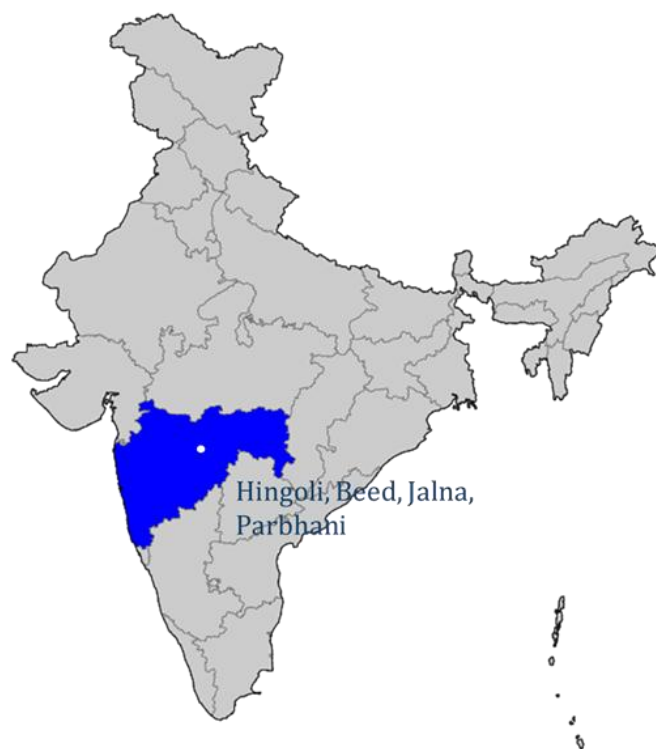




Impact Assessment Report

Focused Development Projects (FDP)- West Region (Cohort 2)

Global Vikas Trust P0709- Maharashtra



February 2026



Contents

Project Level Findings..... 2

 Findings by OECD criteria 2

 Analysis & Insights by Intervention Type 6

 Key Impacts & Evidence of Change..... 7

 Key Factors Influencing Performance..... 7

 Best Practices Worth Replicating 8

 Factors driving Performance, Sustainability, and Impact..... 8

 Recommendations..... 12

CASE STUDY 13

ANNEXURE 14

PROJECT LEVEL FINDINGS

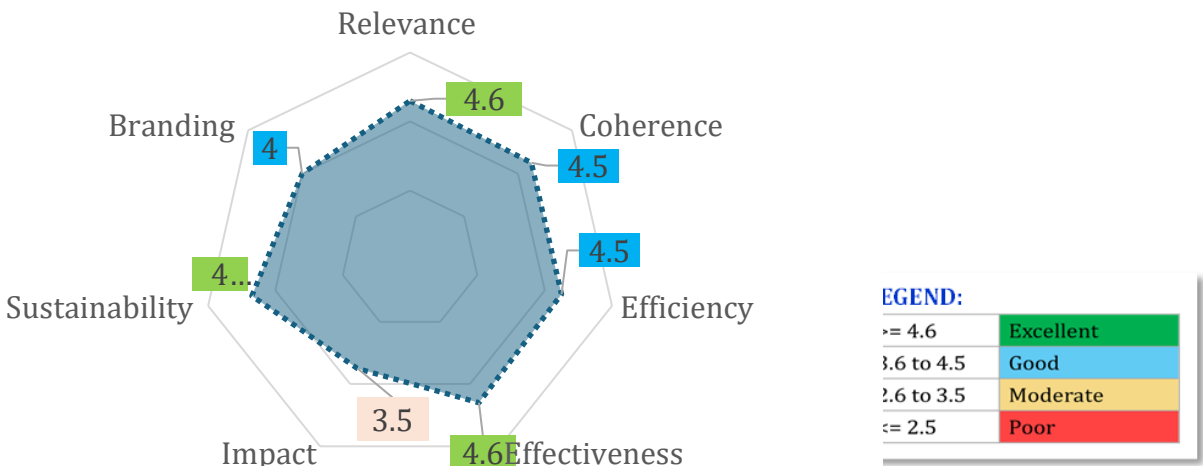
P0709- GLOBAL VIKAS TRUST-
FOCUSED DEVELOPMENT PROGRAM

OVERALL PROJECT SCORE

Good

4.3

OECD Parameter-wise scoring



Findings by OECD criteria

Relevance (Good) 4.6	<i>The quantitative survey indicated that 100% of the respondents viewed the interventions as essential support and rated them as extremely adequate.</i> Strong Alignment with Local Livelihood Challenges: The intervention directly responded to persistent issues in the region, including low and unstable farm incomes, high dependence on rain-fed seasonal crops, and climate vulnerability. Transitioning to horticulture addressed the need for higher-value and relatively stable income streams. Appropriate Targeting of Small and Marginal Farmers: By focusing on small and marginal landholders—who are most vulnerable to crop failure and market shocks, the project aligned with the needs of economically fragile farming households. High relevance activities: Introduction of High-Value Fruit Plantations in Drought-Prone Areas: In regions where traditional crops such as cotton and soybean were yielding low and unstable returns, promoting banana and mulberry plantations directly addressed farmers’ need for higher and more predictable income. The shift was particularly relevant given recurring crop losses and rising input costs. Crop Selection Based on Water and Soil Assessment: Conducting soil testing and assessing irrigation availability ensured that plantation crops were suited to the agro-climatic conditions of the villages. This made the intervention technically appropriate rather than aspirational.
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Coherence (Good) 4.5	• Alignment Between Vision, Policy, and Project Objectives: The project demonstrated strong coherence between the vision and mission of the implementing partner, Global Vikas Trust (GVT), the CSR policy priorities of HDFC Bank, and the project objective of enhancing farmer livelihoods through sustainable agriculture and horticulture. • Logical Alignment Between Objectives and Activities: The intervention design connected mobilisation, beneficiary verification, soil testing, quality sapling procurement, training, and continuous monitoring directly to the core objective of income enhancement through plantation-based agriculture. • Integration of Production and Enterprise Components: Plantation support—particularly for mulberry cultivation—was strategically linked with enterprise development and financial facilitation, ensuring coherence between agricultural production and value addition. • Strong Coherence with Government Schemes: Following mulberry cultivation, farmers related to relevant government schemes that supported the establishment of silkworm sheds, enabling silkworm rearing and silk extraction. This strengthened vertical integration within the value chain and enhanced income potential. • Coherence with Other NGOs and CSR Initiatives: In one of the project villages (Rui), farmers cultivating mulberry faced irrigation constraints due to limited water availability. To address this gap, additional CSR funds (from some other CSR) were mobilised to undertake pond widening in the village. This intervention improved water storage capacity and ensured reliable irrigation access for farmers, demonstrating effective convergence and coordinated resource utilisation across initiatives.
Efficiency (Good) 4.6	100% of the respondents reported that the interventions were implemented in a timely manner and the resources provided were of very good quality. • Timely Implementation Aligned with Agricultural Cycles: Mobilisation, verification, sapling procurement, and plantation activities were implemented in accordance with the cropping calendar, ensuring that planting occurred within the optimal seasonal window to maximise survival and yield. • Streamlined Beneficiary Verification Mechanism: Use of land records (Form 7/12 and 8A), Aadhaar verification, passbooks, and pre-booking surveys reduced targeting errors and ensured efficient allocation of resources to eligible small and marginal farmers. • Quality-Controlled Procurement Systems: Systematic nursery evaluation and formal agreements (MoUs) ensured the supply of healthy and certified saplings, minimising losses due to poor-quality planting material and reducing resource wastage. • Continuous Monitoring to Prevent Losses: Weekly follow-up calls and quality team engagement approximately every eight days enabled early identification of pest, irrigation, or nutrient-related challenges, improving plantation survival rates and safeguarding farmer investments. • Integrated Design Reducing Duplication and Gaps: By combining mobilisation, soil testing, training, plantation support, monitoring, and government scheme convergence within one structured framework, the project avoided fragmented implementation and improved operational efficiency.

4.6 (Good)	100% of the respondents believed that all interventions were implemented very effectively. • Achievement of Targeted Outreach: The project successfully mobilised and enrolled small and marginal farmers across selected villages, ensuring that the intended beneficiary group was effectively reached. • Successful Establishment of Plantations: Sapling distribution, and training translated into on-ground plantation across targeted acres, indicating that planned activities were implemented as designed. • Improved Survival and Productivity Rates: Continuous technical handholding, weekly follow-ups, and quality checks contributed to healthy crop establishment and reduced early-stage plantation losses. • Significant Increase in Farmer Income: A majority of farmers reported substantial improvement in per-acre earnings compared to traditional crops, reflecting strong progress toward the objective of livelihood enhancement. • Adoption of Scientific Agricultural Practices: Farmers adopted improved techniques related to spacing, nutrient management, irrigation scheduling, and pest control, demonstrating effective knowledge transfer. • Enhanced Crop Diversification: The shift from conventional seasonal crops to fruit plantations reduced dependence on single-crop systems and improved farm-level income stability. • Strengthened Enterprise Linkages: Mulberry growers were connected to government schemes for silkworm sheds and financial institutions, enabling movement toward value addition and enterprise development.
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Impact (Good) 3.6	100% of the respondents denoted that they were unsure about the long-term gains in terms of crop yield and farm productivity, household food security, ability to respond to climate change, and reduced input costs. • Substantial Increase in Farmer Income: The transition to banana and mulberry plantations resulted in a significant rise in per-acre earnings, with incomes increasing approximately 3 to 4 times compared to traditional crops. This marked a clear economic shift for small and marginal farmers. • Enhanced Household Financial Security: With increased and more predictable income, farmers were able to clear outstanding debts, reduce dependence on informal credit sources, and build financial stability within their households. • Asset Creation and Upward Economic Mobility: Higher earnings enabled several farmers to purchase additional agricultural land, invest in irrigation infrastructure, and expand cultivation areas—indicating tangible asset accumulation and upward mobility. • Improved Education Outcomes for Children: Increased household income contributed to improved school attendance, as families were better able to meet education-related expenses and ensure regular schooling for their children. • Demonstration Effect Across Farmer Categories: The visible profitability achieved by small and marginal farmers encouraged medium and large farmers in the same villages to adopt fruit plantation practices independently, indicating strong replication and scalability potential. • Progression Toward Agri-Enterprise: Mulberry farmers were connected to government-supported silkworm sheds and financial institutions, enabling movement toward silk extraction and value addition, strengthening income diversification. • Long-Term Livelihood Transformation: Beyond income growth, the intervention strengthened technical capacity, confidence, and long-term planning among farmers, laying the foundation for sustained agricultural and economic resilience.
Sustainability (Good) 4.7	100% of the respondents stated that excellent measures were in place to sustain the interventions even in the absence of the NGO/ HDFC. Moreover, 100% of the respondents reported that project activities were fully functional in current times. • Perennial and Recurring Income Model: The focus on fruit plantations such as banana and mulberry ensures multi-year productivity and recurring income streams, allowing benefits to continue beyond the project funding cycle. • Capacity Building for Independent Management: Through soil testing, structured training, and continuous agronomic guidance, farmers developed the technical skills required to independently manage plantations, reducing long-term dependency on external support. • Ownership Through Cost-Sharing Mechanism: GVT charged a minimal contribution from individual farmers toward the saplings. This cost-sharing approach strengthened farmer ownership, accountability, and commitment to plantation maintenance. Importantly, it also ensured that after GVT's exit from the area, farmers remained willing and confident to independently purchase new saplings and continue plantation expansion on their own.

	• Convergence with Government Schemes: Linking mulberry growers to government-supported silkworm sheds and related schemes strengthened institutional sustainability and reduced reliance on project-only resources. • Community-Level Replication Potential: The demonstration effect observed among medium and large farmers indicates organic scaling potential, enhancing sustainability beyond direct beneficiaries. • Sustainability Outlook: With strengthened farmer ownership, institutional convergence, improved technical capacity, and recurring income streams, the intervention demonstrates strong prospects for sustained impact, though climate variability and market fluctuations remain external risk factors.
Branding (Good) 4.0	• Beneficiary farmers were able to clearly recall the name of the implementing organization and associate the plantation intervention with Global Vikas Trust (GVT), indicating strong brand visibility at the community level. • During field visits, hoardings and display boards were observed in select farms and village locations, reinforcing organizational presence and enhancing recall among both beneficiaries and non-beneficiaries. • Farmers reported continued informal engagement with GVT representatives for technical advice and guidance, reflecting sustained trust and ongoing relational connection beyond initial implementation stages.

Analysis & Insights by Intervention Type

Intervention Type	Analysis/Insights
Agriculture 	❖ With incomes increasing approximately 3–4 times, the economic impact extended beyond earnings. Farmers were able to clear outstanding debts, purchase additional land, invest in irrigation infrastructure and ensure regular schooling for children. The rise in income translated into greater financial security and improved household stability. ❖ One of the strongest indicators of success was the adoption of plantation practices by medium and large farmers after witnessing the profitability achieved by small and marginal farmers. This peer-driven replication suggests high credibility and contextual fit. ❖ Continuous monitoring through weekly calls and periodic quality checks played a crucial role in reducing plantation mortality and managing pest or irrigation challenges. The advisory model ensured that farmers were not left to manage high-value crops independently, especially during early stages. ❖ The minimal financial contribution collected from farmers for saplings strengthened accountability and ownership. Farmers were more invested in plantation care and demonstrated willingness to independently purchase new saplings after project exit.

Key Impacts & Evidence of Change

- **3–4 Times Increase in Per-Acre Income:** Prior to the intervention, farmers were earning approximately ₹30,000 per acre from traditional crops such as cotton and soybean. Post-transition to banana and mulberry plantations, per-acre income increased to more than ₹1 lakh per acre, with several farmers reporting even higher returns. This sharp rise was driven by higher output value (better yields and market price realisation) combined with relatively optimised input costs through scientific cultivation practices.
- **Improved Profit Margins Through Better Cost Structures:** Earlier, high input costs (seeds, fertilisers, pesticides, labour) significantly eroded net returns from seasonal crops. Under horticulture, input use became more structured and efficient due to soil testing and advisory support, reducing unnecessary expenditure. At the same time, higher market value of fruit crops increased gross output, resulting in substantially improved profit margins.
- **Reduction in Debt and Financial Vulnerability:** With increased and more stable income, farmers were able to clear outstanding informal loans that had accumulated due to crop losses and low margins. Reduced reliance on moneylenders and improved ability to meet both farm and household expenses indicate strengthened financial resilience.
- **Asset Creation and Expansion of Cultivation Area:** Higher earnings enabled farmers to invest in productive assets such as drip irrigation systems, fencing, and soil health inputs. Some farmers were able to purchase additional land, reflecting upward economic mobility and reinvestment of agricultural profits into long-term asset building.
- **Improved Educational Continuity for Children:** Enhanced household liquidity allowed families to consistently cover school fees, uniforms, books, and transportation costs. Farmers reported that children were able to attend school regularly without interruption due to financial constraints, suggesting positive intergenerational impact.
- **Structural Shift from Low-Value to High-Value Cropping:** The transition from seasonal crops yielding around ₹30,000 per acre to perennial horticulture generating over ₹1 lakh per acre represents a structural change in agricultural planning. Farmers moved toward longer-term, income-oriented cropping decisions rather than survival-driven seasonal cultivation.
- **Adoption of Scientific Farming Practices:** Soil testing, nursery quality checks, and structured training improved agronomic practices such as proper spacing, nutrient management, irrigation scheduling, and pest control. This reduced crop mortality and optimised input application, directly contributing to improved productivity and profitability.

Key Factors Influencing Performance

High Performance Drivers:	Low Performance Drivers:
• Structured Beneficiary Targeting: Clear eligibility verification (land records, Aadhaar, pre-booking surveys) ensured that resources reached small and marginal farmers, improving targeting accuracy and impact depth.	• Limited Institutionalization of Farmer Collectives: Absence of formally structured farmer producer groups or cooperatives may limit long-term aggregation, bargaining power, and scaling.

• Strong Technical Due Diligence: Soil testing, nursery evaluation, and crop suitability assessments reduced plantation failure risks and improved survival and productivity rates.	• Market Diversification Gaps: While production increased, forward market linkages and price stabilization mechanisms were not fully institutionalized.
• Continuous Monitoring and Handholding: Weekly follow-ups and periodic quality checks enabled early identification of pest, irrigation, and nutrient issues, strengthening implementation quality.	• Climate and Environmental Vulnerability: Exposure to erratic rainfall, pest outbreaks, and water stress continues to pose risks that may affect sustained performance without stronger mitigation strategies.
• Integrated Design Approach: Combining mobilisation, plantation support, training, monitoring, and financial linkages created a comprehensive livelihood model rather than a one-time input distribution activity.	
• Alignment with Agricultural Calendar: Timely sapling booking and plantation aligned with seasonal cycles, improving crop establishment and reducing operational delays.	

Best Practices Worth Replicating

Comprehensive Village Profiling Before Intervention: Conducting detailed assessments of water availability, soil conditions, farmer categories, and historical cropping patterns before rollout ensured context-specific planning and reduced implementation risk.

Rigorous Beneficiary Verification Process: Use of land records (Form 7/12 and 8A), Aadhaar verification, and pre-booking surveys ensured transparent targeting of small and marginal farmers, improving equity and accountability.

Quality-Controlled Sapling Procurement: Technical evaluation of nurseries and formal MoUs ensured high-quality planting material, directly contributing to better survival rates and long-term productivity.

Continuous Post-Plantation Handholding: Weekly telephonic follow-ups and periodic quality checks provided early troubleshooting support, significantly reducing plantation mortality and building farmer confidence.

Integration of Production with Enterprise and Financial Linkages: Facilitating access to bank loans, government schemes, and support for mulberry processing units strengthened value addition and encouraged transition toward rural entrepreneurship rather than limiting impact to crop production alone.

Factors driving Performance, Sustainability, and Impact

Parameter	Enablers	Challenges
Performance	Strong Institutional Alignment There was clear alignment between the vision and mission of GVT, the implementing partner, the CSR priorities of HDFC Bank, and the project objectives focused on livelihood enhancement and income diversification. This strategic coherence ensured clarity in implementation direction, smooth decision-making, and consistent program focus without dilution of goals. Context-Appropriate Crop Selection The selection of banana and mulberry plantations was grounded in local agro-climatic suitability, soil testing results, and irrigation feasibility. Rigorous Beneficiary Targeting The use of formal land records (7/12 and 8A extracts), Aadhaar verification, and structured surveys ensured that the intervention reached small and marginal farmers who were most in need of income enhancement. Accurate targeting improved equity and ensured that benefits translated into visible livelihood shifts among vulnerable households. Continuous Technical Handholding Regular monitoring, advisory support, and quality supervision were crucial enablers. Horticulture requires specialised management in the initial years; ongoing guidance on spacing, irrigation, pest control, and nutrient application improved survival rates and productivity. This reduced early-stage crop failure and increased farmer confidence. Cost-Sharing Mechanism Creating Ownership Charging a minimal amount for saplings ensured farmer contribution and accountability. This financial participation strengthened	Irrigation Constraints in Select Villages In certain villages, inadequate water availability posed risks to mulberry and banana plantations, which require reliable irrigation. Delays in accessing water infrastructure initially slowed plantation expansion and created uncertainty among farmers. Although additional CSR support was mobilised to widen ponds, irrigation vulnerability remained a contextual constraint. Initial Farmer Hesitation Toward Crop Transition Farmers were traditionally accustomed to cultivating seasonal crops like cotton and soybean. Transitioning to perennial horticulture required a mindset shift, as plantations involve higher upfront investment and delayed returns. Convincing farmers to shift from familiar cropping patterns required sustained mobilisation and demonstration. High Sensitivity to Crop Management Practices Banana and mulberry plantations require precise irrigation, spacing, and pest management. Any lapse in scientific practices could significantly affect yield. Ensuring consistent adherence to recommended practices across all beneficiaries was an ongoing monitoring challenge. Financial Risk Perception Among Small Farmers Even with cost-sharing being minimal, small and marginal farmers often operate with limited financial buffers. Fear of

	psychological ownership, leading to better maintenance of plantations. Importantly, farmers expressed willingness to continue purchasing saplings independently even after GVT's exit, demonstrating sustained engagement. Convergence with Government Schemes Linking mulberry farmers to government-supported silkworm shed schemes enabled value addition through silk extraction. This institutional convergence reduced dependency on the project and strengthened enterprise viability, making the income increase more sustainable.	potential crop loss or failure created hesitation, particularly in villages where farmers had experienced past agricultural losses.
Sustainability	Strong Economic Viability of the Model The 3–4 times increase in income created strong financial motivation to continue cultivation even after project support phased out. When an intervention becomes economically self-sustaining, external dependence naturally reduces. Improved Cost–Benefit Ratio The shift to horticulture improved profitability because output value increased while input costs became more structured and efficient through scientific practices. Farmers experienced better margins, which strengthened their confidence in continuing plantation independently. Cost-Sharing Mechanism Creating Ownership GVT charged a minimal contribution from farmers for saplings. This ensured that beneficiaries were financially invested in the activity rather than perceiving it as a free distribution. The cost-sharing approach-built accountability and emotional ownership. Importantly, farmers expressed willingness to purchase new saplings independently even after GVT	Climate Variability and Crop Sensitivity Perennial horticulture crops are vulnerable to extreme weather events such as unseasonal rainfall, drought spells, and heat stress. Climate shocks could significantly impact yield and income if climate-resilient practices are not continuously strengthened. Risk of Reduced Technical Support Post-Exit During the project period, continuous technical handholding ensured quality plantation management. After project exit, if extension services are not adequately institutionalised or locally available, farmers may face challenges in pest management, nutrient planning, and disease control.

	exited, demonstrating behavioural sustainability.	
Impact	Integration of Cultivation with Value Addition: In mulberry cases, linking cultivation with sericulture (silkworm rearing) significantly increased profitability. Instead of selling only primary produce, farmers engaged in downstream value addition, which multiplied income and strengthened enterprise orientation. Scientific Crop Planning and Soil Testing: Pre-plantation soil testing and crop suitability assessment ensured that plantations were technically viable. Scientific spacing, irrigation planning, and nutrient management improved productivity and reduced crop failure risks, directly contributing to higher yields and profits. Quality Assurance in Sapling Procurement: MoUs with verified nurseries ensured that farmers received healthy and disease-free planting material. Good-quality saplings laid the foundation for strong crop establishment and long-term productivity.	High Initial Investment Requirement: Activities such as sericulture required substantial one-time infrastructure investments (e.g., ₹2.2 lakh for silkworm sheds). Although returns were high, the upfront capital requirement limited participation among the poorest farmers and created entry barriers for scaling. Technical Complexity of Crop Management Unlike traditional crops, banana and mulberry require precise management — including irrigation scheduling, pest control, spacing, and nutrient application. Any deviation from recommended practices could significantly reduce yield. Ensuring consistent technical adherence across all beneficiaries required intensive supervision. Labour Intensity of Sericulture Sericulture requires continuous labour for feeding, cleaning, and cocoon management. While this generated employment, it also increased operational complexity and labour costs. Farmers needed effective labour management to maintain profitability. Infrastructure Gaps in Value Chain While production increased significantly, limited storage, grading, and processing infrastructure could restrict farmers' ability to maximise value, particularly during peak harvest seasons.

Recommendations

High Priority	Medium Priority	Low Priority
Facilitate Formation of Formal Farmer Collectives Encourage formation or strengthening of Farmer Producer Groups (FPGs) or Farmer Producer Companies (FPCs) to enable collective aggregation and better price negotiation, reduce dependency on intermediaries, improve access to institutional credit and input procurement at scale. Collectivisation will stabilise market linkages and enhance resilience to price fluctuations. Responsibility: (Implementing Agency)	Promote Climate-Resilient Agricultural Practices Introduce crop insurance awareness, mulching, integrated pest management (IPM), and soil health regeneration practices to reduce vulnerability to climate shocks. Responsibility: (Implementing Agency+ farmers)	Promote Crop Diversification Within Horticulture Encourage intercropping or complementary crops to diversify income streams and reduce monocropping risks. Responsibility: (Implementing Agency)
Institutionalise Local Technical Extension Support Build village-level para-extension workers or progressive farmer leaders who can provide first-line advisory services post-project exit. This will reduce dependence on external experts and ensure continuity of scientific farming practices. Responsibility: (Implementing Agency)	Strengthen Branding and Visibility at Community Level Continue maintaining field boards and signage to reinforce institutional presence and strengthen long-term recognition of the initiative. Responsibility: (Implementing Agency+ HDFC)	

CASE STUDY

Cultivating Prosperity: A Small Farmer's Transition to Mulberry and Sericulture

Ravindra, a small farmer, was earlier dependent solely on cotton cultivation for his livelihood. While cotton was a traditional crop in the region, it generated limited and uncertain income. His annual earnings ranged between **₹20,000–₹25,000 per acre**, which were highly dependent on rainfall and market price fluctuations.



The low and unstable returns from cotton made it difficult for Ravindra to ensure financial security for his household. With minimal alternative livelihood opportunities available within the village, the family remained economically vulnerable and dependent on a single seasonal crop.

Under the project, Ravindra was introduced to **mulberry cultivation linked with sericulture (silkworm rearing)** as a higher-value livelihood alternative. Through technical guidance and field support, he shifted one acre of land from cotton to mulberry plantation. To undertake sericulture at scale, Ravindra made a **one-time investment of ₹2,20,000** to construct a loose shed required for silkworm rearing, with the help of taking a loan from the bank, to which he was connect by GVT only.

From one acre of mulberry cultivation integrated with sericulture, Ravindra now earns a **net annual profit of approximately ₹2,80,000–₹3,00,000**. Compared to his earlier income of ₹20,000–₹25,000 per acre from cotton, this represents more than a **10-fold increase in profitability**.

The increased income has significantly improved Ravindra's household economic security. With higher and more stable earnings, he is now able to- plan household expenses with greater confidence, reduce financial vulnerability, reinvest in agricultural and productive assets. At the community level, the regular employment generated through sericulture has strengthened the local rural economy. The success of this model has also encouraged other farmers to explore mulberry cultivation and sericulture as viable alternatives to traditional crops.

ANNEXURE

Project Level Scoring

LEGEND:

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

OECD parameter	Indicator	Score
Relevance	Beneficiaries need alignment	4.7
	Local context alignment	4.5
	Quality of design	4.5
Overall Score		4.6
Coherence	Internal Coherence	4.5
	External coherence	4.5
Overall Score		4.5
Efficiency	Timeliness-	4.9
	Quality	4.6
	Operational efficiency	4.0
	Project Design	4.5
Overall Score		4.5
Effectiveness	Reach (target vs Achievement)	5.0
	Interim Result (Outputs & Short-term results)-	4.8
	Influencing factors (Enablers & Disablers)	4.5
	Differential results	4.5
	Adaptation over time-	4.0
Overall Score		4.6
Impact	Significance- (outcome)	3.3
	Transformational change-	4.0
	Unintended change-	3.5
Overall Score		3.6

Sustainability	Potential for continuity	4.8
	Sustainability in project design & strategy-	4.5
Overall Score		4.7
Branding	Visibility	4.0
Overall Score		4.3



PROJECT CODES AND THEIR IMPLEMENTATION PARTNERS

PROJECT CODES

- P0337
- P0360
- P0368
- P0385
- P0517
- P0518
- P0519
- P0709

IMPLEMENTATION PARTNER

Tata Education & Development Trusts-CInI
 BAIF- BISLD
 Tata Trusts- CInI
 Pride India
 Ambuja Cement Foundation
 Aga Khan Rural Support Programme
 Foundation for Ecological Security
 Global Vikas Trust

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