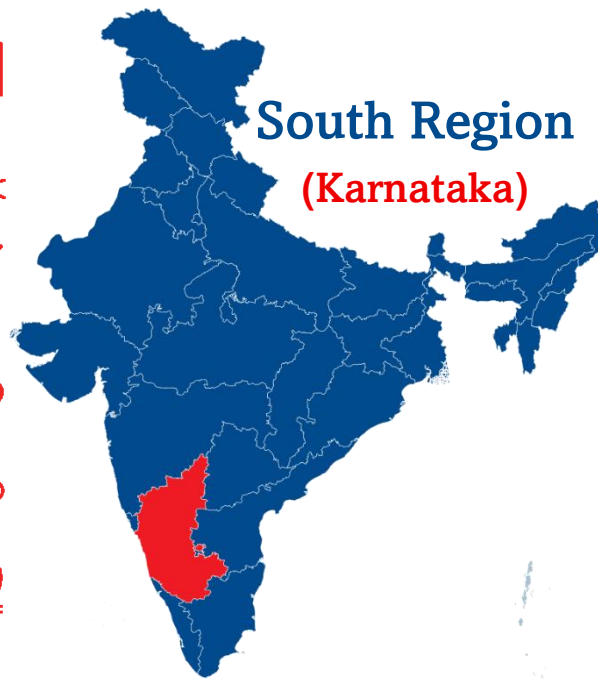
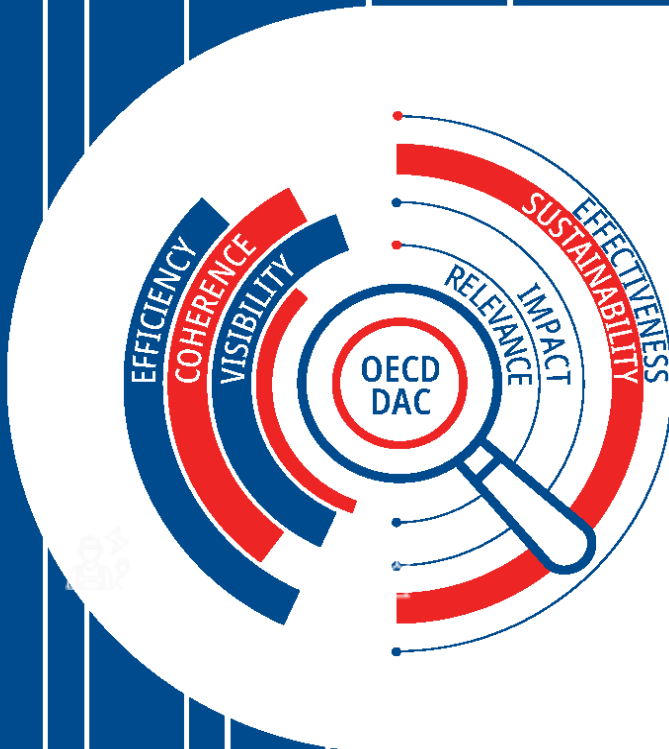


P0465

Transforming Lives Through
"Livelihood Enhancement"

IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(January)

Submitted By

 **CMSR** Consultants
fostering sustainable partnerships

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ACRONYMS

Abbreviation	Full Form
AMC	Annual Maintenance Contract
BoD	Board of Directors
CFC	Common Facility Centre
CRP	Community Resource Person
CSR	Corporate Social Responsibility
DMS	Development Measurement System
FDP	Focused Development Program
FFS	Farm Field School(s)
FGD	Focus Group Discussion
FPO	Farmer Producer Organisation
GP	Gram Panchayat
H&H	Health and Hygiene
HP	Horsepower
IA	Implementing Agency
IDI	In-Depth Interview
IIMR	Indian Institute of Millets Research
KII	Key Informant Interview
KVK	Krishi Vigyan Kendra
LDP	Low Density Polyethylene
MEL	Monitoring, Evaluation and Learning
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organisation
NRCC	National Research Centre on Camel
NRLM	National Rural Livelihoods Mission
NRM	Natural Resource Management
O&M	Operations and Maintenance
OECD	Organisation for Economic Co-operation and Development
PG	Producer Group
PGS	Participatory Guarantee System
PoP	Package of Practices
PRI	Panchayati Raj Institution
SDLE	Sustainable Development and Livelihood Enhancement
SHG	Self-Help Group
SRLM	State Rural Livelihood Mission
TDS	Total Dissolved Solids
ToC	Theory of Change
VDC	Village Development Committee

A. SUMMARY

P0465 – Manuvikasa

OVERALL PROJECT SCORE
(Good)

4.2

Project Snapshot



Location

Udupi & Uttara
Kannada
Districts,
Karnataka



Duration

October 2021
– September
2024



Beneficiaries

1856 no of
Beneficiaries



Methodology and Sample

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

Sample: 287 Surveys and 19 Qualitative interactions were done with respondents (farmers, SHG members and entrepreneurs)

Key Interventions

SDLE



Agri -Input support
+training



SHG
Capacity Building



Infrastructure
Development



Enterprise
Development

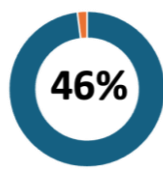
Impact at a Glance



Women's participating in
decision making



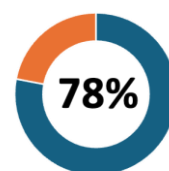
Women Contributing to
household expenditure



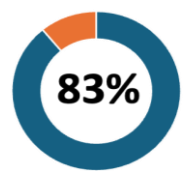
Setup Home based
Enterprise



Income through
Enterprise

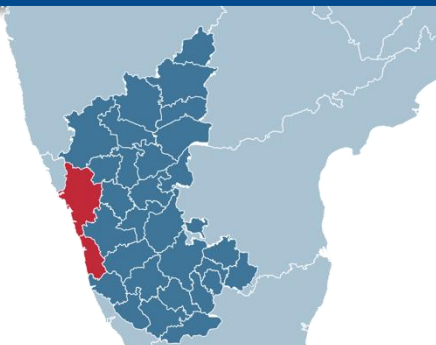


Reduction in
Input Cost



Higher Agricultural
Profit & Income

Impact at a Glance



Relevance

4.4

4.4
Good

Coherence

4.3

4.3
Good

Efficiency

4.0

4.0
Good

Effectiveness

4.2

4.2
Good

Impact

3.9

3.9
Good

Sustainability

4.3

4.3
Good

Visibility

5.0

5.0
Excellent

Excellent

Good

Moderate

Poor

> = 4.6

3.6 to 4.5

2.6 to 3.5

<= 2.5

B. FINDINGS:

1. Findings by OECD Criteria

 Relevance (Good) 4.4	<i>The majority (98%) of respondents rated the interventions as 'high priority' or essential support, reflecting strong community demand. Likewise, 93% of the respondents rated the intervention as adequate or more than adequate in terms of sufficiency.</i> • Interventions were closely aligned with local contexts and livelihood realities, avoiding a one-size-fits-all approach and instead tailoring support to beneficiary-specific entrepreneurial and agricultural needs. • In the forest regions of Yellapur tehsil, particularly among the Siddi tribal communities, input support for agriculture and enterprise development through micro irrigation, beekeeping, food stalls, etc. alongside SHG capacity-building efforts, were well aligned with local agro-climatic conditions, existing livelihood practices, and market feasibility, ensuring contextual appropriateness and community acceptance. • In the Kundapura block, interventions were designed in line with local fishery-based livelihoods, with targeted input support such as deep freezers enabling fisherwomen groups and small-scale entrepreneurs to store excess produce, reduce distress sales, and sustain incomes. • Relevance was further strengthened through customised enterprise support, including cost-sharing models for individual entrepreneurs, which enhanced ownership and feasibility while building on existing businesses. • The project design placed women at the centre of the intervention, leveraging their role as active economic contributors. The phased approach through SHGs, combined with structured capacity-building initiatives, addressed constraints related to skills, confidence, and access to resources in a comprehensive and contextually appropriate manner.
 Coherence (Good) 4.3	• Internal coherence was found to be excellent, with project interventions closely aligned to the vision, objectives and thematic focus of HDFC Parivartan. • External coherence was also rated high, as no duplication of similar interventions was observed in the project areas. • Strategic partnerships with KVKs and agriculture department were in place to support the capacity building, particularly for agriculture-related interventions, enhancing technical relevance.

 Efficiency (Good) 4.0	<i>Overall, 96% of respondents rated the quality of assets given under this project as either good or very good. Similarly, 97% of respondents denoted that the interventions were completed on time or with slight delays.</i> • Resource utilisation during implementation was well managed, with no major instances of resource wastage reported by beneficiaries or observed during field assessments. • In certain activities of enterprise development, particularly the dry fish unit establishment, polycarbonate sheets were replaced with plastic covers to reduce costs. While this decision improved cost efficiency, the plastic covering has shown reduced durability due to prolonged sun exposure, leading to damage over time. • In the hen nest intervention, wide grill spacing and insufficient protective covering caused chicks to fall and become prey, reducing the asset's operational efficiency.
 Effectiveness (Good) 4.2	<i>96% of respondents rated the interventions as either 'moderately' or 'highly' effective.</i> • The project demonstrated high overall effectiveness, with strong alignment to community needs resulting in high participation, community ownership, and smooth implementation across intervention areas • Strong community support and the SHG-based implementation approach emerged as key enablers, strengthening trust and effective delivery of interventions. • The project achieved strong differential results by customizing support to diverse livelihood needs, with targeted emphasis on vulnerable groups such as women from the Siddi tribal community in Yellapur and fishery-dependent women in the Kundapura block. • Reach was excellent, as the project successfully covered the intended target beneficiaries and largely achieved the planned outputs and livelihood outcomes. • Adaptation over time showed mixed performance; while limited scope for mid-course correction constrained responsiveness in some interventions (e.g., material quality issues in dry fish units), strong adaptability was demonstrated in others, such as continuation of FPO formation through resource mobilization from external agencies after project funding ended.
 Impact (Good)	<i>90% of respondents said that the interventions resulted in significant long-term benefits.</i> • Improved access to productive assets and technologies led to lasting changes in livelihoods, particularly in remote villages where farmers

3.9	adopted better agricultural practices through drip irrigation systems, motor pumps, and improved planting material. • The project contributed to transformational livelihood outcomes among fishing communities of Kundapura tehsil. For instance, in Maravante village, fishing boats provided to women enabled steady household incomes, reduced seasonal migration of men to Udupi for work, and strengthened local livelihood sustainability. • SHG capacity-building and institutional strengthening resulted in improved financial management, collective decision-making, and confidence among women, creating a durable support system for beneficiaries. • These efforts led to the formation of two Farmer Producer Organisations (FPOs) in Yellapur and Kundapura blocks, strengthening collective enterprise and market engagement. • Notably, the Yellapur FPO became the first community-owned shop established within the Siddi tribal community, marking a significant shift in economic participation, leadership, and collective entrepreneurship among a historically marginalised group.
 Sustainability (Good) 4.3	<i>98% of the respondents continue to actively use and benefit from the interventions with 73% effectively using and 25% frequently using</i> <i>97% respondents reported that adequate to excellent measures for sustainability were put in place to continue benefits even in the absence of the NGO/HDFC.</i> • The project demonstrated high sustainability, as a large majority of beneficiaries continued to use and benefit from the interventions beyond the implementation period. • Sustainability-oriented project design played a key role, as most interventions were tailored to local contexts, livelihood practices, and agro-climatic conditions, enabling beneficiaries to generate ongoing economic benefits and maintain activities independently. • Enterprise development interventions showed strong continuity, with most beneficiaries continuing to derive income from the assets and inputs provided. • The formation and strengthening of SHGs enhanced collective ownership, peer support, and financial discipline, contributing significantly to long-term sustainability. • Sustainability challenges were limited to a few components; for instance, several dry fish units were discontinued due to the low durability of plastic covers, highlighting the need for durable materials in asset-based interventions.

 Visibility (Excellent) 5.0	• Visibility was rated excellent, as the beneficiaries clearly recognized and attributed the support to HDFC Parivartan, indicating strong brand recall and visibility at the community level. • Visibility materials and signages were displayed at intervention sites, reinforcing project identity and visibility. • The consistent association of interventions with HDFC Parivartan strengthened trust and goodwill, enhancing the program's credibility within the community.
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2. Key Impacts & Evidence of Change:

- **Enhanced livelihood resilience:** Several beneficiaries reported that the interventions enabled them to secure stable livelihoods within their own villages, significantly reducing dependence on external employment and seasonal migration. For instance, Mrs. Chandra Lekha, a boat beneficiary, shared that earlier her husband and other men from the neighborhood migrated to Udipi to work for large fishermen, often staying away from their families for extended periods. Following the provision of fishing boats through the project, these men now fish locally, while women in the households sell 100–150 kg of fish per day, generating steady incomes. The improved earnings have enabled families to construct their own houses and invest in their children's education, reflecting sustained and transformative improvements
- **Improved access to efficient irrigation systems:** Farmers in the Yellapur block reported that access to drip irrigation systems and motor pump sets helped them manage available water more efficiently and cultivate additional crops using the same water resources, leading to improved agricultural productivity and resilience.
- **Strengthened collective enterprise and market access:** The formation and capacity building of SHGs led to the establishment of two FPOs, one in each block. Through these FPOs, women from remote villages have established community-managed stalls and collective business platforms, improving market access, visibility, and collective bargaining power.

3. Key Factors Influencing Performance

High Performance Drivers	Low Performance Drivers
1. Strong design of enterprise development interventions: Most enterprise development activities were tailor-made to suit the diverse needs of entrepreneurs, enabling beneficiaries to realize long-term livelihood benefits and ensuring ownership and sustainability. 2. Livelihood resilience: The support enabled beneficiaries to earn more stable	1. Compromised material quality to ensure cost efficiency: In certain enterprise interventions, particularly dry fish units, polycarbonate sheets were replaced with plastic sheets to reduce costs. This resulted in reduced durability, as the plastic sheets deteriorated quickly due to prolonged sun exposure, affecting

and sustainable incomes compared to their pre-intervention situation. For instance, beneficiaries in Shiroor village reported that access to fishing boats eliminated the need for seasonal migration, allowing families to earn dignified livelihoods within their village. 3. <i>Formation of SHGs for effective implementation:</i> The prior formation and capacity building of SHGs created a strong institutional base for implementation, facilitating better utilization of inputs, collective decision-making, and sustainability of interventions.	continuity of use. 2. <i>Design gaps in product selection:</i> Poultry beneficiaries reported that the hen nest design was unsuitable for local conditions, as wide gaps in the base grill allowed chicks to fall and become vulnerable to predators. Given the high incidence of snakes in the area, beneficiaries were unable to use the lower portion of the nests, reducing the effectiveness of the intervention.
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4. Learnings:

What Worked	What can be Improved
✓ Tailored enterprise-specific interventions: Interventions designed to address the specific needs of individual enterprises enabled beneficiaries to effectively utilize project support and achieve the intended livelihood outcomes. ✓ Implementation approach through SHGs: Group interventions implemented through Self-Help Groups (SHGs) strengthened ownership, accountability, and sustainability, particularly in contexts where women were already active economic contributors and community decision-makers. ✓ Systematic SHG formation and capacity building: Structured SHG formation and capacity-building efforts enabled beneficiaries to collectively plan, manage resources, and fully leverage project support, creating a strong foundation for the formation of Farmer Producer Organizations (FPOs) across both districts. ✓ Enterprise-specific guidance & handholding: Continuous guidance and handholding support helped beneficiaries identify appropriate inputs aligned with their livelihood activities, ensuring relevance, functionality, and a direct link to income generation.	✗ Material Quality and Durability of Infrastructure Assets: In a few cases, adjustments in material specifications affected the durability and performance of infrastructure assets. For instance, in the dry fish unit intervention, the use of plastic sheets instead of more durable polycarbonate sheets reduced resilience to prolonged sun exposure and external damage, affecting sustained utilization. Ensuring quality standards in procurement and construction can strengthen long-term livelihood outcomes. ✗ Context-Responsive Infrastructure Design: Some infrastructure designs could have been more closely tailored to local geographical and operational realities. In the poultry intervention, hen nest structures with wide gaps and open sides exposed chicks to risks, leading to avoidable losses. Incorporating context-specific design modifications would improve safety, productivity, and overall effectiveness.

5. Recommendations:

High Priority	Medium Priority	Low Priority
Avoid compromising material quality in asset-based interventions: Downgrading material quality should be avoided, as reduced durability directly affects sustainability, increases replacement costs, and	Incorporate structured beneficiary feedback mechanisms: Structured beneficiary feedback mechanisms should be integrated during implementation to enable timely mid-	Cross-learning exposure visits between beneficiary groups: Facilitating exposure visits across villages or blocks can encourage peer learning and motivation; however, such activities may be taken up

undermines the long-term impact of asset-based interventions.	course corrections in asset design, material selection, and operational approaches.	selectively where resources permit.
<i>Strengthen design validation and field-testing of assets:</i> Asset designs such as poultry shelters and dry fish units should undergo field testing to ensure suitability to local environmental and ecological conditions before large scale rollout.	<i>Scaling up proven enterprise models:</i> Successful enterprise development interventions that have demonstrated strong livelihood resilience and income stability such as the provision of boats, dry fish units, and beekeeping should be prioritized for scale-up.	No low priority recommendation
<i>Visibility and Packaging Support for Niche Products:</i> Support for basic Visibility, packaging, or labelling of enterprise products (such as dry fish or honey) can enhance market visibility but remains secondary to ensuring production quality and market access.		

C. STORY OF CHANGE

Differential Need Identification Enabling Sustainable Enterprise Growth

Mrs. Geeta, a resident of Maravante village, is part of a women's group engaged in stitching jute bags for nearby temples. Prior to the intervention, while the group handled bag production locally, the printing work had to be outsourced to vendors in a nearby town. This increased production costs, caused delays, and made the group dependent on external service providers.

During a needs identification workshop organized under the HDFC-supported project, Mrs. Geeta expressed the requirement for a screen-printing machine to enable local printing on jute bags. Recognising this as a niche yet high-impact livelihood needs, the implementing partner provided screen-printing machine frames on a contribution basis.

Figure 1: Mrs. Geeta with her screen printers & finished product (printed jute bag)



With access to this equipment, Mrs. Geeta began offering printing services within the village and now earns between ₹1.5 to ₹11 per bag depending on size and design. Her group typically receives orders two to three times a month from different temples, with an average order size of approximately 2,000 bags. Over time, the group has expanded its client base and is now supplying printed bags to nearly 20 temples across the region.

The availability of local printing services also attracted new clients. The village fisheries society, upon learning about the facility, started placing orders for printing on umbrellas distributed to its members. Pricing for these orders varied based on frame size, number of colours used, and production requirements, creating an additional and diversified revenue stream for the enterprise.

Maravante is a fishing-dominated village, and most livelihood interventions in the area are traditionally focused on fisheries-related activities. This case highlights the project's differential and demand-driven approach, which enabled targeted support to a non-fisheries entrepreneur. By responding directly to a locally articulated need, the project facilitated enterprise growth, reduced dependency on external vendors, and strengthened livelihood security for Mrs. Geeta and her group. Today, Mrs. Geeta and her group are fully engaged in their enterprise. The intervention has not only enhanced their income but also ensured long-term sustainability by aligning support with actual market demand and community needs.

D. ANNEXURES

1. Methodology

Study design and Framework: A cross-sectional, mixed-methods design was adopted to generate robust, triangulated evidence on project relevance, effectiveness, impact, convergence, and sustainability using HDFC Bank CSR's DMS tool and an OECD-DAC-aligned analytical framework contextualised for Parivartan. The design integrates quantitative surveys with qualitative FGDs, IDIs/KIIs, and case studies to quantify outcomes and capture nuanced mechanisms of change across clean energy, climate action, water/lighting access, and school energy systems.

Sampling and Coverage: The sample size for each project was determined using a composite weighting approach based on project budget, duration, and outreach, with predefined minimum and maximum thresholds and normalization within a 0.75–1.25 range. Duration weights reflected outcome maturity, budget weights captured investment scale, and outreach weights were normalized by each project's share of total outreach. A multiplicative average of these three weights produced the final project-wise sample. At the village level, beneficiaries were selected randomly and proportionately across key activities.

Project Code:	Beneficiaries	Quantitative Surveys	Qualitative (IDIs/FGDs)
P0465	1856	287	19

Respondents and tools: Quantitative data were collected using the standardized DMS Tool of HDFC Bank CSR, tailored to each project's beneficiary group: individual and group farmers for agriculture and NRM, SHGs for enterprise and SHG development and community members for H&H. Qualitative tools, including FGD and IDI/KII guides, were aligned to the DMS and OECD criteria, with the intervention user groups, community stakeholders, implementing partners and project managers as respondents.

Data analysis, and Reporting: Quantitative analysis employed descriptive statistics and score analysis as per the OECD-DAC dimension from the DMS; qualitative data were transcribed, coded and synthesised to produce composite scores per OECD-DAC dimension. Both quantitative and qualitative scores were averaged (with different weightages to the indicators) to give a comprehensive project level score. Findings are presented as an integrated outcomes narrative with project-specific sub-analyses, supported by triangulated evidence from surveys, FGDs/IDIs, KIIs, and case studies.

2. Project level & Thematic Level Scorings

Indicator	Parameter	Score
Relevance	Beneficiaries need alignment	4.4
	Local context alignment	5
	Quality of design	3.5
	Total	4.4
Coherence	Internal Coherence	5
	External coherence	3.7
	Total	4.3
Efficiency	Timeliness-	4.7
	Quality	4.4
	Operational efficiency	3.5
	Project design	3
	Total	4
Effectiveness	Interim Result (Outputs & Short-term results)-	4.3
	Reach (target vs Achievement)	5
	Influencing factors (Enablers & Disablers)	4
	Differential results	4.5
	Adaptation over time-	2.5
	Total	4.2
Impact	Significance- (outcome)	4.3
	Transformational change-	4.5
	Unintended change-	3
	Total	3.9
Sustainability	Potential for continuity	4.6
	Sustainability in project design & strategy-	4
	Total	4.3
Visibility	Visibility	5
	Total	5
Overall	Total	4.2

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

SHG Member with her cage fishing unit



Credits: Manuvikasa Team

Beneficiaries standing next to their boats supported through the project



Credits: Manuvikasa Team

Women beneficiaries standing next to their dry fish unit



Credits: Manuvikasa Team

SHG beneficiaries preparing their recent orders



Credits: Manuvikasa Team

PROJECT CODE AND THEIR IMPLEMENTATION PARTNERS

PROJECT CODES	IMPLEMENTATION PARTNER	STATE
P0465	Manuvikasa Team	Karnataka



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