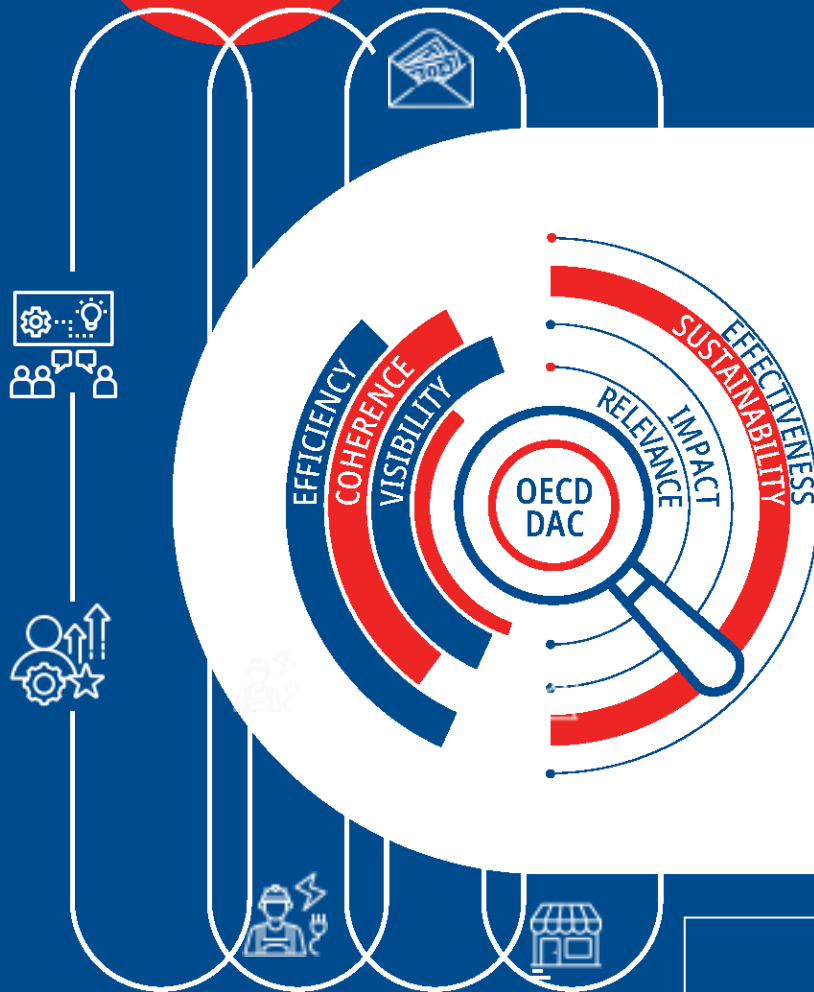


P0406



Transforming Lives Through “Livelihood Enhancement”

IMPACT ASSESSMENT REPORT

Towards A Better Tomorrow

FY 2025-26
(January)

Submitted By



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ACRONYMS

Abbreviation	Full Form
CSR	Corporate Social Responsibility
FDP	Focused Development Program
FFS	Farm Field School(s)
FGD	Focus Group Discussion
FPO	Farmer Producer Organisation
GP	Gram Panchayat
HP	Horsepower
IA	Implementing Agency
IDI	In-Depth Interview
KII	Key Informant Interview
KVK	Krishi Vigyan Kendra
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
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
PoP	Package of Practices
PRI	Panchayati Raj Institution
SDLE	Sustainable Development and Livelihood Enhancement
SHG	Self-Help Group
SRLM	State Rural Livelihood Mission
VDC	Village Development Committee

A. SUMMARY

P0406 – AT India

OVERALL PROJECT SCORE
(Moderate)

3.4

Project Snapshot



Location

Sirmaur district,
Himachal Pradesh



Duration

April 2021 –
March 2024



Beneficiaries

1860



Methodology and Sample

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

Sample: 520 Surveys and 19 Qualitative interactions were conducted with respondents (farmers, entrepreneurs and community members)

Key Interventions

SDLE



Agri -Input support
+training



Capacity Building



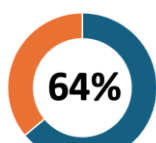
Enterprise
Development

NRM



Clean Energy

Impact at a Glance



Saving time
access to clean energy



Reduction in
Input Cost



Higher Profit
& Income

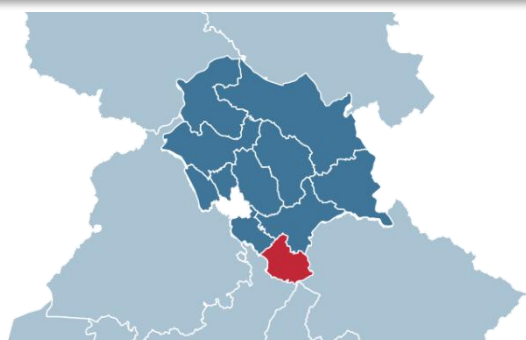


Better Food
Security



Setup Home based
Enterprise

Project Area



Relevance 3.5

3.5
Moderate

Coherence 4.0

4.0
Good

Efficiency 3.9

3.9
Good

Effectiveness 3.1

3.1
Moderate

Impact 3.4

3.4
Moderate

Sustainability 3.1

3.1
Moderate

Visibility 2.3

2.3
Poor

Excellent

> = 4.6

Good

3.6 to 4.5

Moderate

2.6 to 3.5

Poor

<= 2.5

B. FINDINGS:

1. Findings By OECD Criteria

 Relevance (Moderate) 3.5	<i>The majority (97%) of respondents rated the interventions as 'high priority' or essential support, reflecting strong community demand. Likewise, 80% of the respondents rated the intervention as adequate or fairly adequate in terms of sufficiency.</i> • Under NRM, interventions were perceived as highly relevant, with 100% of respondents rating them as high priority and essential support. This reflects strong local demand and effective alignment with environmental and livelihood-related needs. • Under SDLE, although 94% of respondents rated the interventions as high priority and essential support, 91% reported that the support was adequate or fairly adequate. • In some agriculture-related interventions, particularly the tool bank initiative, technical specifications were not aligned with local terrain conditions. Power tillers distributed were of 4 HP, whereas farming in the hilly project area requires machines with a minimum capacity of 6–8 HP. Consequently, these power tillers remained largely unutilised due to higher fuel consumption and increased time required for ploughing. • Certain entrepreneurship development initiatives, such as beekeeping, did not adequately consider local climatic and ecological conditions. In several villages, bee colonies failed to adapt to mud hives and migrated within a few days due to unsuitable climatic conditions, limiting the effectiveness and sustainability of the intervention.
 Coherence (Good) 4.0	• The project demonstrated strong internal coherence, with all interventions closely aligned with the objectives of HDFC Bank Parivartan and the Implementing agency. • External coherence was assessed as inadequate. While duplication of interventions with other agencies was largely avoided, opportunities to establish strategic partnerships with local government departments and KVKs were not sufficiently explored across most interventions. This limited convergence, and potential scale-up opportunities. • Under the NRM component, Panchayati Raj Institutions were involved in most villages during the installation of solar streetlights, indicating partial convergence and collaboration at the local governance level.

 Efficiency (Good) 3.9	<i>Overall, 72% of respondents rated the quality of assets given under this project as either good or very good. Similarly, 99% of respondents denoted that the interventions were completed on time or with slight delays.</i> • Under SDLE, quantitative findings show that 68% of respondents rated the quality of inputs as “good” or “very good”, suggesting moderate asset quality. • Qualitative insights from focus group discussions and beneficiary interviews further contextualize these findings. Beneficiaries acknowledged that agriculture-related inputs were delivered on time and broadly aligned with the local cropping calendar, supporting timely utilization. • However, issues were reported in certain entrepreneurship and agriculture related interventions such as tool banks and orchard establishment and enterprise development interventions such as beekeeping, bee colonies did not adapt well to mud hives and migrated within a short period in several villages, limiting outcomes. • Regarding orchard establishment, a significant number of saplings dried up despite regular irrigation, largely attributed to graft failure. • In tool bank interventions, beyond previously noted capacity mismatches, some farmers reported quality-related issues with power tillers, including frequent breakdowns shortly after distribution. • Under NRM, 96% of beneficiaries reported timely delivery and 76% reported the quality to be “Good” or “Very Good”. • Qualitative insights highlighted smooth implementation, particularly in interventions such as solar streetlight installation.
 Effectiveness (Moderate) 3.1	<i>75% of respondents rated the interventions as either ‘moderately’ or ‘highly’ effective.</i> • Under SDLE, overall effectiveness was scored moderate to highly effective by 62% of respondents; however, effectiveness was constrained by the presence of several implementation and design-related disablers. • Key disablers under SDLE included the insufficient capacity of power tillers provided through the tool bank intervention, which limited their usability and contribution to productivity outcomes. • Inconsistencies in input distribution were observed within enterprise development interventions, particularly in beekeeping. Several producer groups reported receiving only partial inputs such as mud hives without bee colonies or safety equipment, or only bee boxes which resulted in underutilization of resources and limited impact for beneficiaries. • Instances of uneven benefit distribution were also reported, wherein some beneficiaries did not receive the intended support, while a

	disproportionate share of inputs (e.g., bee boxes) were allocated to a single member within a producer group. • In the case of oyster mushroom cultivation, beneficiaries discontinued production after the first cycle due to weak market demand, which constrained income generation and sustainability. • The absence of local market demand for oyster mushrooms further limited the effectiveness and scalability of this intervention within the project area.
 Impact (Moderate) 3.4	<i>66% of respondents (65% agreed and 1% highly agreed) that the interventions resulted in significant long-term benefits.</i> • <i>Under SDLE, 72% of beneficiaries agreed or highly agreed that the interventions led to noticeable long-term changes in their livelihoods and income-related outcomes.</i> • Within entrepreneurship development interventions, beekeeping contributed to additional income generation for entrepreneurs in certain villages. However, in other villages, impact remained limited where mud hives were washed away during rains or where bee colonies failed to establish due to unsuitable climatic conditions. • Mushroom production interventions demonstrated limited impact, as most beneficiaries discontinued production after the first crop cycle due to the absence of demand in local markets and weak market linkages. • Agriculture-related interventions under SDLE, including tool banks, orchard development, and seed distribution, contributed to partial reductions in input costs for beneficiaries. However, the overall impact remained constrained due to quality-related issues and limited alignment with local Agro-climatic conditions. • In orchard development interventions, a significant proportion of saplings dried up across several villages, primarily due to graft failure, which reduced the intended production and income impacts. • In tool bank interventions, the provision of 4 HP power tillers resulted in higher fuel consumption and longer ploughing time in the hilly terrain, limiting productivity gains and overall impact. • Under NRM, qualitative insights suggest that solar streetlight installation generated clear and positive impacts by improving visibility within settlements and reducing human-wildlife conflict. Beneficiaries reported continued positive changes in safety and mobility because of the intervention.
	<i>65% respondents continue to actively use and benefit from the interventions, indicating a moderate level of sustainability.</i>

 Sustainability (Moderate) 3.1	<i>Only 11% of respondents (combining ‘adequate’ and ‘excellent’ measures) reported that the intervention has put in place sufficient sustainability measures to continue benefits even in the absence of the NGO/HDFC.</i> • Overall sustainability was assessed as low as measures to ensure long-term continuity of interventions were not consistently institutionalized. Only 14% of respondents under NRM, and 9% of respondents under the SDLE theme, reported that <i>adequate to excellent</i> sustainability measures had been established. • Under the SDLE theme, agriculture-related interventions demonstrated moderate sustainability, with tool banks and orchards continuing to be utilised by a section of beneficiaries. • In contrast, enterprise development interventions under SDLE showed limited sustainability. Oyster mushroom production was discontinued across villages due to weak market linkages, while beekeeping activities continued only among a small number of beneficiaries, largely at a limited scale through local market sales. • Under NRM, sustainability outcomes were comparatively stronger, with 84% of beneficiaries reporting continued utilisation of solar streetlights, indicating sustained benefits at the community level.
 Visibility (Poor) 2.3	• Overall, Visibility visibility was limited, with Visibility elements not consistently evident across interventions. • In the case of solar streetlights, only a few installations were observed with Visibility boards, and where present, boards were made of plastic and were susceptible to damage from rain and wind. • Due to limited and inconsistent Visibility, asset mapping was challenging, as beneficiaries were often unable to distinguish whether infrastructure had been provided under the HDFC-supported project or by the Gram Panchayat, and implementing NGO personnel were also unable to consistently confirm asset ownership.

2. Key Impacts & Evidence of Change:

- **Transformational Community Benefits:** The installation of streetlights was reported as a significant benefit for community members, as it not only improved lighting within the neighborhood but also helped prevent wild animals from entering residential areas, given the dispersed settlements.
- **Reduced Agriculture Input Cost and Livelihood outcomes:** Interventions, including seed distribution, tool banks, and water tanks, helped farmers reduce input costs and improve irrigation efficiency. Despite some limitations in local context alignment for the tool bank, farmers in several villages were able to utilize some tools effectively, supporting cost savings in farming activities. Off-season vegetable cultivation with provided seeds supported additional production.

- **Livelihood resilience:** Beekeeping was cited as one of the interventions that contributed to enhanced livelihood resilience for beneficiaries, providing an additional source of income of around 6,000 to 7,000 Rs. annually.

3. Key Factors Influencing Performance

High Performance Drivers	Low Performance Drivers
1. Strong alignment with community needs: Under NRM, the Streetlights intervention directly addressed the pressing challenges of the community. The intervention not just provided an alternate & reliable lighting source but also helped prevent wild animals from human settlements, thereby enhancing safety and mobility. 2. Reduction in input cost and improved access to productive resources: Agriculture related input support, including seed distribution, tool banks, and water tanks, enabled farmers to reduce input costs and improve access to essential resources for cultivation and irrigation. These interventions supported farm operations and contributed to improved livelihood outcomes in several villages.	1. Gaps in enterprise development intervention design: Enterprise development interventions were not adequately backed with strong market linkages, particularly with Oyster mushroom production, where there was limited local demand for the oyster mushrooms and low awareness about it in nearby markets. This influenced beneficiaries in majority of the villages to discontinue production after the first cycle. 2. Large Group size and coordination: Many Producer Groups (PGs) were formed with 10-12 members. Given the dispersed settlement patterns across hamlets, this group size presented coordination challenges, and, in some cases, this led to the utilization of group-based inputs such as tool banks to be concentrated among a smaller number of members. Over time, several groups became inactive due to group dynamics and coordination constraints. 3. Partial input support packages for Enterprise development interventions: In beekeeping intervention, several farmer groups reported receiving partial input packages. Instances were noted where beneficiaries received mud hives without bee colonies or protective equipment, or bee boxes without complementary inputs. 4. Inadequate consideration of local geographical conditions: The power tillers provided under the tool bank intervention were of 4HP capacity. Given the hilly terrain of the project area, higher-capacity machines (6-8HP) were generally

	suitable, which influenced fuel efficiency and time required for field preparation. 5. <i>Inadequate Visibility at infrastructure sites:</i> In several community infrastructure such as streetlights and water tanks, Visibility was minimal, affecting the recognition of project-supported assets on ground.
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4. Learnings:

What Worked	What Can Be Improved
✓ <i>Addressing immediate community safety and infrastructure needs:</i> Installation of streetlights addressed critical community needs by providing sustainable lighting alternatives and preventing wild animals from entering human habitations located near forest areas. ✓ <i>Off-Season Vegetable Cultivation Increased Farm Income:</i> Distribution of seeds for off-season crops such as peas, tomatoes, and leafy vegetables enabled farmers to cultivate during lean periods, resulting in additional income and improved income stability.	✗ <i>Market Linkages for Oyster Mushroom Enterprises:</i> Oyster mushroom production units in several villages discontinued after one production cycle due to limited market linkages, low local demand, and low community preference for oyster mushrooms. Strengthening pre-intervention market assessments and buyer linkages could improve viability and continuity of such enterprises. ✗ <i>Completeness of Input Distribution in Beekeeping Interventions:</i> In some locations, partial distribution of inputs such as provision of only mud hives or only protective equipment limited beneficiaries' ability to fully operationalize beekeeping activities. Ensuring complete and well-sequenced input packages would enhance effective implementation and enterprise viability. ✗ <i>Climatic Suitability of Hive Design:</i> In certain regions, mud hives proved less suitable due to heavy monsoon rains and climatic conditions that affected colony establishment. Adapting hive design and materials to local weather patterns would improve resilience, colony retention, and overall effectiveness of beekeeping interventions. ✗ <i>Alignment of Agricultural Tools with Local Terrain:</i> In some locations, agricultural tool bank interventions could have been better aligned with local geographical conditions. For instance, 4 HP power tillers were distributed in hilly areas where 6–8 HP capacity would have been more suitable, resulting in higher fuel consumption and longer

	land preparation time. Greater context-specific equipment assessment would enhance efficiency and user satisfaction. ✗ Group-Based Models in Dispersed Settlements: In areas with geographically dispersed hamlets, Producer Groups of 12–15 members experienced coordination and access challenges. As a result, shared assets such as tool banks were utilized by a smaller subset of members. Adapting group size, asset placement, or decentralized access mechanisms could enhance equitable utilization and collective benefits.
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5. Recommendations:

High Priority	Medium Priority	Low Priority
Mandatory local context alignment before bulk procurement of inputs: All livelihood inputs such as power tillers, beehives, seeds, and mushroom units must be assessed for their suitability to the local agro-climatic and geographical conditions before bulk procurement. This will help ensure that distributed inputs are appropriate for the project area and can be effectively utilized by beneficiaries.	Monitoring beyond output tracking: Monitoring and evaluation mechanisms should go beyond tracking outputs and include indicators such as orchard survival rates, utilisation of tools, functioning of Producer Groups, and changes in income, rather than focusing only on assets distributed.	Apply uniform and durable Visibility: Use clear and weather-resistant Visibility across all assets so communities can easily identify project-supported infrastructure.
Ensure Market linkages while introducing new enterprises: Market demand is a critical determinant of enterprise success. Therefore, assessment of local and nearby market demand should be integrated into enterprise selection, with active consultation of potential entrepreneurs prior to introducing new enterprise activities	Strengthen convergence: Strengthen convergence with local institutions such as Gram Panchayats, line departments, and Krishi Vigyan Kendras (KVKs) for technical guidance and complementary support.	Encourage peer learning among beneficiary groups: Facilitate exposure visits or interactions between better performing and struggling groups to promote peer learning and problem solving.
Strengthen enterprise design through end-to-end support: Enterprise development interventions should be designed with comprehensive end-to-end support,	<i>Encourage phased or pilot implementation of enterprise activities, allowing design</i>	Clarify roles within beneficiary groups: Define simple rules for asset use, maintenance, and

including handholding for entrepreneurs along with training and capacity building on supply chain management, raw material sourcing, price negotiation, marketing, and sales.	adjustments before scale-up across multiple villages.	sharing within groups to avoid misuse or underuse.
Ensure completeness of enterprise input packages: For enterprise activities such as beekeeping, beneficiaries should receive complete input packages, including bee colonies, hives, and protective equipment, at the same time to enable timely and effective initiation of enterprises.	Improve village-level record keeping: Village-wise records of assets, beneficiaries and outcomes should be maintained to support better transparency and planning in future phases.	

C. 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)
P0406	1860	520	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

P0406				
Indicator	Parameter	SDLE	NRM	Total
Relevance	Beneficiaries need alignment	3.5	3.6	3.6
	Local context alignment	2.0	5.0	3.5
	Quality of design	2.5	4.0	3.3
	Total	2.8	4.1	3.5
Coherence	Internal Coherence	5.0	5.0	5.0
	External coherence	3.0	3.0	3.0
	Total	4.0	4.0	4.0
Efficiency	Timeliness-	5.0	4.9	5.0
	Quality	3.7	3.8	3.8
	Operational efficiency	3.0	5.0	4.0
	Project design	2.0	3.0	2.5
	Total	3.6	4.2	3.9
Effectiveness	Interim Result (Outputs & Short-term results)-	3.3	4.0	3.6
	Reach (target vs Achievement)	2.5	2.0	2.3
	Influencing factors (Enablers & Disablers)	2.0	4.0	3.0
	Differential results	3.0	5.0	4.0
	Adaptation over time-	2.0	3.0	2.5
	Total	2.7	3.6	3.1
Impact	Significance- (outcome)	3.6	3.5	3.6
	Transformational change-	2.5	4.0	3.3
	Unintended change-	3.0	3.0	3.0
	Total	3.2	3.5	3.4
Sustainability	Potential for continuity	3.1	3.1	3.1
	Sustainability in project design & strategy-	2.0	4.0	3.0
	Total	2.7	3.5	3.1
Visibility	Visibility	2.5	2.0	2.3
	Total	2.5	2.0	2.3
Overall	Total	3.1	3.7	3.4

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

Members of the Vegetable Producer Groups



Credits: AT India Team

Women beneficiaries of Oyster Mushroom Production Unit participating in their daily activities



Credits: AT India Team

Awareness meeting before bee box distribution



Credits: AT India Team

Installation of bee hive at the beneficiary house



Credits: AT India Team

PROJECT CODE AND THEIR IMPLEMENTATION PARTNERS

PROJECT CODES	IMPLEMENTATION PARTNER	STATE
• P0406	AT India	Himachal Pradesh



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