and diversified rural incomes, reducing economic vulnerability.

SDG 2 (Zero Hunger): The introduction of climate-resilient agriculture, organic farming techniques (Jeevamrit, Ghanjeevamrit), and multilayer vegetable farming improved food security and nutrition.

SDG 5 (Gender Equality): The establishment of Self-Help Groups (SHGs) and support for women-led enterprises empowered women by enhancing financial inclusion and creating entrepreneurial opportunities.

SDG 6 (Clean Water and Sanitation): The construction of community water harvesting structures (CWHS), renovation of wells, and installation of solar-powered drinking water units improved water availability and irrigation efficiency.

SDG 8 (Decent Work and Economic Growth): The project facilitated enterprise development, skill-building for small-scale businesses, and value-chain strengthening, leading to increased employment and improved income levels.

SDG 12 (Responsible Consumption and Production): The promotion of sustainable farming techniques, organic pest control, and efficient irrigation methods ensured environmentally responsible agricultural practices.

Alignment with Government Policies and Schemes

The project closely aligned with national and state-level rural development and livelihood policies, ensuring integration with broader development objectives:

- National Rural Livelihoods Mission (NRLM): The project's emphasis on SHGs, farmer training, and enterprise development complemented NRLM's goals of improving rural incomes and self-sufficiency.

- Rashtriya Krishi Vikas Yojana (RKVY): The introduction of horticulture, floriculture, and sustainable agriculture contributed to RKVY's aim of strengthening agrarian incomes and rural prosperity.
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): The mini-sprinkler irrigation systems, well renovations, and solar irrigation pumps aligned with PMKSY's objective of enhancing irrigation efficiency.
- National Livestock Mission (NLM): The organization of animal health camps, provision of veterinary services, and introduction of improved breed goats supported NLM's goal of enhancing livestock productivity.
- Rajasthan Agro-Processing and Agri-Marketing Promotion Policy: The project's focus on custard apple processing, market linkages, and value-added NTFP products aligned with this policy's objective of strengthening rural value chains.

By leveraging existing government support and integrating with state and national schemes, HRDP Project 319 enhanced long-term sustainability and policy coherence.

Alignment with HDFC Bank's CSR Strategy

The project aligned with HDFC Bank's Parivartan CSR vision, particularly under its Holistic Rural Development Program (HRDP). Key areas of alignment included:

- Sustainable agriculture and farmer training, ensuring improved productivity and resilience.
- Women's economic empowerment through SHGs and enterprise development.
- Financial inclusion initiatives supporting livelihood diversification.
- Renewable energy solutions for irrigation and drinking water management, in line with HDFC's climate resilience goals.

The project's focus on community-driven development and sustainable resource management reinforced HDFC Bank's commitment to building self-reliant rural communities.

Alignment with Other Developmental Interventions

HRDP Project 319 also complemented other private, CSR, and NGO-led initiatives in Pali District, ensuring collaborative impact rather than fragmented efforts. By integrating with ongoing initiatives, the project avoided redundancy, optimized resources, and amplified development impact in Bali Block.

HRDP Project 319 exemplifies strong coherence with government policies, CSR strategies, and other developmental programs, ensuring efficient resource utilization and sustainable impact. By aligning with national and state schemes, leveraging private and NGO partnerships, and fostering community-driven interventions, the project maximized its effectiveness in improving rural livelihoods, strengthening climate resilience, and promoting inclusive economic growth in tribal communities of Pali District.

3.2.5 Efficiency

With a score of **0.90** in the score card, efficiency for SDLE activities have been evaluated through 4 parameters- Timeliness, Quality of service provided, Operational efficiency and Project Design.

Timeliness

In the figure below, when asked about the timeliness of the interventions, all the respondents agreed that the intervention were completed timely. This indicates that the project was largely effective in delivering interventions within expected timeframes. Amongst the 473 respondents, 56.9% agreed that the interventions were somewhat timely, while 34.5% agreed that they were perfectly on time. Thus, a score of 0.88 has been attributed for timeliness.

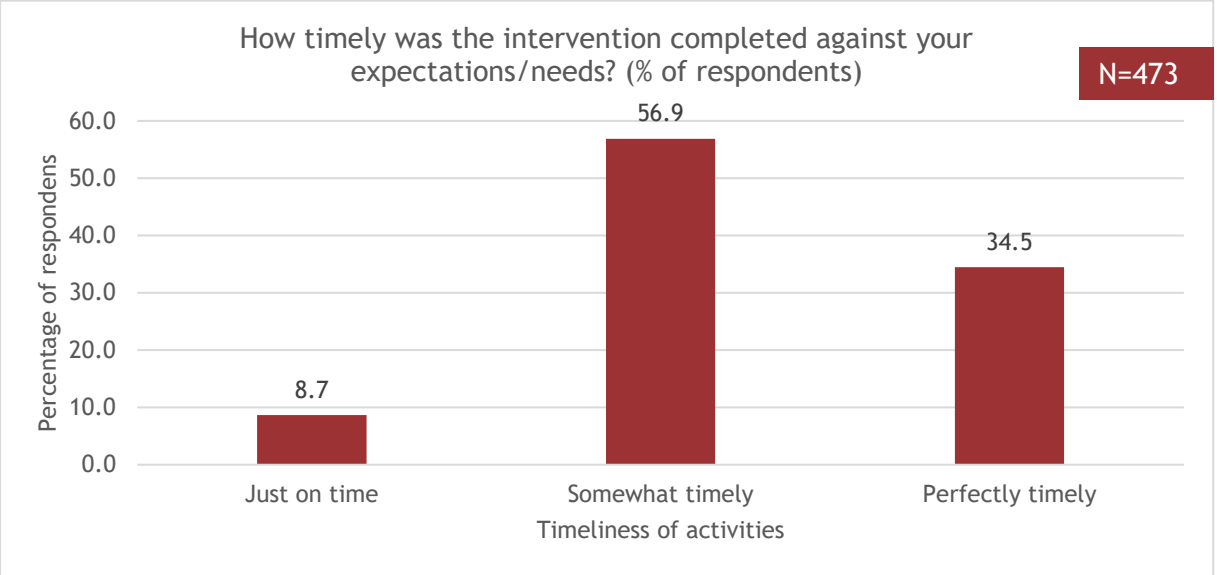

Figure 27: Timeliness of SDLE activities

Through qualitative interactions as well it was noted that, beneficiaries largely confirmed that the interventions were implemented on time, enabling them to effectively utilize agricultural inputs, training, and irrigation support within seasonal cycles. Many farmers noted that solar-powered irrigation systems and drip irrigation installations were completed ahead of peak cropping periods, allowing them to maximize their benefits.

Quality of Service Provided

In the figure below, when enquired about the functionality of the interventions, majority of the respondents (78.2%) said that they were moderately and fully functional indicating that the interventions were largely effective and operational, contributing to improved agricultural and livelihood outcomes. However, 15% of the respondents also reported that it does not exist suggesting possible gaps in coverage, infrastructure maintenance, or accessibility. Strengthening monitoring mechanisms and ensuring consistent implementation across all locations could enhance efficiency and equitable distribution of benefits.

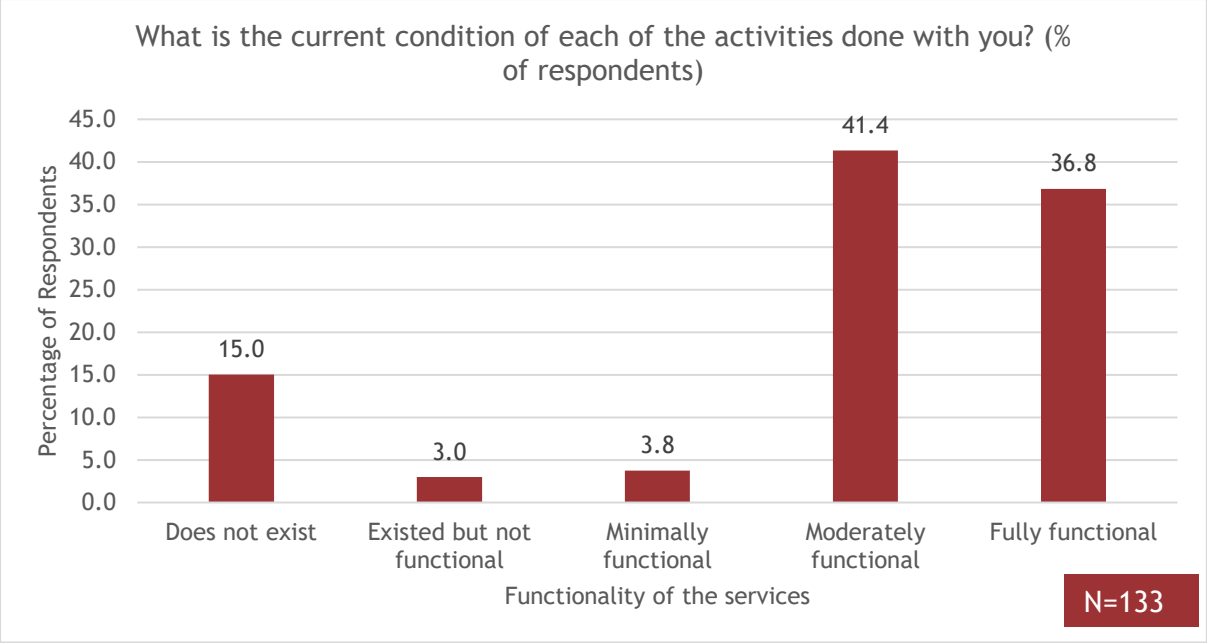

Figure 28: Current situation of the interventions

And when further asked the reasons for absence of full functionality, the respondents said that the while HDFC provided all components, maintenance was difficult for the beneficiaries. This data indicates that while HDFC Bank ensured comprehensive intervention delivery, long-term functionality is hindered by maintenance challenges and evolving beneficiary needs.

During qualitative interactions, beneficiaries acknowledged receiving valuable support from HDFC; however, they struggled to sustain the practices beyond the project period. While they appreciated the high-quality seeds provided for sowing, they were unable to continue using them due to limited resources. Similarly, they actively used Ghanjeevamrit and Jeevamrit fertilizers when raw materials were supplied, but did not take steps to maintain the practice independently. Many respondents expressed that, in the absence of ongoing seed distribution and training, they felt that the support was no longer active.

All these findings corroborate the score of 0.83 given to the quality of services provided under the efficiency section of the evaluation.

Figure 29: Custard Apple pulp making utensils

Operational Efficiency and Program Design

The Skill Development & Livelihood Enhancement (SDLE) interventions under HRDP Project 319 were designed to maximize resource utilization, streamline implementation, and ensure long-term impact. Insights from qualitative interactions with beneficiaries and stakeholders indicate that the project was efficiently executed, well-structured, and responsive to community needs.

The high operational efficiency score of 1 reflects the effective implementation, timely intervention delivery, and optimal resource utilization. Additionally, the program design score of 1 also suggests that \the interventions were relevant and impactful as well as sustainable and adaptable.

Discussions with beneficiaries highlighted that interventions were largely implemented on time and aligned with seasonal agricultural and livelihood cycles, allowing for maximum benefit from:

- Solar irrigation systems installed ahead of critical farming seasons, enabling better crop planning.
- Custard apple processing units, which provided income diversification opportunities and market linkages.
- Structured capacity-building sessions, equipping farmers with practical knowledge on organic farming multilayer vegetable farming.

Many respondents appreciated the efficient rollout of irrigation solutions, which enhanced water availability and supported sustainable agriculture. Stakeholders also emphasized that implementation teams worked closely with community members, ensuring smooth intervention delivery while minimizing delays and logistical challenges.

Additionally, the project's focus on women's empowerment through SHGs was well received. Beneficiaries expressed satisfaction with the women-led enterprise initiatives, particularly

in custard apple processing and collective marketing, which helped secure better prices for their produce. The strong execution of these livelihood support activities justifies the high operational efficiency score of 1.

3.2.6 Effectiveness

With a score of **0.85** for effectiveness in SDLE, it has been evaluated through 5 parameters- Interim Result (Outputs & Short-term results), Reach (Target vs Achievement), Influencing factors (Enablers & Disablers), Differential results (Need

When inquired about the extent to which the respondents were satisfied with the quality of service provided to them, majority of the respondents (58.9%) said that they were very good and 38.8% of the respondents said that they were good. The high adequacy rating suggests that resource allocation and service delivery were effective, ensuring optimal utilization of inputs and support.

Figure 30: Satisfaction with the products and services

Further, when probed about the extent to which the intervention has contributed to the noticeable change in the agricultural activity of the beneficiaries, the responses were recorded as given in Table below.

Table 9: Short-term changes

Short-term Changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
I have easy and quick access to farm inputs such as seeds, fertilizers, and pesticides	14.7	34.7	12.0	14.7	24.0	75
I have good infrastructure available for our farmland for better water availability	34.7	4.0	10.7	29.3	21.3	75
I have adopted more efficient irrigation and water management practices	30.7	5.3	16.0	17.3	30.7	75
I am able to cultivate more land now.	6.7	40.0	16.0	28.0	9.3	75
I am able to irrigate more land now.	36.0	8.0	13.3	13.3	29.3	75
I am able to grow a greater number of crops in a year now.	41.3	10.7	13.3	26.7	8.0	75
The amount of agriculture produce lost due to pest has reduced after adopting integrated pest management."	44.3	8.2	11.5	30.3	5.7	122
I have increased knowledge on modern farming techniques and best practices	40.0	12.0	14.7	26.7	6.7	75
I have adopted the training knowledge in my farm for better output"	38.7	10.7	16.0	17.3	17.3	75
I am able to buy and /or sell my agriculture produce to dealers at better price.	57.3	9.3	12.0	17.3	4.0	75
I have adopted price lock and /or crop insurance.	57.3	12.0	9.3	18.7	2.7	75
I have access to a better storage facility now.	57.3	16.0	13.3	9.3	4.0	75
I have access to credit/loan for agriculture purposes at a reasonable rate.	65.3	9.3	13.3	9.3	2.7	75
The prevalence of diseases and death among livestock has reduced.	65.3	8.0	16.0	8.0	2.7	75
I am able to sell multiple products from my livestock.	66.7	8.0	9.3	12.0	4.0	75
Farmers have easy and quick access to farm inputs such as seeds, fertilizers, and pesticides.	34.0	4.3	8.5	25.5	27.7	47
Farmers have adopted the training knowledge in their farm for better output.	36.2	2.1	12.8	40.4	8.5	47
Farmers are able to buy inputs and/or sell their produce through FPO with dealers at better prices.	42.6	2.1	8.5	40.4	6.4	47
Farmers have more bargaining power for selling their produce in the market.	42.6	2.1	17.0	34.0	4.3	47
The reproductive capacity of livestock has improved significantly.	62.7	8.0	13.3	12.0	4.0	75
Farmers have good infrastructure available for their farmland.	36.2	2.1	14.9	40.4	6.4	47

Farmers have adopted more efficient irrigation and water management practices.	34.0	4.3	8.5	44.7	8.5	47
Farmers are able to cultivate more land now.	36.2	4.3	12.8	40.4	6.4	47
Farmers are able to irrigate more land now.	34.0	2.1	17.0	36.2	10.6	47
Farmers can grow a greater number of crops in a year now.	34.0	0.0	17.0	38.3	10.6	47
I can better manage the uncertain weather and climate change	26.7	14.7	58.7	0.0	0.0	75
Farmers have increased knowledge of modern farming techniques and best practices.	42.6	2.1	12.8	36.2	6.4	47

The data from the Table above suggests that HDFC Bank's SDLE interventions have contributed significantly to improving agricultural activities and livelihood outcomes for beneficiaries.

- Enhanced Access to Farm Inputs & Infrastructure: A significant proportion of respondents reported moderate to high improvements in their access to essential farm inputs like seeds, fertilizers, and pesticides (59.4%) and better farm infrastructure for water availability (58.5%). These findings highlight the project's success in addressing key agricultural challenges.
- Widespread Adoption of Modern Agricultural Practices: A substantial percentage of farmers adopted efficient irrigation and water management techniques (64.1%), while 58.3% gained increased knowledge of modern farming techniques and best practices. Additionally, 61.5% of respondents applied training knowledge to improve their farm output, demonstrating a strong shift towards sustainable farming.
- Expansion of Cultivable Land & Irrigation Access: Over 55.3% of respondents reported being able to cultivate more land, while 64.1% noted improved irrigation access, ensuring better utilization of available resources. The ability to grow multiple crops in a year also improved for 56.4% of farmers, further reinforcing the interventions' effectiveness.
- Reduction in Crop Losses & Improved Market Access: A notable 58.2% of respondents stated that the amount of agricultural produce lost due to pests reduced after adopting integrated pest management, while 54.3% were able to sell their produce at better prices through FPOs and dealers. Additionally, 44.7% of farmers gained better bargaining power in price negotiations, contributing to increased financial stability.
- Climate Adaptability & Financial Inclusion: The interventions helped farmers better manage uncertain weather conditions (58.7%) and adopt climate-resilient farming techniques (54.7%). Furthermore, access to credit and agricultural loans at reasonable rates improved for 64.7% of farmers, supporting financial security.

The effectiveness score of 0.85 underscores the substantial impact of the SDLE interventions in enhancing agricultural productivity, market access, irrigation efficiency, and financial resilience. The high percentage of beneficiaries reporting positive changes confirms that the program has been instrumental in driving sustainable agricultural growth and economic empowerment. To sustain this impact, continued support in infrastructure maintenance,

advanced training, and market linkages will be critical for long-term agricultural and livelihood development.

Qualitative interactions with beneficiaries further reinforced the high effectiveness of the SDLE interventions under Project 319, particularly in improving agricultural productivity, income stability, and market access.

Improved Agricultural Output: Farmers consistently noted that the adoption of modern farming techniques, integrated pest management training, and enhanced irrigation facilities significantly boosted their crop yields. Previously, they depended on traditional methods that were less efficient in water use and soil conservation. With the project's support, they implemented better agricultural practices, leading to higher productivity and optimized resource utilization.

Expanded Livelihood Opportunities: Women beneficiaries emphasized the impact of the Women Agro Business Center (WABC) in fostering their economic empowerment. Through collective farming, value addition, and direct market linkages, they secured better prices for their produce. Before the intervention, reliance on middlemen often resulted in lower earnings. The structured support from the project enabled them to engage directly in the market, strengthening their financial independence.

Greater Financial Security: Many farmers reported that improved access to quality inputs, fertilizers, and farming infrastructure helped lower production costs and boost profit margins. Furthermore, financial literacy training and better access to credit allowed them to make well-informed financial decisions, reducing dependence on high-interest moneylenders and ensuring long-term economic stability.

Figure 31: Enterprise Development

Thus, the effectiveness of SDLE activities was well recognized by beneficiaries, with many reporting tangible improvements in agricultural practices, financial independence, and income diversification. However, continued technical support, refresher training, and better

maintenance mechanisms would further enhance long-term sustainability and maximize the impact of these interventions.

3.2.7 Impact

The score of **0.85** reflects that while the interventions have led to notable improvements in agricultural productivity, income stability, and food security, certain aspects still require further strengthening to achieve full-scale transformation.

The impact of the SDLE interventions in Pali has been assessed through three key lenses: Significance of Outcomes, Transformational Change, and Unintended Change.

When probed about the extent to which the beneficiaries felt that the interventions contributed to certain long-term changes, the following were the responses.

Table 10: Long-term impacts

Long-term Changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
Farm input costs have significantly reduced for our farmers.	0.0	0.0	2.1	93.6	4.3	47
Crop yield and farm production have significantly improved for our farmers.	0.0	0.0	2.1	91.5	6.4	47
Farm income has significantly increased for our farmers.	0.0	0.0	8.5	85.1	6.4	47
Farm profit has significantly increased for our farmers.	0.0	0.0	36.2	57.4	6.4	47
Farmers can better manage the uncertain weather and climate change.	0.0	0.0	61.7	34.0	4.3	47
Families have more stable income for our farmers.	0.0	0.0	14.9	78.7	6.4	47
Families have better food security and nutrition for our farmers.	0.0	0.0	6.4	89.4	4.3	47
My farm input cost has significantly reduced.	0.0	0.0	8.0	61.3	30.7	75
My crop yield and farm production has significantly improved	0.0	1.3	32.0	65.3	1.3	75
My Farm Income has significantly increased.	0.0	0.0	40.0	60.0	0.0	75
My Farm Profit has significantly increased.	0.0	8.0	13.3	78.7	0.0	75
I have more stable farm income throughout the year.	0.0	0.0	25.3	73.3	1.3	75
My family has better food security and nutrition.	0.0	9.3	37.3	52.0	1.3	75

Significance of Outcomes

The interventions under Project 319 have significantly enhanced agricultural productivity, income stability, and food security for participating farmers. Beneficiaries reported better access to quality farm inputs, reduced production costs, and improved crop yields, leading to higher profitability and greater financial resilience. Strengthened market linkages have

enabled farmers to sell their produce at better prices, increasing their bargaining power and economic stability.

In qualitative interactions, farmers expressed confidence in applying modern agricultural techniques acquired through training sessions. Many highlighted that the introduction of horticulture and floriculture crops provided them with alternative income sources, reducing dependence on traditional staple crops. Women beneficiaries, especially those associated with the Women Agro Business Center (WABC), emphasized that collective marketing efforts enabled them to negotiate better prices, improving their financial independence. Additionally, families reported more stable farm incomes, enhanced food security, and improved financial planning, reflecting a positive shift in overall well-being.

Transformational Change (Long-Term, Structural Shifts in Livelihoods)

Project 319 has facilitated long-term improvements in farming practices and livelihood resilience. Beneficiaries have widely adopted modern irrigation techniques, improved cropping methods, and integrated pest management strategies, strengthening their ability to sustain productivity beyond the project's duration. Many farmers also demonstrated increased capacity to manage climate-related challenges, indicating a shift toward climate-resilient agriculture.

During qualitative discussions, farmers shared that before the intervention, they relied on conventional farming techniques and struggled with soil degradation and inefficient water use. However, with project support, they gained knowledge on water-efficient irrigation systems, organic pest control, and better crop rotation practices, which they now apply independently. Additionally, access to financial literacy programs helped them better manage credit and farm investments, reinforcing their long-term financial resilience. The intervention has also contributed to income diversification through livestock rearing and improved farm productivity, reducing economic vulnerabilities and enhancing rural financial security.

Figure 32: Entrepreneurs

Unintended Change

While most interventions led to positive intended outcomes, some areas presented unintended challenges. Farmers highlighted difficulties in sustaining climate adaptation efforts, underscoring the need for continuous capacity-building in climate-smart agriculture. Additionally, livestock beneficiaries faced challenges in improving reproductive capacity, suggesting the need for stronger veterinary support and breeding programs.

Qualitative interactions also revealed that while beneficiaries valued the infrastructure support, maintaining solar-powered irrigation systems and farm equipment remained a challenge due to a lack of technical knowledge and repair services in remote areas. Some farmers also raised concerns about fluctuating market prices, which affected the profitability of newly introduced crops. These insights suggest that while Project 319 has driven substantial progress, certain structural challenges remain, requiring further technical support, refresher training, and improved market facilitation.

During one such qualitative interaction it was highlighted that with the increased agricultural earnings of the farmer, he was able to open his own shop and become a self-made entrepreneur. And also, he was able to pay the loan debts with the increased earnings.

Thus, the impact score of 0.85 reflects the high effectiveness of Project 319 in improving agricultural livelihoods, income security, and market access. The widespread adoption of improved farming techniques enhanced financial stability, and increased food security underscore the significance and sustainability of the outcomes. However, further strengthening of climate resilience strategies, livestock productivity, and long-term sustainability mechanisms would enhance the transformational impact of the interventions. The qualitative findings reaffirm that while farmers and livestock owners have benefited substantially, continued post-implementation support, technical training, and stronger market linkages will be essential to ensure greater self-reliance and long-term livelihood security.

3.2.8 Sustainability

With a score of **0.69**, Sustainability has been assessed through 2 lenses- Potential for Continuity & Project Design and Strategy.

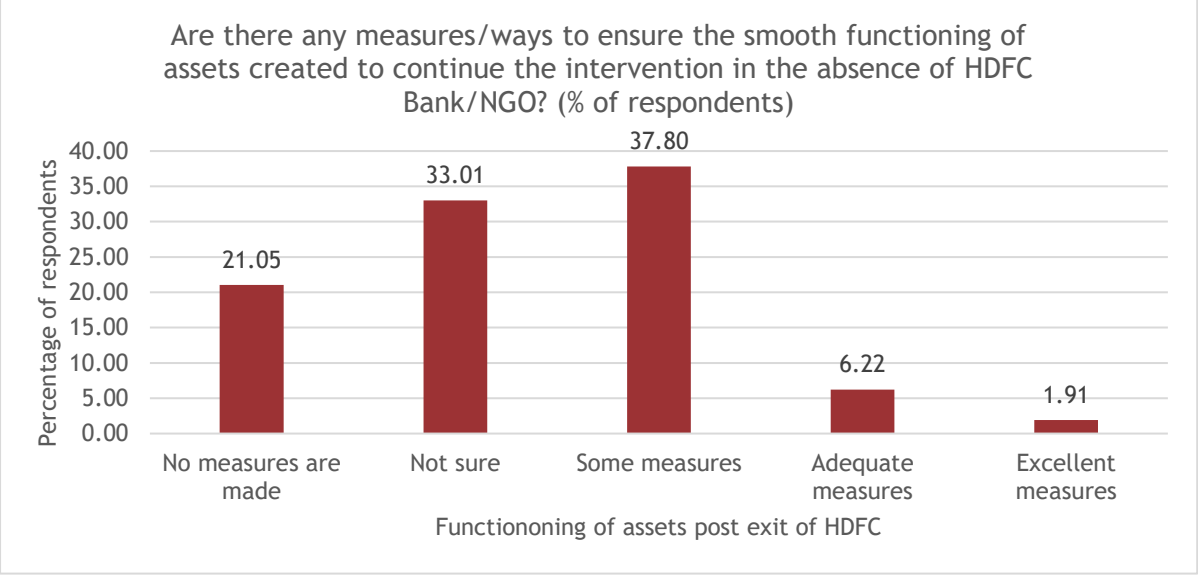

Figure 33: Sustainability of the SDLE interventions

In the figure above, 21% of the respondents stated that no sustainability measures have been implemented yet, while 33% indicated that some measures were made. Majority of the respondents37.8%, however said that some measures were made. This suggests that post-intervention continuity remains a challenge, raising concerns about the long-term viability of the project's benefits. While some measures have been initiated, their effectiveness and consistency may vary, limiting their ability to fully sustain the intervention outcomes. The very low proportion reporting adequate or excellent sustainability planning highlights a gap in community ownership, technical support, or institutional linkages. Strengthening maintenance mechanisms, follow-up support, and integrating sustainability planning into the intervention design could enhance the long-term impact and self-sufficiency of beneficiaries.

Qualitative discussions with beneficiaries revealed varied perspectives on the sustainability of interventions under Project 319. While many acknowledged the positive impact of improved irrigation systems, farm infrastructure, and livestock management, concerns were raised regarding the lack of structured maintenance plans. Farmers highlighted that solar-powered irrigation systems, drip irrigation setups, and farm infrastructure were beneficial but faced challenges in long-term upkeep due to the absence of dedicated technical support and repair mechanisms.

Some farmers recognized that sustainability measures—such as training on modern farming techniques, livestock management, and market linkages—had been incorporated into the project. However, they pointed out that these efforts were not uniformly implemented across all villages. In areas where local farmer groups and self-help groups (SHGs) were actively involved, sustainability efforts were more effective, suggesting that stronger community participation and local ownership could enhance the long-term impact of the interventions.

A recurring theme in focus group discussions was that farmers appreciated the initial interventions, but the lack of clear exit strategies and defined roles for local institutions posed a barrier to ensuring long-term benefits post-project completion.

Thus, while some sustainability mechanisms have been introduced, their inconsistent implementation poses a challenge. The absence of post-implementation support, technical maintenance services, and institutional linkages risks undermining the longevity of Project 319's impact. To enhance sustainability, efforts should focus on strengthening community-led maintenance systems, fostering partnerships with local governance bodies, and providing periodic refresher training. These measures will help ensure that the benefits of Project 319 extend well beyond its duration, fostering long-term self-reliance and resilience among farmers and livestock owners.

3.2.9 Branding

The Skill Development & Livelihood Enhancement (SDLE) activities under Project 319, implemented by Srijan, were effectively branded, ensuring strong recognition and visibility among beneficiaries and stakeholders. The perfect visibility score of 1 reflects the project's strategic and consistent branding efforts, which successfully positioned HDFC Bank's Parivartan initiative as a key enabler of rural development.

All interventions under Project 319 were clearly marked with HDFC Bank's Parivartan and Srijan logos, making it easy for beneficiaries to identify and associate the support they received with the CSR initiative. Branding was prominently displayed across key infrastructure, including training centers, community resource hubs, irrigation systems, and

farm-based interventions. Additionally, signage and information boards were placed at farmer training locations and agricultural plots showcasing improved techniques, reinforcing awareness of HDFC Bank's contributions to livelihood enhancement.

During qualitative interactions, beneficiaries shared that the visibility of branding fostered greater trust in the intervention, encouraging them to adopt modern agricultural techniques and participate in capacity-building programs. Many noted that the clear identification of project-supported initiatives distinguished these efforts from other development projects, ensuring that HDFC Bank's role in improving rural livelihoods was well-recognized and appreciated by the community.

The comprehensive and strategically placed branding efforts not only deepened beneficiary engagement but also enhanced stakeholder credibility, strengthening the overall impact and outreach of Project 319. The perfect visibility score of 1 is well justified, as the branding approach was effective, thoughtfully implemented, and instrumental in communicating the project's objectives and contributions to sustainable rural development.

Figure 34: Branding

3.3 Health and Hygiene

Under the broad theme of health and hygiene, the project provided the following interventions:

- Animal Health Camps: 21 animal health camps were held in the project villages, treating 5154 animals from 729 households.
- Human Health Camps: 16 health camps were set up, offering 1803 people in 10 project villages free medical examinations, medication, and referrals.
- Sanitation Facilities: Enhancing community sanitation in conjunction with health and hygiene education initiatives.

Table 11: Scorecard for health and hygiene interventions

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score (Individual Score)	Max. Score (Section Score)	Normalisation	Respondent's Average Score (Normalised = Actual - Min/ Max-Min)	Weightage	Indicator's Score	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	120	Actual - Min/ Max-Min	0.65625	50%	0.33	0.65
	Qualitative	HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	0.75	30%	0.23	
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	0.5	20%	0.10	
Coherence	Qualitative	HH	Internal	5	5	Actual - Min/ Max-Min	0.75	50%	0.38	0.88
		HH	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	HH	Timeliness	5	25	Actual - Min/ Max-Min	0.7	30%	0.21	0.74
		HH	Quality	5	45	Actual - Min/ Max-Min	0.75	30%	0.23	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
		HH	Project Design	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation +STR)	5	790	Actual - Min/ Max-Min	0.547468354	25%	0.14	0.69
	Qualitative	HH	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1	25%	0.25	
		HH	Influencing factors (enablers and disable	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
		HH	Differential Results	5	5	Actual - Min/ Max-Min	0.5	20%	0.10	
		HH	Adaptation over time	5	5	Actual - Min/ Max-Min	0.5	10%	0.05	
Impact	Quantitative	HH	Significance Outcome	5	130	Actual - Min/ Max-Min	0.788461538	50%	0.39	0.64
	Qualitative	HH	Transformational Change		5	Actual - Min/ Max-Min	0.5	30%	0.15	
		HH	Unintended Change	5	5	Actual - Min/ Max-Min	0.5	20%	0.10	
Sustainability	Quantitative	HH	Potential for Continuity	5	85	Actual - Min/ Max-Min	0.382352941	60%	0.23	0.53
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/ Max-Min	0.75	40%	0.30	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/ Max-Min	1	100%	1.00	1.00
HH Overall Score - P0319										0.73

3.3.1 Respondents Profile

There were two types of beneficiaries for health and hygiene and interventions- communities (10) and 1 group. Each community consisted of 2 respondents, of which each group consisted of 4 respondents. Out of the 24 respondents, 21 were female while only 3 were male. Most of the respondents were under the age of 40. In terms of occupation, all respondents were engaged in agriculture.

The respondents received support across two major categories: **entrepreneurship development and agriculture training and support**. The sampling for our quantitative surveys is as follows for the interventions.

Table 12: Type of interventions provided for health and hygiene

Type of support		Community	Group
Health	Health Camps		
	Support System		
Water Management-Drinking	Community Water tanks		

As shown in the table above, the community was provided with support in the following areas:

- Health camps
- Support system

Groups were provided with the following interventions:

- Community water tanks

3.3.2 Relevance

According to the scorecard, the Health and Hygiene initiatives in Pali district, Rajasthan, have a relevance score of 0.65, indicating a moderate alignment with the sanitation and health needs of the community.

While this score reflects a meaningful connection to local challenges, there is room for improvement in addressing critical gaps. According to the results of the 5th National Family Health Survey (2019–2021), the Pali district performed well in several health metrics but demonstrated significant shortcomings in terms of doctor's visits especially for pregnant women. Persistent water scarcity has also severely impacted the district's cleanliness and hygiene, with water sources frequently running dry during droughts. The project's interventions were directly relevant to the health and hygiene challenges faced by rural communities. Limited access to healthcare facilities, lack of awareness about preventive health measures, and inadequate sanitation infrastructure contributed to poor health outcomes. The key areas where the interventions addressed these gaps include:

Animal Health Camps: Many households in the project villages depend on livestock for their livelihoods. The provision of 21 animal health camps, benefiting 5154 animals from 729 households, was highly relevant in preventing disease outbreaks, improving animal productivity, and securing rural livelihoods.

Human Health Camps: In remote areas with limited healthcare access, the 16 free health camps reached 1803 people across 10 villages, offering essential medical services, early disease detection, and referrals, thereby filling a critical healthcare gap.

Sanitation and Hygiene Interventions: Poor sanitation is a major contributor to waterborne diseases. The project's efforts to enhance sanitation facilities and hygiene education ensured that households and communities could adopt healthier practices, reducing disease burden and improving overall well-being.

3.3.3 Coherence

The coherence score of 0.88 reflects the strong alignment of interventions with organizational, state, national, and global policies and programs, but with room for improvement.

Alignment with Sustainable Development Goals (SDGs):

- SDG 3: Good Health and Well-being – HDFC's interventions contribute to universal health coverage and improved health outcomes in rural areas.
- SDG 6: Clean Water and Sanitation – The projects in Pali support universal and equitable access to safe and affordable water.

Alignment with National Policies and Programs

The project aligns with key national policies and programs focused on water resource management and healthcare. The National Rural Drinking Water Programme (NRDWP) and Jal Jeevan Mission (JJM) emphasize sustainable water access and community-managed supply systems, which resonate with the project's interventions such as community water tanks and solar drinking water units, ensuring safe and equitable drinking water availability. Similarly, the National Water Policy (2012) promotes integrated water resource management, which the project supports through well renovations, micro-irrigation systems, and community water harvesting structures. In healthcare, the project aligns with the National Rural Health Mission (NRHM) and National Health Mission (NHM) by providing human and animal health camps, ensuring accessible medical services in rural areas. Additionally, the project's emphasis on decentralized governance and community participation strengthens local ownership, mirroring the objectives of these policies. The project's contributions to preventive healthcare and improved water access also support the broader goals of Ayushman Bharat Program and the National Health Policy (2017), promoting sustainable and community-driven well-being solutions.

Alignment with HDFC Bank's CSR Policy

HDFC Bank's Corporate Social Responsibility (CSR) strategy integrates sustainability as a core value, prioritizing social development and community advancement. The bank focuses on supporting underserved and marginalized populations, ensuring equitable access to essential resources and opportunities.

3.3.4 Efficiency

The efficiency score for the health and hygiene interventions is 0.74

The efficiency of the **Health and Hygiene** interventions was evaluated based on timeliness, quality of implementation, operational efficiency, and resource utilization. The project

efficiently deployed resources to deliver **health camps, sanitation support, and community water tanks** with minimal delays and optimized costs.

Timeliness of Implementation and Quality of Implementation

The **16 human health camps** and **21 animal health camps** were conducted as scheduled, ensuring timely medical support for **1,803 individuals** and **5,154 animals** across **10 villages**. Additionally, the **installation of community water tanks** improved access to clean water, addressing immediate hygiene needs efficiently.

The health camps provided **free medical consultations, medicines, and referrals**, ensuring high-quality service delivery. The integration of **sanitation awareness** within the project reinforced behavioral changes for better hygiene practices. The **community-managed water tanks** ensured a sustainable clean water supply, reducing dependency on external agencies for maintenance.

Operational Efficiency

The project maximized efficiency through **group-based interventions**, such as **community water tanks and health camps**, allowing multiple beneficiaries to access resources without duplication of efforts. The involvement of **local healthcare professionals and veterinarians** optimized costs while maintaining service quality. Additionally, leveraging **existing government health programs** reduced financial strain while enhancing outreach.

Resource Utilization and Cost-Effectiveness

The project strategically utilized financial and human resources by aligning with **government health policies** (e.g., National Health Mission, Ayushman Bharat). The **sanitation initiatives** were designed to be **low-cost but high impact**, focusing on long-term behavioral change rather than one-time infrastructure investment. **Community participation in maintaining water tanks** further ensured sustainable resource use.

Overall, the **Health and Hygiene interventions** were efficiently executed, with **timely implementation, optimized costs, and high-quality service delivery**, ensuring **maximum impact within the available budget and resources**.

3.3.5 Effectiveness

The effectiveness score for the health and hygiene interventions is 0.69

The effectiveness of the Health and Hygiene interventions was assessed based on their status, reach, influencing factors, differential results, and adaptation over time. The project successfully addressed healthcare access gaps and improved hygiene practices, benefiting multiple villages in a cost-effective and sustainable manner.

The project successfully conducted 16 human health camps, benefiting 1,803 individuals with free medical consultations, medicines, and referrals. Similarly, 21 animal health camps treated 5,154 animals across 729 households, ensuring improved livestock health. The installation of community water tanks provided a sustainable source of clean water, reducing waterborne diseases and promoting hygiene. The utilization rate was high, with a significant number of beneficiaries accessing these services, reflecting the relevance and necessity of the interventions.

The health camps successfully reached 10 project villages, aligning with the intended geographical coverage. The animal health camps provided veterinary care to 5,154 animals,

surpassing expectations in terms of outreach and impact. The community water tanks benefited multiple households, improving access to clean water and indirectly promoting better hygiene. While the interventions met a significant portion of the target population, additional outreach efforts could help include more remote or underserved areas.

Vulnerable populations such as women, children, and elderly individuals gained access to primary healthcare, which was otherwise difficult due to financial and logistical constraints. Livestock-dependent households significantly benefited from animal health camps, reducing mortality and disease prevalence among their animals, thereby improving economic stability. The installation of community water tanks had a collective impact, ensuring clean water access to multiple families and reducing instances of waterborne illnesses.

The health camps evolved to include not just medical consultations but also preventive healthcare awareness, empowering communities with knowledge on disease prevention and hygiene. The project adopted a community-managed model for water tank maintenance, ensuring long-term functionality without dependency on external agencies. Feedback from previous camps helped in improving medical outreach by including referral linkages for patients requiring specialized care.

Overall, the Health and Hygiene initiatives were highly effective, ensuring immediate healthcare access, improved hygiene, and enhanced community well-being. However, expanding follow-up mechanisms and integrating long-term healthcare solutions could further enhance impact and sustainability.

3.3.6 Impact

The impact score for the health and hygiene interventions is 0.64

The Health and Hygiene interventions under the project created significant improvements in health access, disease prevention, and overall community well-being. This section evaluates the impact of the interventions across three dimensions: significant outcomes, transformational change, and unintended change.

The project successfully improved access to healthcare and sanitation in target villages, leading to tangible health benefits:

- Improved Healthcare Access:
- 16 human health camps provided free medical consultations, medicines, and referrals to 1,803 individuals, addressing critical health concerns in underserved communities.
- 21 animal health camps treated 5,154 animals, reducing livestock mortality and improving rural livelihoods.

Enhanced Hygiene and Sanitation:

- The installation of community water tanks improved access to clean drinking water, reducing waterborne diseases and promoting hygiene in daily household activities.
- Community engagement in hygiene awareness efforts led to better sanitation practices, particularly among women and children.

Economic and Social Benefits:

- Healthier livestock led to higher productivity and financial stability for farmers.

- Families saved on out-of-pocket healthcare expenses, making healthcare more equitable and affordable.

The project not only addressed immediate healthcare needs but also established long-term behavioral and systemic shifts:

- Strengthening of Local Health Systems: The initiative strengthened linkages with local health providers, ensuring that communities continued to seek healthcare services beyond the project period.
- Increased Health Awareness: Regular health camps and education initiatives changed community perceptions of preventive healthcare, leading to early disease detection and improved health-seeking behavior.
- Sustainable Water Access for Hygiene: The community water tanks introduced a decentralized approach to water management, fostering collective ownership and responsibility for safe drinking water access.
- Women's Empowerment: With improved water availability and better healthcare access, women had more time for income-generating activities instead of walking long distances for water or tending to sick family members.

The project significantly improved healthcare access, hygiene awareness, and livestock health, leading to sustained positive changes in health behaviours and economic stability. The interventions catalysed systemic shifts, promoting preventive healthcare, community-driven sanitation practices, and improved water governance. Moving forward, strengthening local healthcare infrastructure and integrating long-term solutions will be essential for sustained impact.

3.3.7 Sustainability

The sustainability score for the health and hygiene interventions is 0.53

Sustainability measures the extent to which the net benefits of the intervention are likely to continue over time. The overall sustainability score for the project is 0.53, reflecting significant risks to the long-term viability of outcomes. While project design and strategy scored 0.75, the potential for continuity scored 0.38, underscoring systemic challenges in maintaining benefits without external support. When asked whether mechanisms were in place to ensure the continued functioning of assets created by HDFC's interventions in its absence, respondents either indicated that only some measures existed or were uncertain about them.

- Human Health Infrastructure: Health camps addressed short-term needs (e.g., free medications for stomach ailments), but the absence of permanent clinics or integration with government health workers risks eroding gains in disease prevention and overall health.
- Veterinary Health Infrastructure: Sporadic animal vaccination drives (e.g., only one camp in Urna) left livestock owners dependent on irregular services, threatening long-term livestock health.

3.3.8 Branding

Branding played a crucial role in enhancing the visibility and awareness of the interventions. It was implemented in accordance with the prescribed guidelines and was prominently displayed, resulting in a score of 1.

- Both human and animal health camps featured clear identification of HDFC Bank's support, reinforcing credibility and trust among livestock owners.
- Conversations with Pali residents suggest that visible branding fostered greater community engagement, as beneficiaries recognized the project as a credible and trusted initiative.
- Awareness of the initiatives was also promoted through community meetings, further encouraging participation.

3.4 Overall Project Findings

Table 13: Overall Score card of the project

Quantitative Scoring												
Parameter		Thematic Area	Indicator	Max.	Max. Score	Normalisation	Respondent's Average	Sum of	(Actual Sum of Score	Weightag	Indicator's	Final
Relevance	Quantitative	NRM	Beneficiary Need Alignment	5	660	Actual - Min/ Max-Min	0.602272727	2.011664089	0.67	50%	0.34	0.74
		SDLE	Beneficiary Need Alignment	5	4775	Actual - Min/ Max-Min	0.753141361					
		HH	Beneficiary Need Alignment	5	120	Actual - Min/ Max-Min	0.65625					
	Qualitative	NRM	Local Context Alignment	5	5	Actual - Min/ Max-Min	0.75	2.5	0.83	30%	0.25	
		SDLE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1					
		HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	0.75					
		NRM	Quality of Design	5	5	Actual - Min/ Max-Min	0.75	2.25	0.75	20%	0.15	
		SDLE	Quality of Design	5	5	Actual - Min/ Max-Min	1					
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	0.5					
Coherence	Qualitative	NRM	Internal	5	5	Actual - Min/ Max-Min	0.75	2.5	0.833333333	50%	0.42	0.92
		SDLE	Internal	5	5	Actual - Min/ Max-Min	1					
		HH	Internal	5	5	Actual - Min/ Max-Min	0.75					
		NRM	External	5	5	Actual - Min/ Max-Min	1	3	1	50%	0.50	
		SDLE	External	5	5	Actual - Min/ Max-Min	1					
		HH	External	5	5	Actual - Min/ Max-Min	1					
Efficiency	Quantitative	NRM	Timeliness	5	325	Actual - Min/ Max-Min	0.903846154	2.418328183	0.81	30%	0.24	0.79
		SDLE	Timeliness	5	2365	Actual - Min/ Max-Min	0.81448203					
		HH	Timeliness	5	25	Actual - Min/ Max-Min	0.7					
		NRM	Quality	5	725	Actual - Min/ Max-Min	0.544827586	2.1316738	0.71	30%	0.21	
		SDLE	Quality	5	6405	Actual - Min/ Max-Min	0.836846214					
		HH	Quality	5	45	Actual - Min/ Max-Min	0.75					
	Qualitative	NRM	Operational Efficiency	5	5	Actual - Min/ Max-Min	0.75	2.5	0.833333333	20%	0.17	
		SDLE	Operational Efficiency	5	5	Actual - Min/ Max-Min	1					
		HH	Operational Efficiency	5	5	Actual - Min/ Max-Min	0.75					
		NRM	Project Design	5	5	Actual - Min/ Max-Min	0.75	2.5	0.833333333	20%	0.17	
		SDLE	Project Design	5	5	Actual - Min/ Max-Min	1					
		HH	Project Design	5	5	Actual - Min/ Max-Min	0.75					
Effectiveness	Quantitative	NRM	Interim Result (Current status + utilisation +STR)	5	1150	Actual - Min/ Max-Min	0.67173913	1.626780978	0.542260326	25%	0.14	0.79
		SDLE	Interim Result (Current status + utilisation +STR)	5	10035	Actual - Min/ Max-Min	0.407573493					
		HH	Interim Result (Current status + utilisation +STR)	5	790	Actual - Min/ Max-Min	0.547468354					
	Qualitative	NRM	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1	3	1	25%	0.25	
		SDLE	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1					
		HH	Reach (target vs Acheivement)	5	5	Actual - Min/ Max-Min	1					
		NRM	Influencing factors (enablers and disable	5	5	Actual - Min/ Max-Min	1	2.75	0.916666667	20%	0.18	
		SDLE	Influencing factors (enablers and disable	5	5	Actual - Min/ Max-Min	1					
		HH	Influencing factors (enablers and disable	5	5	Actual - Min/ Max-Min	0.75					
		NRM	Differential Results	5	5	Actual - Min/ Max-Min	0.75	2.25	0.75	20%	0.15	
		SDLE	Differential Results	5	5	Actual - Min/ Max-Min	1					
		HH	Differential Results	5	5	Actual - Min/ Max-Min	0.5					
		NRM	Adaptation over time	5	5	Actual - Min/ Max-Min	0.75	2.25	0.75	10%	0.08	
		SDLE	Adaptation over time	5	5	Actual - Min/ Max-Min	1					
		HH	Adaptation over time	5	5	Actual - Min/ Max-Min	0.5					
Impact	Quantitative	NRM	Significance Outcome	5	295	Actual - Min/ Max-Min	0.550847458	2.036998341	0.678999447	50%	0.339499724	0.71
		SDLE	Significance Outcome	5	3895	Actual - Min/ Max-Min	0.697689345					
		HH	Significance Outcome	5	130	Actual - Min/ Max-Min	0.788461538					
	Qualitative	NRM	Transformational Change		5	Actual - Min/ Max-Min	0.75	2.25	0.75	30%	0.23	
		SDLE	Transformational Change		5	Actual - Min/ Max-Min	1					
		HH	Transformational Change		5	Actual - Min/ Max-Min	0.5					
		NRM	Unintended Change		5	Actual - Min/ Max-Min	0.75	2.25	0.75	20%	0.15	
		SDLE	Unintended Change		5	Actual - Min/ Max-Min	1					
		HH	Unintended Change	5	5	Actual - Min/ Max-Min	0.5					
Sustainability	Quantitative	NRM	Potential for Continuity	5	80	Actual - Min/ Max-Min	0.359375	1.231077717	0.410359239	60%	0.246215543	0.61
		SDLE	Potential for Continuity	5	4460	Actual - Min/ Max-Min	0.489349776					
		HH	Potential for Continuity	5	85	Actual - Min/ Max-Min	0.382352941					
	Qualitative	NRM	Project Design & Strategy	5	5	Actual - Min/ Max-Min	1	2.75	0.916666667	40%	0.37	
		SDLE	Project Design & Strategy	5	5	Actual - Min/ Max-Min	1					
		HH	Project Design & Strategy	5	5	Actual - Min/ Max-Min	0.75					
Branding	Qualitative	NRM	Visibility	5	5	Actual - Min/ Max-Min	1	3	1	100%	1.00	1.00
		SDLE	Visibility	5	5	Actual - Min/ Max-Min	1					
		HH	Visibility	5	5	Actual - Min/ Max-Min	1					
Overall Project Score for P0319												0.79

3.4.1 Relevance

The project demonstrated high relevance, scoring 0.55 in this criterion. The interventions were well-aligned with the needs of beneficiaries across multiple thematic areas, including Natural Resource Management (NRM), Sustainable Development and Livelihood Enhancement (SDLE), and Health & Hygiene (HH). The Beneficiary Need Alignment score was highest for SDLE (0.75), followed by NRM (0.60) and HH (0.65). Local Context Alignment (0.83) and Quality of Design (0.75) received consistently high scores, highlighting that interventions were well-tailored to specific socio-economic and geographical contexts.

3.4.2 Coherence

The coherence of the project received a strong score of 0.92, demonstrating effective internal and external coordination. Internal and external coherence indicators scored 0.83 and 1 respectively, across thematic areas, indicating that the project successfully integrated with existing local initiatives and policies, ensuring complementarity and avoiding redundancy.

3.4.3 Efficiency

With a score of 0.79, the project exhibited commendable efficiency in execution. Timeliness of implementation was strong, particularly in NRM (0.90) and SDLE (0.81), ensuring that beneficiaries received support as scheduled. The quality of implementation varied, with SDLE achieving the highest score (0.83) while NRM was lower (0.54). Qualitative efficiency indicators such as Operational Efficiency and Project Design received high scores, emphasizing the well-structured execution of activities.

3.4.4 Effectiveness

The project achieved an effectiveness score of 0.79, highlighting its success in delivering the intended results. The Interim Result (Current Status + Utilization + STR) indicator achieved a score of 0.54, suggesting significant uptake and utilization by target communities. The Reach (Target vs. Achievement) indicator scored 1 across all thematic areas, demonstrating that interventions successfully met coverage targets. Additionally, the Differential Results and Adaptation Over Time indicators received a score of 0.91 and 0.75 respectively, signifying strong adaptability and consistent improvement in impact.

3.4.5 Impact

The project demonstrated a strong impact with a score of 0.71. The Significance Outcome score varied across thematic areas, with SDLE (0.69) and HH (0.78) recording the highest significance. The Transformational Change indicator scored the maximum value of 0.75, reflecting the project's ability to generate lasting and substantial improvements in the lives of beneficiaries. Additionally, Unintended Change was also rated at 0.75, indicating that they were largely positive.

3.4.6 Sustainability

With a score of 0.61, sustainability remains an area for further strengthening. While the Project Design & Strategy component scored 0.91, suggesting a well-planned intervention, the Potential for Continuity received a lower score of 0.41. This implies that while the interventions were effectively designed, there are concerns regarding their long-term sustainability and the ability of local stakeholders to maintain them independently. Future initiatives could focus on enhancing local capacity and embedding interventions into existing governance frameworks to improve continuity.

Recommendations (draft)

Natural Resource Management

Enhancing Water Conservation and Management: To promote sustainable water use, the implementation of drip irrigation and rainwater harvesting should be further strengthened, supported by financial incentives for farmers. Encouraging community-driven water management systems, where local farmer groups oversee and maintain irrigation infrastructure, will help ensure fair and efficient water distribution.

Ensuring the Sustainability of Natural Resource Management (NRM) Initiatives: Establishing village-level maintenance committees can help oversee the upkeep of check dams, canals, and pastureland restoration efforts. Additionally, linking NRM activities with government watershed programs will provide ongoing support for infrastructure maintenance and the development of new conservation projects.

Maintaining Renewable Energy Solutions for Long-Term Use: Providing technical training to local beneficiaries will enable them to repair and maintain solar-powered irrigation pumps and other renewable energy systems. Setting up a community maintenance fund, with small contributions from beneficiaries, will help cover future repair costs and ensure access to necessary technical services.

Skill Development and Livelihood Enhancement

Enhancing Post-Implementation Technical Support: To maintain knowledge retention, periodic follow-up training and refresher sessions on modern farming techniques, financial literacy, and livestock management should be introduced. Additionally, setting up a helpline or mobile advisory service can provide real-time assistance on issues such as crop diseases, pest control, and market trends.

Ensuring the Sustainability of Livelihood Programs: For long-term impact, self-sufficient community groups or cooperatives should be formed to manage and sustain intervention-based infrastructure. Additionally, a maintenance and support fund can be established, where a small portion of farm earnings is set aside to finance repairs and upkeep of essential infrastructure.

Tackling Climate Resilience and Adaptive Farming Challenges: Training programs on climate-resilient agriculture should focus on drought-resistant crops, organic pest control, and regenerative soil management. Strengthening weather forecasting services and early warning systems will further help farmers adapt to unpredictable climatic conditions and mitigate production risks.

Health & Hygiene (H&H)

Broaden Hygiene Education Initiatives: Include menstrual health awareness in hygiene education campaigns for adolescent girls. Integrate preventive healthcare messages into school curricula and community outreach efforts to promote long-term awareness and behaviour change.

Enhance Healthcare Access and Partnerships: Strengthen collaboration with the National Health Mission (NHM) and local Primary Health Centers (PHCs) to improve access to vaccinations and essential healthcare services. Work with veterinary health departments to ensure continued buck vaccination and livestock disease prevention. Deploy mobile health

units for regular check-ups and vaccinations in remote villages. Train local youth as community health ambassadors to sustain hygiene promotion efforts.

Promote Household Sanitation Improvements: Install handwashing stations at the household level to reinforce improved sanitation habits. Conduct follow-up assessments after hygiene campaigns to evaluate behavioral changes and improvements in hygiene practices.

Ensure Sustainability of Hygiene Initiatives: Encourage village sanitation committees to oversee and maintain hygiene programs beyond the project duration. Establish public-private partnerships to facilitate the affordable distribution of sanitary products in schools and community centers. Develop and distribute IEC materials (posters, flyers) with hygiene best practices, prominently featuring HDFC's branding.

Conclusion

The project has successfully improved the socio-economic conditions of rural communities through a holistic and multi-sectoral approach. The interventions have strengthened agricultural livelihoods, increased water conservation efforts and promoted hygiene awareness. However, ensuring long-term sustainability through capacity-building, maintenance mechanisms, and stronger institutional linkages remains a key area for future focus.

To maximize impact and long-term success, the project should consider enhanced post-implementation technical support, stronger integration with government schemes, deeper community engagement, and improved sustainability planning. Strengthening community ownership, cooperative models, and market-driven solutions will further ensure the lasting success of Project 319's interventions and drive inclusive rural development in Pali.

Appendices A: Case Studies

Case Study 1: From Subsistence to Sustainability: Ketubai's Journey to Resilient Farming

Background

Ketubai is a resilient smallholder farmer from Pali district, Rajasthan, where the arid landscape and unpredictable rainfall make farming a challenging endeavor. As a mother of four—two boys aged 18 and 6, and two girls aged 15 and 10, she works tirelessly alongside her husband on their modest 1.5-acre family farm. For years, Ketubai's household relied on traditional farming practices, cultivating grains, chana, and mustard while depending heavily on chemical fertilizers like urea. These costly inputs not only drained their finances but also degraded the soil over time, leaving them trapped in a cycle of subsistence farming with little hope for prosperity. Her story is one of perseverance, as she sought ways to break free from the constraints of outdated agricultural practices.

Intervention

Under the HDFC CSR initiative, Ketubai's life began to transform when Srijin stepped in with comprehensive support designed to revolutionize her farming practices. At the heart of this transformation was the introduction of Jeevamrit, a natural bio-fertilizer that replaced expensive chemical alternatives. Ketubai was trained in its preparation, empowering her to adopt an eco-friendly approach to fertilization that nurtured both her crops and the environment. Alongside this, improved seeds were provided, and a solar pump was installed to modernize irrigation practices. This new system enabled the family to irrigate their fields twice a year with dramatic improvement compared to the previous reliance on a costly rented pump that allowed for only one cropping cycle annually. Modern techniques such as line seed dispersion replaced traditional broadcasting methods, ensuring better crop establishment and higher yields. The intervention didn't just change how Ketubai farmed; it redefined what farming could mean for her family.

Outcomes

The impact of these interventions has been nothing short of transformative. Today, Ketubai's farm produces a surplus that she markets 13 kilometres away, fetching an average selling price of ₹35 per kilogram. The increased income has brought financial stability to her household, enabling them to invest in their children's future. Her eldest son is now preparing for college, a dream that once seemed unattainable. Crop diversification has enhanced nutritional security and resilience against seasonal market fluctuations, giving the family peace of mind even during challenging times. Ketubai's story is a testament to the power of sustainable agriculture to uplift entire families, turning their struggles into opportunities for growth and prosperity.

Impact and Recommendations

While the transformation has significantly improved the family's livelihood, challenges remain. The solar pump, a cornerstone of the improved irrigation system, is currently non-functional due to a lack of local technical expertise. This highlights a critical need for capacity-building within the community to maintain and repair essential infrastructure. Additionally, although modern farming practices have benefited Ketubai's household, broader adoption among local farmers remains limited, suggesting potential for scaling up. By addressing these gaps, the program can ensure lasting change for generations to come. Furthermore, integrating training programs on sustainable practices like Jeevamrit

preparation and solar pump maintenance could empower more farmers to adopt these innovations, fostering a ripple effect of positive change across the community.

Conclusion

Ketubai's journey illustrates the profound impact that well-designed CSR initiatives can have on rural livelihoods. Through the integration of natural bio-fertilizers, advanced irrigation systems, and modern cultivation techniques, she has transitioned from traditional, subsistence farming to a sustainable and profitable model. Her story serves as a powerful example of how targeted interventions not only improve immediate economic outcomes but also pave the way for long-term agricultural resilience and community development. Ketubai's success underscores the importance of holistic approaches that combine skill development, resource provision, and community engagement to create lasting change in rural India.

Case Study 2: Empowering Custard Apple Farming for Sustainable Livelihoods

Background

Dharmibai, a 38-year-old farmer from Upla Bhimana village, embodies the quiet strength and resilience of rural women who tirelessly work to provide for their families. Despite her limited formal education, Dharmibai has been an active member of the local Self-Help Group (SHG) "Roshni" for over 12 years, contributing ₹200 each month. Her household includes her husband, a smallholder with 2–3 bighas of land and goats for rearing, and four children—three boys aged 20, 17, and 3, and one 12-year-old girl. Traditionally, her family relied on subsistence farming practices, cultivating crops with minimal profit margins. Her custard apple trees, located near the forest, had long remained underutilized, yielding no tangible income despite their potential. For years, Dharmibai's life revolved around the daily grind of traditional farming, leaving little room for financial security or aspirations for a better future.

Intervention

Dharmibai's journey toward sustainable agriculture began when she learned about Srijin's initiatives during a cluster meeting. Recognizing the untapped potential of her custard apple trees, Srijin introduced her to profit-oriented apple farming. The intervention was comprehensive, addressing multiple aspects of agricultural improvement. A sprinkler system was installed to enhance field irrigation, ensuring consistent water supply even during dry spells. Hands-on training was provided through home visits, equipping Dharmibai with the skills needed to maximize her yield. Over the past three seasons, she embraced multi-layer farming techniques by integrating ginger and brinjal cultivation alongside custard apples. Additionally, she was trained in organic farming practices, including the preparation and use of Jeevamrit—a natural bio-fertilizer—that replaced her earlier reliance on costly and non-profitable chemical fertilizers. Modern methods such as line seed plantation were also introduced, replacing traditional broadcasting techniques and ensuring better crop establishment and higher yields. These interventions transformed her farm into a thriving hub of productivity and innovation.

Outcomes

The impact of these targeted interventions has been transformative. Dharmibai now earns an average annual profit of ₹10,000 to ₹12,000 from custard apple farming alone. This additional income has enabled her to address critical household needs, such as paying her son's ITI college fees and purchasing his school uniform for class 11. Beyond education, the

surplus income supports her family's day-to-day expenses, reducing their financial strain. The custard apple produce is marketed through the Ghoomar Samiti, where she receives cash disbursements in instalments. While this method has been beneficial, it has also highlighted challenges in cash flow management. Dharmibai recommends shifting to weekly payments to improve budgeting and financial planning. Moreover, the shift to profit-oriented custard apple farming has allowed her to diversify her agricultural portfolio, improving household food security by growing additional crops for personal consumption. This transformation has reduced her dependence on distant markets and minimized losses associated with traditional farming methods.

Impact and Recommendations

Beyond enhancing her income, the intervention has empowered Dharmibai to adopt a more sustainable and profitable farming model. By integrating custard apple farming with multi-layer cultivation and organic practices, she has diversified her agricultural activities and improved her household's resilience against market fluctuations and climate variability. However, challenges remain. The installation-based payment system from the Ghoomar Samiti, while helpful, poses cash flow management difficulties. To strengthen her financial stability and support the expansion of her custard apple plantation, revising the payment disbursement system to facilitate weekly cash transfers would be beneficial. Additionally, continuous capacity-building programs could further enhance her skills in modern farming techniques and financial literacy, ensuring long-term sustainability. Broader adoption of these practices among local farmers could amplify the impact, fostering collective prosperity in the community.

Conclusion

Dharmibai's story is a powerful testament to the transformative impact of tailored agricultural interventions on rural livelihoods. Through the comprehensive support provided by Srijin, she has transitioned from subsistence farming to a sustainable and profitable model, securing a better income and contributing to her family's long-term well-being. Her journey underscores the importance of continuous capacity-building, financial inclusion, and adaptive support mechanisms in driving holistic rural development. Dharmibai's success not only highlights the potential of custard apple farming as a viable livelihood option but also serves as an inspiring example for other farmers in her community, demonstrating how innovation and perseverance can pave the way for a brighter future.

Case Study 3: Overcoming Water Scarcity for Sustainable Agriculture

Background

Metibai, a smallholder farmer from Ubala village, has long struggled with water scarcity—a challenge that severely limited agricultural productivity in her region. Alongside her family, she cultivated crops on their modest plot of land but could only manage one harvest per year due to the lack of reliable irrigation. Like many farmers in her community, Metibai depended on rain-fed agriculture and occasional access to water from nearby sources, often requiring her to provide labour in exchange for water rights. This dependency made farming unpredictable and financially unsustainable, casting a shadow of uncertainty over her family's future. The harsh reality of water scarcity not only constrained their income but also left them vulnerable to crop failures during dry spells.

Intervention

Recognizing the critical need for improved water access, Metibai and other farmers in her village approached Srijin, an implementing partner under the HDFC CSR initiative, to request support for constructing a borewell. Before committing to the intervention, Srijin conducted a feasibility study to assess the local water table and nearby water sources. Once the project was approved, financial assistance was provided for borewell construction, along with expertise and pipelines to channel water efficiently. While the beneficiaries contributed labour to the effort, Srijin ensured the well was completed within a month, marking a significant milestone for the community. This intervention not only addressed the immediate water scarcity issue but also symbolized hope for sustainable agricultural practices in the village.

Outcomes

With a reliable water source now in place, Metibai's family can cultivate their land throughout the year instead of just once per season. The availability of water has allowed them to diversify their crops, growing wheat, maize, mustard, and vegetables. This shift has not only improved their household food security but also created opportunities for selling surplus produce in the market. Previously, the family held back much of their harvest as a buffer against failed future crops, but the assurance of water access has reduced this need, giving them greater financial stability. The transformation has been profound, turning their once uncertain livelihood into a thriving agricultural enterprise.

Impact and Recommendations

The intervention has provided long-term economic and nutritional benefits for Metibai and her family. However, while the borewell has resolved their water issues, the rising cost of fertilizers remains a concern. Initially, the family used Jeevamrit, a natural bio-fertilizer, which proved beneficial for soil health and pest resistance. Unfortunately, they have since reverted to chemical fertilizers, incurring an annual cost of ₹8,000. Encouraging a return to Jeevamrit or other organic alternatives could help reduce input costs while maintaining soil fertility in the long run. Additionally, integrating training programs on sustainable practices like water conservation and organic farming could empower more farmers in the community to adopt these innovations, fostering a ripple effect of positive change.

Conclusion

Metibai's story highlights how access to reliable irrigation can be a game-changer for smallholder farmers. The well, made possible through the HDFC CSR initiative, has transformed her farming from a seasonal activity to a year-round livelihood. By integrating sustainable practices like organic fertilization and water conservation, similar interventions can further enhance the resilience and profitability of rural farmers. Her journey serves as a powerful example of how targeted support can uplift entire families, paving the way for long-term agricultural sustainability and community development.

Case Study 4: Transforming Agriculture and Livelihoods through Well-deepening

Background

Kanha Ram, a 37-year-old farmer, embodies the resilience of rural families striving to make ends meet amidst challenging conditions. His household consists of seven members, three adults and four children—who rely on a mix of farming and labour for their livelihood. Before the intervention, limited water availability severely constrained their farming operations, forcing them to depend on expensive diesel-powered irrigation systems. This dependency not only restricted their ability to cultivate multiple crops throughout the year but also

strained their financial resources, leaving little room for growth or stability. Kanha Ram's story is one of perseverance, as he sought ways to overcome these barriers and secure a better future for his family.

Intervention

Through the support of Srijin, under the HDFC CSR initiative, Kanha Ram's family benefited from the deepening of their well, significantly improving water availability on their 3-bigha farmland. This intervention was complemented by additional support that addressed multiple aspects of sustainable agriculture and livelihood enhancement:

- A solar-powered pump was installed, reducing dependency on costly diesel fuel and ensuring efficient water use.
- Training programs were conducted on sustainable farming practices, including Jeevamrit bio-fertilization, seed treatment, line sowing, mixed cropping, and growth cycle management. These techniques not only improved crop yields but also enhanced soil health and reduced input costs.
- Improved seeds and hand tools were provided, further boosting productivity and efficiency.
- Exposure visits to regions like Koyalvav allowed farmers to learn best practices from other successful agricultural communities, broadening their knowledge and inspiring innovation.

These interventions collectively transformed Kanha Ram's farm into a model of modern, sustainable agriculture, enabling him to maximize the potential of his land while minimizing environmental impact.

Outcomes

The well-deepening intervention has led to remarkable agricultural and financial improvements for Kanha Ram and his family:

- Higher Crop Yield: Before the intervention, the farm produced only 4 quintals of wheat per bigha. Now, they harvest 6–7 quintals per bigha, totalling 15 quintals across their land, which they sell in Pindwara at ₹27 per kilogram.
- Year-Round Cultivation: With increased water availability, they now cultivate three cycles of crops—maize, sponge gourd, wheat, and chana—maximizing land productivity and income.
- Self-Sufficiency in Food Production: A steady water supply has enabled them to grow vegetables for household consumption and rear livestock, including four goats, two baby goats, and two cows, using the milk for their own needs.
- Reduced Irrigation Costs: The shift from diesel engines to solar-powered irrigation has eliminated fuel expenses, ensuring more efficient and cost-effective water use with minimal wastage.
- Higher Wages for Agricultural Laborers: Increased farming activity has positively impacted the local labour market, raising daily wages from ₹100 to ₹250 per day.
- Financial Growth and Business Expansion: The increased farm income, coupled with SHG loans, has enabled Kanha Ram to diversify his income streams. He opened a grocery shop generating ₹1,000 per day, paid off land and gold debts, invested in field levelling, afforded private school fees for his children (₹5,000 per month), purchased a jeep (with an EMI of ₹9,000 per month), and maintained monthly savings of ₹6,000, ensuring long-term financial security.

Impact and Recommendations

The intervention has not only improved agricultural sustainability but also facilitated long-term financial planning and business expansion for Kanha Ram's family. By integrating better irrigation, diversified cropping, and efficient farming techniques, he has successfully increased his household income and quality of life. Looking ahead, Kanha Ram aspires to further expand his grocery shop, creating additional income streams beyond agriculture.

To sustain and amplify the impact of such interventions, it is crucial to address ongoing challenges. For instance, ensuring the maintenance of solar pumps and other infrastructure requires capacity-building within the community. Additionally, promoting the sustained adoption of sustainable farming practices, such as Jeevamrit bio-fertilization, could reduce input costs and enhance soil fertility in the long run. Strengthening market linkages for surplus produce and providing continuous skill development opportunities could further empower farmers like Kanha Ram to thrive in a competitive agricultural landscape.

Conclusion

Kanha Ram's story is a testament to how well-deepening and integrated rural development interventions can create lasting socio-economic impact. By improving water access, reducing costs, and introducing modern farming techniques, the HDFC CSR initiative has helped him transition from subsistence farming to a stable and growing enterprise. His experience underscores the transformative potential of sustainable water management and SHG-driven financial support in transforming rural livelihoods. Through targeted interventions and community engagement, similar initiatives can pave the way for a brighter future for countless farming families across rural India.

Case Study 5: Revolutionizing Rural Farming with Solar Irrigation

Background

Sobnibai is a resilient farmer from a rural village in the Pali district, where traditional farming methods and unreliable diesel pumps once defined everyday life. Prior to the intervention, Sobnibai and her family struggled with a single annual cropping cycle due to inconsistent water supply and high fuel costs. Like many local farmers, she faced the perennial challenges of water scarcity and erratic rainfall. The dependence on costly diesel-powered pumps not only strained her household budget but also limited the productivity of her modest landholding. In such an environment, the potential for year-round cultivation—and the accompanying promise of improved income and nutrition—seemed like a distant dream.

Interventions

The turning point in Sobnibai's agricultural journey came with the introduction of renewable energy solutions. Recognizing the critical need for sustainable irrigation, the Srijan Foundation, in collaboration with local partners, facilitated the installation of a 3 HP solar pump at her home. Sobnibai herself contributed ₹35,000 toward this pivotal project—a demonstration of her commitment to transforming her farming practices. This solar pump now serves not only her household but also supports irrigation for 10–12 neighbouring households, collectively covering approximately 15–20 bighas of agricultural land.

The intervention was accompanied by a series of training sessions focused on modern irrigation practices and sustainable water management. These sessions emphasized efficient water use, maintenance of solar equipment, and techniques to integrate solar-powered irrigation with conventional farming practices. Sobnibai learned how to optimize water

distribution across her fields, allowing her to shift from a single seasonal crop to multiple cropping cycles. This new method not only ensured a steady water supply throughout the year but also paved the way for cultivating a diverse range of crops—from traditional staples to high-value vegetables.

Outcomes

Since the installation of the solar pump, Sobnibai's farm has undergone a dramatic transformation. With reliable irrigation available during both the rabi and zaid seasons, her land now produces a variety of crops, significantly enhancing overall productivity. The increased cropping frequency has translated into a higher yield and improved quality of produce, which in turn has led to better market prices. For Sobnibai, this means a transition from subsistence farming to a more commercially viable operation. The additional income generated is not only boosting her household's economic standing but is also enabling investments in her children's education and overall family welfare.

Beyond the immediate benefits to her farm, the solar pump has had a broader community impact. Its installation has served as a model for neighboring farmers, who have started exploring similar renewable energy solutions. The collective uplift in agricultural productivity has contributed to better nutritional outcomes and a more resilient local economy. Farmers in the area now speak of the pump as a "game changer" that has reduced dependence on erratic rainfall and volatile diesel prices.

Impact & Recommendations

Despite these successes, Sobnibai acknowledges the need for ongoing technical support to maintain the solar pump's efficiency. She recommends that the Srijan Foundation establish a regular maintenance schedule and provide localized training for technicians, ensuring that any issues are addressed promptly. Furthermore, she suggests that future initiatives should incorporate advanced pest management and soil health techniques to further bolster the benefits of year-round irrigation.

Conclusion

Sobnibai's journey from struggling with traditional irrigation methods to embracing solar-powered technology stands as a compelling example of how renewable energy can transform rural agriculture. Her story is a vivid testament to the power of community-driven interventions: by combining personal initiative with structured support from organizations like the Srijan Foundation, local farmers can overcome longstanding challenges and achieve sustainable economic growth. Sobnibai's experience not only elevates her standard of living but also inspires her community to pursue innovative, environmentally friendly solutions for a brighter, more resilient future.

Case Study 6: Women's Empowerment through Self-Help Groups in Urna Village

Background

In Urna village, women have historically faced significant barriers to financial independence and mobility. Limited income opportunities, lack of access to health services, and restrictive social norms imposed by male family members made it difficult for women to take control of their livelihoods. Before the formation of Self-Help Groups (SHGs), many women were forced to mortgage their gold to secure loans for essential expenses, trapping them in cycles of debt. Additionally, the village has struggled with infrastructure challenges, including a lack of an Anganwadi worker (AWW) and a drinking water source located 2 kilometers away.

These hardships created daily struggles for women, who bore the brunt of household responsibilities while lacking the resources and autonomy to improve their lives.

Intervention

With the support of Srijan and the HDFC CSR initiative, multiple SHGs were established in Urna, bringing together women from different households to collectively save, borrow, and invest in livelihood activities. The SHGs—named Samtiya Mahadev, Gandhi Ji, Jai Ambe Maa, Safalta, Krishna, and Ramapeer—provided women with access to credit, training, and economic opportunities. Meetings were held twice a month, fostering financial literacy and group decision-making. These interventions not only empowered women economically but also began to challenge deeply entrenched social norms.

Several key initiatives significantly impacted the village:

- Health Camps: Women attended a health camp in Bhimana, where they received medical check-ups, referrals, and free medicines. In one critical case, a woman borrowed ₹80,000 from her SHG and was referred to Udaipur Hospital, highlighting the SHG's role in providing emergency financial assistance.
- Animal Health Care: A dedicated animal health camp ensured goat vaccinations and deworming, improving livestock health and productivity. This intervention directly benefited families reliant on livestock for income.
- Natural Fertilizer Training: Women received training on using organic fertilizers like Jeevamrit. However, the complexity of preparation led to discontinuation, underscoring the need for ongoing support and simplified methods.
- Solar Lighting: To address persistent electricity shortages, 15 solar lamps were distributed to households, allowing women to cook safely in the evenings. Despite this progress, no solar streetlights were installed, leaving public spaces unlit.
- Income Generation: Women engaged in selling palash flowers and ber fruit to the Ghoomar Samiti, earning ₹4–6 per kilogram of palash and ₹5 per kilogram of ber. Many reinvested their earnings in purchasing goats, strengthening their household assets.
- Debt Reduction: Prior to the SHGs, high-interest money lending was rampant. With increased income from SHG activities, most villagers cleared their debts, significantly improving financial stability.
- Entrepreneurship Training: Women participated in *donna patta* (leaf plate) making training, equipping them with new income-generating skills and diversifying their livelihood options.

Outcomes

The SHG-led interventions have resulted in profound socio-economic changes in Urna:

Increased income has allowed families to make meaningful investments. For instance, one woman's husband was able to buy a bike, enhancing mobility and economic opportunities for the household. Financial independence has reduced reliance on predatory money lenders, eliminating the need for mortgaging gold and breaking cycles of debt. Social norms restricting women's mobility have started to shift. Initially, men in the village resisted external interventions, even resorting to throwing stones at development workers. However, through sustained engagement, Srijin successfully fostered trust, ensuring women's active participation in economic and social activities.

Impact and Recommendations

Despite these advancements, Urna still faces pressing issues:

- The absence of an Anganwadi worker continues to affect child nutrition and maternal health, highlighting the need for improved healthcare infrastructure.
- The distance of the drinking water source creates daily hardships for women and children who bear the responsibility of fetching water.
- While SHG initiatives have improved financial security, awareness regarding earnings from flower and fruit sales remains low. Better financial tracking and capacity-building programs are needed to maximize the benefits of these activities.
- Ensuring the sustained adoption of practices like natural fertilizer usage requires ongoing support, as many women discontinued their use due to the complexity of preparation.

To further strengthen the impact of SHGs, future interventions should focus on integrating skill development programs with practical, simplified methods for adopting sustainable practices. Expanding access to clean energy solutions, such as solar streetlights, could enhance safety and productivity in the village. Additionally, addressing the lack of basic infrastructure, such as Anganwadi centres and reliable water sources, would alleviate daily hardships and improve overall quality of life.

Conclusion

The SHG movement in Urna, facilitated by Srijan and supported by the HDFC CSR initiative, has not only provided women with financial independence but has also fostered social change in a traditionally restrictive environment. By addressing economic vulnerabilities, promoting skill development, and challenging gender norms, these initiatives have laid the foundation for long-term community empowerment. Future interventions should focus on strengthening infrastructure, improving drinking water access, and reinforcing the sustainability of income-generating activities. Through continued support and innovation, the women of Urna can further transform their lives and build a brighter future for their families and communities.

Case Study 7: Transformation of Custard Apple Farming in Bhimana

Background

In Bhimana village, traditional farming methods limited the profitability of custard apple cultivation. Recognizing the potential for change, local community institutions—primarily the Farmer Producer Organization (FPO) in collaboration with established SHGs—stepped in to transform the sector. The FPO, whose board includes members drawn from local SHGs, serves as a critical link between smallholder farmers and modern agricultural practices.

Interventions

The institutional intervention began with organizing cluster meetings where farmers were introduced to Srijan's training programs. These sessions covered techniques for organic farming, including the preparation and application of Jeevamrit as an alternative to expensive chemical fertilizers. The FPO facilitated the installation of a sprinkler system in custard apple orchards and introduced multilayer farming practices by integrating ginger and brinjal cultivation over successive seasons. Furthermore, the training emphasized modern methods such as line seed plantation, moving away from traditional seed broadcasting. All of these interventions were delivered through home visits and structured

cluster meetings, ensuring that the entire group benefited from shared learning and coordinated support.

Outcomes

As a direct result of these institutional efforts, the collective custard apple farming initiative has transitioned from subsistence to profit-oriented production. The structured support system has enabled participating farmers to generate an average annual profit of ₹10,000-₹12,000 per household. Income from custard apple sales is disbursed through Ghoomar Samiti, a mechanism organized by the FPO and SHGs to facilitate cash distribution in manageable instalments. This system has improved financial planning and helped farmers invest in essential needs such as education and household expenses.

Impact and Recommendations

The institutional transformation in custard apple farming has led to increased yields, better market pricing, and improved overall household incomes. The FPO's role in coordinating training and facilitating financial support underscores the importance of collective action. It is recommended that the FPO continue to build on this success by expanding training coverage, refining the instalment-based payment system (for instance, moving to weekly disbursements), and further strengthening market linkages to ensure sustained profitability.

Conclusion

The custard apple farming initiative in Bhimana, led by the FPO in collaboration with local SHGs, exemplifies how coordinated institutional efforts can revitalize traditional agricultural practices. Through shared training, modernized techniques, and structured financial mechanisms, the collective has successfully enhanced profitability and improved rural livelihoods, setting a replicable model for sustainable agricultural transformation.

Case Study 8: Institutional Impact of Well Deepening in Pali District

Background

In Pali District, water scarcity has long constrained agricultural productivity and overall rural development. To address this, community institutions—including local SHGs and farmer organizations—have implemented a well-deepening program as part of the HDFC CSR initiative. This program was designed to improve water availability, thereby enabling higher crop yields and a broader range of agricultural activities across the community.

Interventions

The well-deepening intervention was coordinated by community institutions with direct support from Srijan. The program targeted farmers cultivating an average of 3 bigha of land, where water was previously scarce, and yields were low. The intervention included deepening existing wells to source water more directly and efficiently, eliminating the need for expensive diesel engines by replacing them with solar-powered systems. In addition, the program incorporated training on sustainable agricultural practices. Beneficiaries received seeds, hand tools, and guidance on techniques such as seed treatment, line sowing, and mixed cropping (including maize, sponge gourd, wheat, and chana). The program also facilitated exposure visits—for instance, a visit to Koyalvav—to demonstrate best practices and innovative techniques. Furthermore, increased SHG loans played a critical role in enabling community members to invest in other complementary activities, such as field levelling, debt repayment, and even setting up small businesses like grocery shops.

Outcomes

Institutionally, the well-deepening program has led to a marked improvement in agricultural productivity. Prior to the intervention, farmers produced 4 quintals per bigha; after well deepening, yields have increased to 6–7 quintals per bigha, with a total production of 15 quintals from 3 bigha of land. This increase in yield has improved market participation, with wheat being sold at ₹27 per quintal in Pindwara. The switch from diesel-powered irrigation to solar-powered systems has reduced operational costs and eliminated water wastage. Moreover, labour wages in the area have risen from ₹100 to ₹250 per day. The financial benefits have extended beyond crop yields, as increased SHG loans have enabled community members to construct houses, pay school fees, level fields, and settle land and gold debts. Some beneficiaries have even launched small businesses, such as grocery shops generating an income of ₹1,000 per day, thereby diversifying local income streams.

Impact and Recommendations

The institutional well-deepening initiative has had a transformative impact on the agricultural landscape of Pali District. By increasing water availability, the program has enabled multiple cropping cycles per year and significantly boosted household incomes. The coordinated efforts of local SHGs, supported by targeted loans and training, demonstrate the powerful role of community institutions in driving rural development. It is recommended that future programs continue to support well deepening alongside complementary agricultural practices and further explore ways to scale up SHG financing and market linkage support to reach a broader segment of the farming community.

Conclusion

The well-deepening program in Pali District is a clear example of how community-based institutions can effectively address critical resource constraints. By combining improved water access with sustainable agricultural practices and structured financial support, the initiative has increased crop yields, raised local labour wages, and enabled diverse income-generating activities. This institutional approach not only enhances agricultural productivity but also paves the way for long-term economic stability and resilience in rural communities.