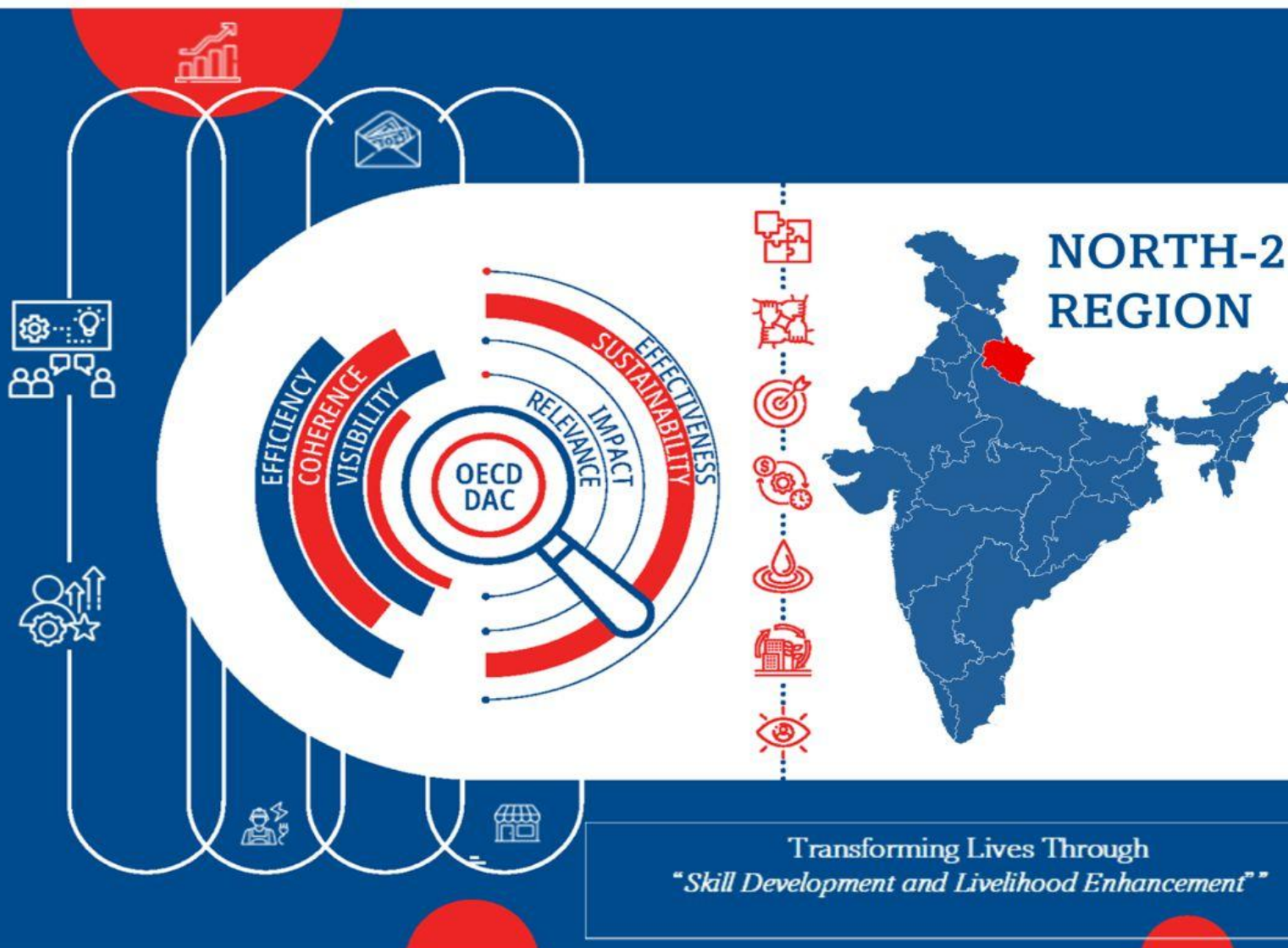




Transforming Lives Through
"Skill Development and Livelihood Enhancement"

IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(JANUARY)

Submitted By



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PROJECT LEVEL FINDINGS – P0367

Project Summary - P0367 - TATA Education Development Trust

LOCATION
40 villages of Nainital and Pithoragarh District, Uttarakhand



DURATION
January 2021 - December 2024



TOTAL BENEFICIARIES
2000 farmers

Methodology and Sample



Methodology: Cross-sectional mixed-method design, using HDFC Bank CSR's DMS framework

Sample: 488 quantitative respondents (Farmers), 22 qualitative interactions (FGDs, KIIs, IDIs,)

IMPACT AT GLANCE



Project Location: Nainital and Pithoragarh districts Uttarakhand

Key Interventions



SDLE: Land treatment and water management, Farm tool and input support, Solar irrigation units and solar pumps, strengthening of SHGs

Agricultural Knowledge Increased

89% of respondents reported increased knowledge of modern farming practices, contributing to improved productivity, with farmers reporting better crop performance after adopting improved agronomics practices.



01

Cultivable Land Expanded



02

95% of respondents reported an expansion in cultivable land following improved water availability enabling farmers to grow crops more effectively and improve cultivation outcomes.

Household Income Generation Increased

96% of respondents reported the ability to generate their own income, reflecting improved livelihoods and earnings.



03

Crop Losses Reduced



04

78% of respondents reported reduced crop losses after adopting integrated pest management techniques.

Overall Project Score

4.5



Theme Wise Impact Scores

4.4

Overall Impact Score

4.2

Overall Sustainability Score

Key Achievements

100% of respondents reported adoption of improved irrigation and water management practices.

95% of respondents reported adequate infrastructure for improved water availability, supporting agriculture, livestock, and drinking water needs.

78% of respondents reported reduced crop losses after adopting integrated pest management techniques.

96% of respondents reported the ability to generate their own income, reflecting improved livelihoods and earnings.

98% of respondents reported satisfaction with the quality of enterprise development program delivery, indicating strong implementation efficiency.



What Worked and What Did Not

What Worked	What Needs Attention
<ul style="list-style-type: none"> ✓ The installation of irrigation units and solar pumps helped farmers grow multiple crops while also reducing the physical effort required for irrigation. ✓ Replacing diesel pumps with solar irrigation units reduced recurring costs for farmers and encouraged the use of clean, renewable energy. ✓ Renovation of schools, along with the provision of separate toilets for girls and improved cleanliness, supported better attendance and increased enrolment of girls. ✓ Increased participation of women in Village Development Committees and livelihood groups contributed to improved economic conditions for women and their households. ✓ Clear and visible HDFC Parivartan Visibility helped communities easily recognize the program and build familiarity with the initiative. 	<ul style="list-style-type: none"> ✗ For improved agricultural practices to continue in the long term, farmers will need ongoing technical support and regular capacity-building. ✗ Instances of waterlogging during livelihood interventions highlighted the need for better planning that takes local climate conditions into account. ✗ Gaps in technical support and maintenance of solar lighting systems need to be addressed to ensure their long-term use and sustainability. ✗ Stronger monitoring and follow-up mechanisms are required to track progress, document outcomes, and support timely course correction. ✗ Better convergence with relevant government schemes and local institutions is needed to strengthen sustainability and scale the benefits of the interventions.

Key Recommendations

- 

Schedule community **review meetings at fixed intervals** to capture feedback and make course corrections in ongoing interventions.
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Assign **local resource persons or trained community members** to provide regular on-site handholding during implementation phases.
- 

Facilitate **direct linkages with banks, cooperatives, and local markets** during the intervention period to support income-generating activities.
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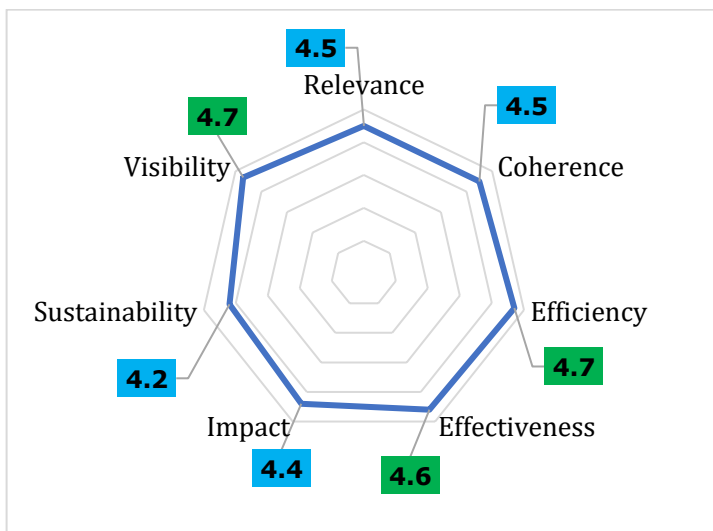
Pilot **demonstration plots or model units** in each cluster to allow beneficiaries to observe results before adoption.

**P0367- TATA EDUCATION
DEVELOPMENT TRUST – SDLE
(Agri)**

OVERALL PROJECT SCORE
Good

4.5

OECD Parameter wise Scoring



LEGEND:

>= 4.6	Excellent
3.6 to 4.5	Good
2.6 to 3.5	Moderate
<= 2.5	Poor

Findings by OECD Criteria

 <p>Relevance (Good)</p> <p>4.5</p>	<p>A large majority of respondents (89%) identified capacity-building interventions as a priority, and 74% reported the support provided to be sufficient. Farmers consistently highlighted limited prior knowledge of improved agricultural and livestock practices, stating, <i>“Before the Himotthan Society and HDFC program came here, people did not have much knowledge related to agriculture,”</i> and <i>“People had comparatively less knowledge about livestock rearing”</i> Support for improved farming techniques was reported as sufficient by 93% of respondents, with farmers noting a clear shift from traditional practices to improved methods, reflected in statements such as, <i>“Earlier we followed old methods, but after following what they taught us, the yield improved.”</i></p> <p>Farm tool support was identified as a priority by 82% of respondents, reflecting earlier challenges associated with manual cultivation and water access. Farmers explained, <i>“Earlier, everything had to be managed on our own,”</i> and <i>“We worked in small fields and had to bring water from the river in buckets.”</i> Access to farm tools and</p>
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	<p>inputs reduced physical drudgery and improved efficiency across farming activities.</p> <p>Land treatment support was identified as a priority by 96% of respondents, with 77% reporting the support as sufficient. Persistent water scarcity and land constraints were frequently cited, with farmers stating, <i>"The main problem here is water. There is a serious water shortage,"</i> and <i>"Farming can only happen when water is available."</i> Land treatment and water-related interventions contributed to improved cultivation outcomes, as reflected in the statement, <i>"Since water has come, we are able to grow wheat, peas—everything is happening properly now."</i></p> <p>All respondents (100%) identified enterprise input support as a priority; however, only 59% reported seed fund support to be sufficient. Livelihood diversification through livestock and allied activities was widely reported, with beneficiaries sharing, <i>"There was a scheme for cows and goats, and they helped me get one,"</i> and <i>"Some received goats, some got cows, some developed kitchen gardens."</i> Despite this, income uncertainty and wildlife-related crop losses continued to affect returns, as noted in statements such as, <i>"Farming does not always give returns equal to hard work,"</i> and <i>"Wild animals destroy crops overnight."</i> The installation of chain-link fencing helped mitigate these challenges,</p>
 <p>Coherence</p> <p>(Good)</p> <p>4.5</p>	<p>Internal coherence: The program was internally designed in alignment with its thematic areas of work and HDFC's CSR goals. Financial and human resources were utilized effectively, and implementation remained fully aligned with the approved plan. All planned activities were executed as intended, and the defined goals were achieved and continue to be fulfilled.</p> <p>External Coherence: Externally, project activities were aligned with relevant government schemes based on the nature of interventions. Construction-related activities were aligned with MGNREGA, while interventions related to seeds, technology, and farm machinery were aligned with schemes of the agriculture and horticulture departments. However, despite this alignment, convergence with ongoing government schemes in the project areas remained limited, and there was no overlap with schemes being implemented during the same period.</p>
	<p>The HDFC FDP project demonstrated high perceived quality of enterprise development program delivery, with 98% of respondents reporting satisfaction. Interventions were primarily focused on livelihoods, including agriculture and agriculture-allied sectors, with producer groups formed for livestock and agriculture activities.</p>

 <p>Efficiency (Excellent)</p> <p>4.7</p>	<p>Most respondents (82%) indicated that the quality of irrigation method met their expectations. This was reinforced by field-level interventions such as the induction of milch animals, renovation or construction of animal housing, and the establishment of dairy and fodder production units.</p> <p>Overall findings reflected strong implementation efficiency and satisfactory quality across most components. This was supported by close oversight mechanisms, including regular reporting of funds and direct physical presence for monitoring. Additionally, 97% of respondents reported efficient implementation of farm tool support, with implementation practices demonstrating flexibility and responsiveness such as meeting urgent seed requirements from the organization's own budget when seasonal timelines were at risk. Regular physical visits, review meetings, and dashboards were consistently used to track progress and address implementation challenges.</p>
 <p>Effectiveness (Excellent)</p> <p>4.6</p>	<p>The HDFC FDP project demonstrated strong effectiveness in improving access to agricultural inputs and practices, with most interventions currently operational and actively used by beneficiaries. Nearly all respondents (99%) reported that support for improved farming techniques was in place. Farmers described clear shifts in practices, noting, <i>"We were taught line-sowing methods,"</i> and <i>"Earlier we used to broadcast seeds, now we make proper beds and plant in proper rows."</i></p> <p>Farm tool support showed very high effectiveness, with 100% of respondents reporting that tools were currently available and in use. Timely provision of support was highlighted by farmers, who shared, <i>"Everything used to come on time."</i></p> <p>Land treatment interventions were reported to be currently in place by 95% of respondents. This was reflected in beneficiary accounts highlighting support for soil improvement practices, including guidance on compost and vermicompost preparation.</p> <p>Seed supports also demonstrated strong effectiveness, with 84% of respondents reporting that seeds were currently available. Farmers emphasized timely delivery and positive outcomes, stating, <i>"We received seeds on time,"</i> and <i>"The peas germinated in the first sowing itself."</i></p> <p>Overall, the findings indicate that the interventions were largely effective in enabling improved agricultural practices and sustaining ongoing farming activities at the household level.</p>

 <p>Impact (Good)</p> <p>4.4</p>	<p>A vast majority of respondents (95%) reported having adequate infrastructure for improved water availability. Farmers highlighted significant improvements, stating, <i>“After implementation of the project, water availability improved greatly,”</i> and <i>“Today this water supports our crops, livestock, and drinking water needs.”</i> Adoption of efficient irrigation and water management practices was universal, with 100% of respondents reporting use of improved methods. As a result, 95% indicated an expansion in cultivable land, reflected in statements such as, <i>“Earlier there was no water; now we are able to grow wheat, peas-everything properly.”</i></p> <p>Improved agronomic practices contributed to better crop performance. About 78% of respondents reported reduced crop losses following the adoption of integrated pest management techniques, with farmers noting, <i>“Earlier pests used to spoil the crop, but now they don’t.”</i> In addition, 89% reported increased knowledge of modern farming practices, which translated into productivity gains, as reflected in, <i>“After receiving training, yield has increased.”</i></p> <p>Market links improved substantially, with 99% of respondents reporting better market access. Farmers shared, <i>“We sold tomatoes within the village; no need to go to the market,”</i> and <i>“Now we send our pulses, wheat, and paddy to the market.”</i> Further, 77% reported adopting price-lock mechanisms and/or crop insurance, indicating improved risk management practices.</p> <p>Enhanced agricultural productivity and market access translated into improved livelihoods, with 96% of respondents reporting the ability to generate their own income. Farmers highlighted significant income gains, stating, <i>“Earlier it was difficult to earn even one to two thousand rupees a month; now earnings reach fifty to sixty thousand rupees,”</i></p>
 <p>Sustainability (Good)</p> <p>4.2</p>	<p>The FDP project demonstrated strong sustainability of capacity-building support, with 95% of respondents reporting it as sustainable. This was aligned with programmatic approaches that embedded community input into every intervention and established institutional linkages to ensure continuity beyond the project period. As noted, linkages were created with institutions such as the RSETI of SBI and RBI so that training induction could continue even after project support ended.</p> <p>Enterprise-related hard infrastructure also showed high sustainability, with 92% of respondents reporting it as sustainable. This was reinforced through governance mechanisms that ensured community ownership, as both enterprises were community-owned and registered under the Uttarakhand Self Reliant Cooperative Act.</p>

	<p>Input-related interventions demonstrated moderate to strong sustainability. Seed support was reported as sustainable by 85% of respondents, reflecting continued use and benefits beyond project closure. Sustainability of livestock management support was comparatively lower, reported by 67% of respondents, but aligned with enterprise models where dairy enterprises were fully FPO-owned and designed to generate long-term, sustainable income, particularly for women.</p> <p>Adherence to institutional and financial norms further strengthened sustainability. Implementers highlighted compliance with banking standards and the maintenance of standard procedures for project closure, contributing to continuity and responsible asset management.</p>
 Visibility (Excellent) 	<p>Visibility played an important role in helping communities recognize both the project and HDFC Bank's involvement. Most community members became aware of the project through field teams, village meetings, and Gram Sabha interactions, particularly once activities commenced and tangible benefits were received.</p> <p>The installation of display boards and visible Visibility at intervention sites helped communities clearly identify that an NGO-supported project was being implemented in the village with HDFC Bank's support. As a result, awareness of Himmotthan and HDFC's initiatives increased substantially, with many villagers actively enquiring about the project and its activities. In several cases, community members reported that they became aware of HDFC only after the project began delivering benefits.</p> <p>Over time, awareness extended beyond direct intervention areas, with communities in adjoining blocks and districts learning about the project through social and livelihood networks. It was reported that approximately 75-80% of people across districts were aware of HDFC's involvement in livelihood and agricultural activities.</p> <p>Overall, Visibility efforts enhanced community awareness, strengthened project identity, and ensured that the interventions were widely recognized during and after implementation.</p>

Key Impacts & Evidence of Change

- **Improved Access to Essential Services:** Communities experienced improved access to drinking water, sanitation, and education-related infrastructure. Functional water systems reduced daily hardship, while improved school facilities created a more supportive learning environment for children.
- **Livelihood Diversification and Risk Reduction:** Households diversified income sources through agriculture-linked activities and livestock rearing. Goat rearing, in particular, reduced dependence on a single income source and helped households manage financial shocks more effectively.
- **Women's Participation and Decision-Making:** Women's involvement increased across livelihood and agriculture activities. Their participation in goat rearing and farming-related decisions enhanced confidence, recognition, and influence within households and community structures.
- **Economic Improvements:** A significant proportion of farmers reported increased crop productivity and income through improved farming practices, vermicomposting, and shared agricultural tools. Goat rearing activities enabled women to earn independently, contributing to household income and strengthening financial resilience.
- **Strengthened Community Institutions:** Formation and engagement of SHGs and community groups improved collective planning, information sharing, and access to external support systems, strengthening local institutional capacity.
- **Positive Behavioural Change:** Exposure to trainings and demonstrations encouraged gradual shifts towards sustainable practices, improved hygiene behaviours, and proactive engagement with development initiatives.
- **Enhanced Agricultural Practices and Resource Use:** Farmers adopted improved agronomic practices, including organic inputs and collective use of agricultural tools, leading to more efficient resource use and reduced input cost.

Key Factors influencing Performance

High Performance Drivers

- **Strong alignment with local needs:** The project directly addressed farmers' key constraints limited knowledge, water scarcity, manual drudgery, and livelihood insecurity reflected in high priority ratings across interventions (82–100%), leading to strong uptake and satisfaction.
- **Effective capacity building:** High levels of reported knowledge improvement (89–95%) indicate that training in agriculture, livestock, and water management was a key driver of behavioural change and improved productivity.
- **Impactful water and land interventions:** Improved water availability and land treatment enabled expansion of cultivable land (95%) and crop diversification, addressing a critical production bottleneck.
- **Efficient implementation and monitoring:** Regular fund reporting, physical monitoring visits, dashboards, and review meetings ensured adherence to plans and timely resolution of operational challenges.

Low Performance Drivers

- **Limited scale and coverage:** Despite positive outcomes, the reach of several interventions remained restricted to a limited number of households.
- **Dependence on external support:** Some agriculture and livelihood activities continued to rely on project facilitation for inputs, technical guidance, and coordination, raising concerns around sustainability.
- **Uneven adoption of practices:** Adoption of improved techniques, including vermicomposting, was inconsistent, with some households continuing traditional practices, limiting overall productivity gains.
- **Capacity gaps in local institutions:** While community groups and Village Development Committees were active, limited technical and financial capacity constrained independent management and long-term scalability.

Recommendations

Focus Area	High Priority	Medium Priority	Low Priority
SDLE	<p>Establish village-level input depots, demonstration plots, and provide targeted handholding through lead farmers and mobile extension visits to ensure timely access and higher uptake of improved practices. Responsibility: <i>Implementing Agency (IA), VDCs, Farmer Clubs, Line Departments</i></p> <p>Implement a phased exit strategy by creating community-managed input systems, revolving funds, and strengthening VDC capacities in planning, record-keeping, and fund management. Responsibility: <i>IA, VDCs, PRI Representatives</i></p>	<p>Form and operationalise producer groups, pilot collective marketing, and build VDC/Farmer Club capacity in asset management, financial planning, and leadership. Responsibility: <i>IA, Producer Groups, VDCs, Market Facilitators</i></p> <p>Identify vulnerable and non-beneficiary households and promote small livestock, allied agriculture, and skill-based livelihoods, with convergence to government schemes. Responsibility: <i>IA, VDCs, Line Departments</i></p>	<p>Promote peer learning, exposure visits, and community-led demonstrations to gradually improve adoption of sustainable agricultural and environmental practices. Responsibility: <i>IA, Lead Farmers, VDCs</i></p> <p>Establish community maintenance funds, user committees, and conduct regular village meetings with information boards to improve maintenance and wider replication. Responsibility: <i>VDCs, User Committees, PRI, IA</i></p>

Case Study

Building Collective Livelihoods Through Beekeeping in Kanchanpur, Nainital

Figure 1: Beekeeping Shed – Kanchanpur - Nainital



(TATA Education Development Trust – P0367)

In Kanchanpur village of Ramnagar block, Nainital, Naveen Chandra Joshi (48), a BPL farmer supporting a family of six through farming and small dairy work, had limited livelihood options and no exposure to organised livelihood programmes. Beekeeping, once practised informally, had stopped due to lack of skills, equipment and support.

The turning point came when HDFC Bank, through Tata Education Development Trust, introduced a beekeeping intervention under the Parivartan programme. Naveen was selected to lead the Eucalyptus–Litchi Honey Producers Group and received beehive boxes, full kits and technical training with continuous handholding. **This enabled the group to restart beekeeping as a structured livelihood activity.**

Strengthening Women's Livelihoods Through Livestock Support in Dharigaon, Pithoragarh

Figure 2: Livestock Support – Dharigaon – Pithoragarh



(TATA Education Development Trust – P0367)

In Dharigaon village, Pithoragarh, Anita Joshi (48), a BPL farmer managing crops and livestock while her husband worked outside, struggled for years with low farm productivity, crop losses from wild animals and unstable income. Meeting household needs and supporting children's education was often difficult.

Change began when HDFC Bank-supported livelihood interventions reached the village. Anita received a cow along with training on improved farming and seed use. **The additional livestock stabilised income and shifted the household from subsistence to surplus, enabling sale of milk and ghee.** She estimated her income improved from about 50% to nearly 80% capacity after the intervention.

Anita expressed strong satisfaction (8/10) but noted ongoing challenges of wild animal crop damage and seasonal water scarcity. She suggested that **fencing support and timely seeds** would further sustain gains.

Annexure

Methodology

Study design and Framework: A cross-sectional, mixed-methods design was adopted to generate robust, triangulated evidence on project **relevance, coherence, efficiency, effectiveness, impact, and sustainability**. The study followed HDFC Bank CSR's DMS framework and applied an **OECD-DAC-aligned analytical framework** contextualized for the **Focused Development Program (FDP)**. Quantitative surveys were complemented with qualitative FGDs, KIIs, and IDIs to assess outcomes and capture nuanced mechanisms of change across thematic areas such as **SDLE**.

Sampling and Coverage: The sampling approach balanced **statistical validity with fair representation** of geographies and intervention types for N2 projects (P0367).

- **Quantitative sample size** was determined using a 95% confidence level and 5% margin of error, with proportional allocation across households, community beneficiaries, and institutional actors.
- **Qualitative sampling** was purposive, ensuring that diverse stakeholders were represented for deeper insights.

P0367: The study was conducted in **24 villages Nainital & Pithoragarh district, Uttarakhand**. The quantitative component used a finite-population sample size calculation at 95% confidence, and 5% margin of error.

Table 1: Quantitative Sample Distribution and Respondent Category (P0367)

Thematic Area	Target	Achieved
SDLE	480	514
Asset Mapping	24	24
Grand Total	504	538

Table 2: Quantitative Sample Distribution and Respondent Category (P0367)

Stakeholder Type	Tool	Target	Achieved
NGO Partner (Implementation Manager)	KII	1	1
HDFC Project Manager	IDI	1	1
PRI Members	KII	8	8
Farmer Groups	FGD	4	6
SHG Lead	IDI	4	4
Total		18	20

Project Level Scoring- P0367 – Nainital & Pithoragarh (Heat Map)

Legend:

>= 4.6	Excellent
3.6 to 4.5	Good
2.6 to 3.5	Moderate
<= 2.5	Poor

Table 3: Project level scoring (P0367)

Overall Project Score = 4.5 (Good)								
Parameter/ Theme	Relevance	Coherence	Efficiency	Effectiveness	Impact	Sustainability	Visibility	Overall Score
SDLE	4.5	4.5	4.7	4.6	4.4	4.2	4.7	4.5

P0367 – Indicator Wise Scoring (Theme and Overall)			
OECD parameter	Indicator	SDLE	Overall score
Relevance	Beneficiaries need alignment	4.0	4.0
	Local context alignment	5.0	5.0
	Quality of design	5.0	5.0
Coherence	Internal Coherence	4.5	4.5
	External coherence	4.5	4.5
Efficiency	Timeliness-	4.9	4.9
	Quality	4.1	4.1
	Operational efficiency	5.0	5.0
	Project design	5.0	5.0
Effectiveness	Reach (target vs Achievement)	5.0	5.0
	Interim Result (Outputs & Short-term results)-	4.1	4.1
	Influencing factors (Enablers & Disablers)	4.8	4.8
	Differential results	5.0	5.0
	Adaptation over time-	4.0	4.0
Impact	Significance- (outcome)	4.3	4.3
	Transformational change-	4.8	4.8
	Unintended change-	4.0	4.0
Sustainability	Potential for continuity	4.0	4.0
	Sustainability in project design & strategy-	4.5	4.5
Visibility	Visibility	4.7	4.7
Overall score		4.5	4.5



Fig 1: Livestock Development -
(P0367) TATA Education Development Trust



Fig 2: Bee Keeping Shelter (P0367)- TATA Education Development Trust



Fig 3: Livestock shelter (P0367)- TATA Education Development Trust



Fig 4 : Branding (P0367)- TATA Education Development Trust

PROJECT CODES AND THEIR IMPLEMENTATION PARTNERS

PROJECT CODES	IMPLEMENTATION PARTNER	STATES
<ul style="list-style-type: none"> P0367 	<ul style="list-style-type: none"> TATA Education Development Trust 	<ul style="list-style-type: none"> Nainital , Pitthoragarh



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