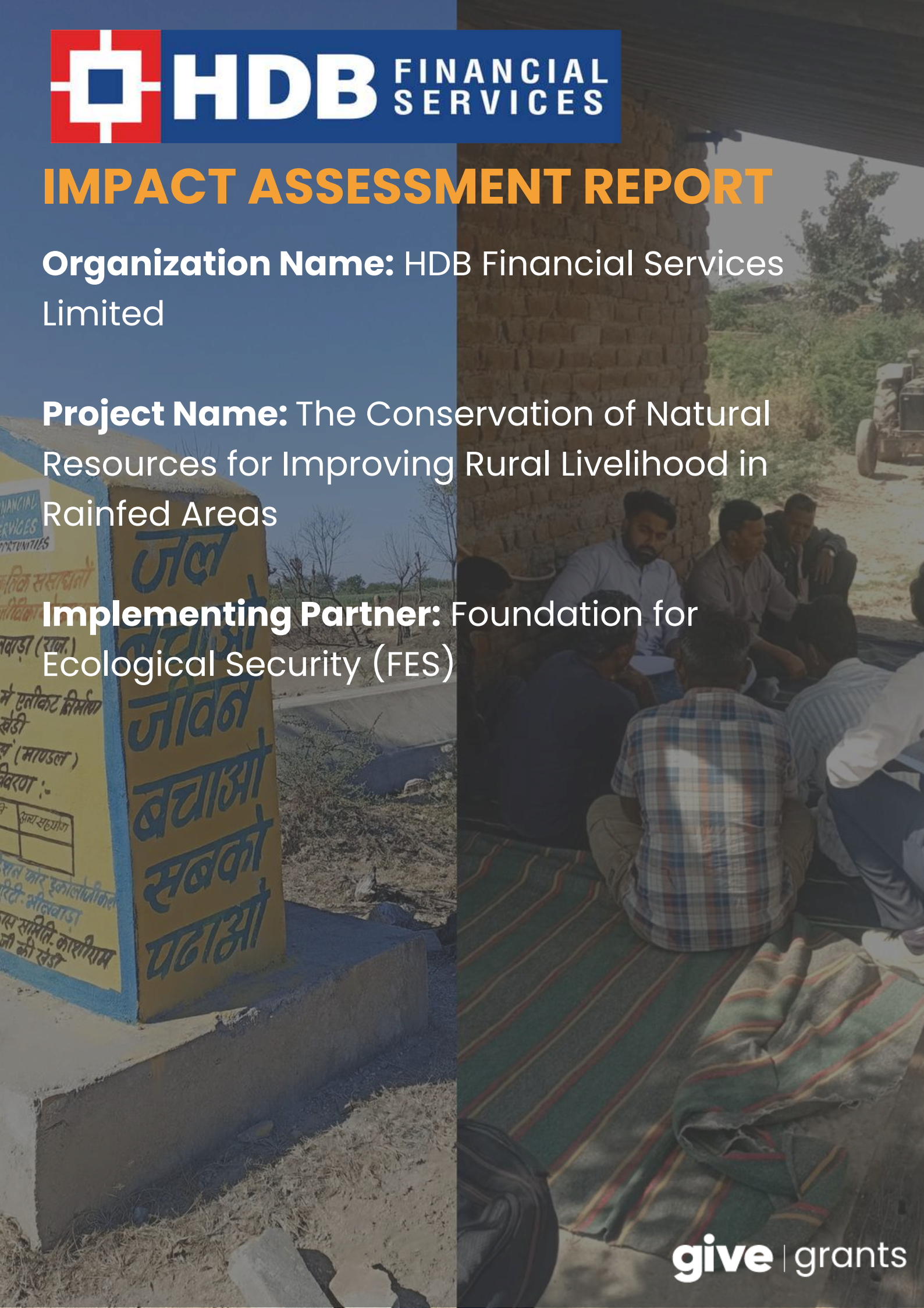
IMPACT ASSESSMENT REPORT

Organization Name: HDB Financial Services Limited

Project Name: The Conservation of Natural Resources for Improving Rural Livelihood in Rainfed Areas

Implementing Partner: Foundation for Ecological Security (FES)



give | grants

Table of Contents

1
Executive Summary

2
Introduction

3
Scope of Study

4
Findings and Analysis

5
SWOT Analysis

6
Recommendations

Executive Summary

Category	Project Details
Project title:	The Conservation of Natural Resources for Improving Rural Livelihood in Rainfed Areas
Project duration:	2021 - 2024
Major Stakeholders:	Village residents(farmers, women), Village Committee Members, ASHA/Anganwadi workers, SHG Women, Panchayat officials, NGO implementation team, NGO program team, and HDBFS CSR team.
Location:	Bhilwara, Rajasthan
Implementation Agency:	Foundation for Ecological Security (FES)
Assessment Agency:	Give Grants

The Conservation of Natural Resources for Improving Rural Livelihood in Rainfed Areas program, supported by HDB Financial Services Limited and implemented by Foundation for Ecological Security (FES), aimed to restore degraded natural resources, enhance water conservation, and improve rural livelihoods.

The program was implemented in 35 villages, impacting approximately 2,000 beneficiaries. As part of the impact assessment, data was gathered from 55 direct beneficiaries and key informant interviews (KIIs) were conducted with 5 village committee members, 8 SHG women, 2 Panchayat officials, 2 ASHA workers, 1 NGO program team member, 1 NGO implementation team member, and 1 HDBFS CSR representative. The intervention focused on semi-arid regions with recurring droughts, prioritizing water conservation and sustainable agricultural practices.

Methodology

Sample Size:

- **55 interviews conducted with direct beneficiaries (Village residents)**
- **20 Key informant interviews conducted with Village Committee Members, Panchayat officials, ASHA/Anganwadi workers, women from SHGs, NGO program team, NGO implementation team, and HDBFS CSR team.**

Fig 1: Gabion structure preventing soil erosion.

Fig 2: HDBFS branding on a Goat Flooring structure.

Fig 3: Contour farming in grazing field to preserve water.

Program Design

The Foundation for Ecological Security (FES) has played a pivotal role in addressing environmental challenges in beneficiary villages, with 100% of beneficiaries aware of its work in ecological conservation. Village meetings conducted by the NGO project team served as the primary source of awareness, ensuring comprehensive community engagement.

Before the intervention, beneficiaries faced significant issues, including poor soil quality and erosion (96%), water scarcity for household use (62%), and its impact on farming (51%). Additionally, depleting groundwater levels (18%), lack of knowledge on water management (13%), and low crop yields (11%) further underscored the need for intervention.

The project was widely acknowledged as relevant, with 74% finding it somewhat relevant and 20% considering it extremely relevant to their villages' needs. To enhance awareness, Information and Communication Technology (ICT) materials such as posters (84%) and pamphlets (14%) were distributed. Co-branded collaterals such as signboards (80%), posters and pamphlets (4% each), and exposure visits or community meetings (4%) were used to ensure widespread recognition and enhance HDBFS's visibility.

Program Delivery

The project demonstrated strong beneficiary participation across multiple interventions, effectively addressing water conservation and sustainable agricultural practices. Soil and moisture conservation saw the highest engagement (94%), followed by training programs on natural resource management (73%), re-vegetation efforts (58%), and exposure visits with skill enhancement workshops (80%). Additionally, livelihood support programs (53%) and the construction of water harvesting structures (33%) contributed to the project's holistic approach.

Beneficiaries acknowledged the usefulness of these activities, with 98% finding soil and moisture conservation highly beneficial. Other interventions, such as water harvesting structures, re-vegetation, and training programs, were deemed very useful by 100% of participants. The project introduced various water conservation systems, including gabion walls (20%), contour bunding (11%), and irrigation structures (7%), significantly impacting agricultural productivity and groundwater recharge.

A substantial 85% of beneficiaries experienced direct benefits, with 81% reporting increased agricultural productivity and 40% noting groundwater recharge. Changes in crop patterns (9%) and soil quality improvements (6%) were also observed. Overall, the beneficiary satisfaction was high, with 76% satisfied and 24% very satisfied. Frequent engagement with the project team (65% monthly or more) further reinforced program effectiveness.

Training sessions played a critical role in enhancing knowledge, with 53% of beneficiaries finding them extremely helpful. Additionally, 89% reported receiving significant material support for water conservation and agriculture, including resources on securing tenure over common resources, water credit, water budgeting for crop planning, efficient water use, catchment area treatment, and land development. Overall, awareness of HDBFS's contribution to the initiative was strong, with 94% of beneficiaries acknowledging its support.

Impact and Sustainability

The project has significantly improved water availability and agricultural sustainability in beneficiary villages. Since its implementation, 87% of beneficiaries have observed a substantial increase in water availability for farming and household use, while 13% noted some improvement. These advancements have mitigated water scarcity challenges that previously hindered agricultural productivity and daily life.

Beneficiaries have widely adopted sustainable agricultural and water conservation practices. The most common methods include the use of organic manure and pesticides (94%) and efficient water management techniques (94%). However, no beneficiaries reported implementing soil conservation measures, indicating a potential area for further intervention. Additionally, 11% have shifted to less water-intensive crops, 11% have adopted improved grazing practices, and 5% have introduced techniques like certified seed plantation, seed drilling, and line sowing. Importantly, all beneficiaries (100%) expressed confidence in continuing these practices post-project, reinforcing long-term sustainability.

Improvements in agricultural productivity have been notable, with 76% reporting an increase of 11%–25%, 13% observing a 1%–10% rise, and 11% experiencing a 26%–50% boost. These gains have had direct household benefits, with 98% of beneficiaries citing increased agricultural productivity as a key factor in raising household income. Additionally, 29% reported better water access, and 22% highlighted improved fodder availability for livestock.

Beyond individual benefits, the project has strengthened community resilience to climate change. All beneficiaries (100%) affirmed that the interventions enhanced water conservation, soil conditions, and sustainable agricultural practices, contributing to long-term environmental sustainability.

To sustain these impacts, beneficiaries identified key areas for additional support. Strengthening community institutions for resource management was the most widely recommended intervention (93%), followed by continued technical training and capacity building (71%). Financial assistance for sustainable farming was requested by 60%, and 47% highlighted the need for better access to agricultural inputs. Additionally, all beneficiaries (100%) recognized market linkages as crucial for economic sustainability.

Challenges in implementation were minimal, with 91% reporting no significant issues. However, 9% cited community mobilization as a challenge, suggesting the need for targeted engagement strategies in certain areas.

Overall, the project has demonstrated a strong and lasting impact on water availability, agricultural productivity, and community resilience. Beneficiaries not only recognize these improvements but also express a clear commitment to sustaining the practices beyond the project's duration, ensuring long-term sustainability and continued progress.

Introduction

The Conservation of Natural Resources for Improving Rural Livelihood in Rainfed Areas program, supported by HDB Financial Services Limited (HDBFS) and implemented by the Foundation for Ecological Security (FES), is being implemented in Bhilwara district, Rajasthan.

The region faces water scarcity, land degradation, and frequent droughts, impacting agricultural productivity and rural livelihoods. The program integrates sustainable water conservation and land management practices to improve agricultural productivity, strengthen climate stability, and promote long-term socio-economic stability.

The program's key objectives include:

- **Sustainable Agriculture & Livelihood Enhancement** – Adoption of organic manure, water-efficient irrigation, and pasture development to support livestock and farming communities.

- **Water Conservation & Groundwater Recharge** – Construction of Water Harvesting Structures (WHS), drainage line treatments, and pasture land development to improve water availability and reduce soil erosion.

- **Community Participation & Capacity Building** – Engagement of village committees, Panchayats, and Self-Help Groups (SHGs) to ensure local ownership, governance, and long-term sustainability of natural resource management.

- **Women's Empowerment & Economic Inclusion** – Encouraging women's participation in decision-making and income-generating activities to improve household financial stability and community development.

This impact assessment report evaluates the program's effectiveness in improving water security, agricultural sustainability, and economic development. It captures insights from beneficiaries, community institutions, and local governance structures, highlighting key successes, challenges, and recommendations for future expansion and long-term sustainability.

Beneficiary interactions and Key Information Interviews (KIIs) were conducted in Rajasthan. Key Informant Interviews (KIIs) were undertaken with the Village Committee Members, SHG Women, Panchayat Officials, ASHA Workers, Mr. Rajesh Tate (Program Manager) from NGO Program Team, Mr. Prince Vaseem (Block Team Coordinatior) from NGO Implementation Team, and Mr. Atul Chandra (Zonal Manager) from HDBFS CSR Team.

The program is in alignment with the following Sustainable Development Goals (SDGs) outlined in the United Nations Agenda 2030.

Target 1.5
By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.

Target 2.3
By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.

Target 6.6
By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.

Target 13.1
Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

The program also fulfills the provisions of item (iv) outlined in Schedule VII of the Companies Act, 2013.

Scope of study

Objectives

01 Evaluation of the processes employed and the quality of implementation of the project.

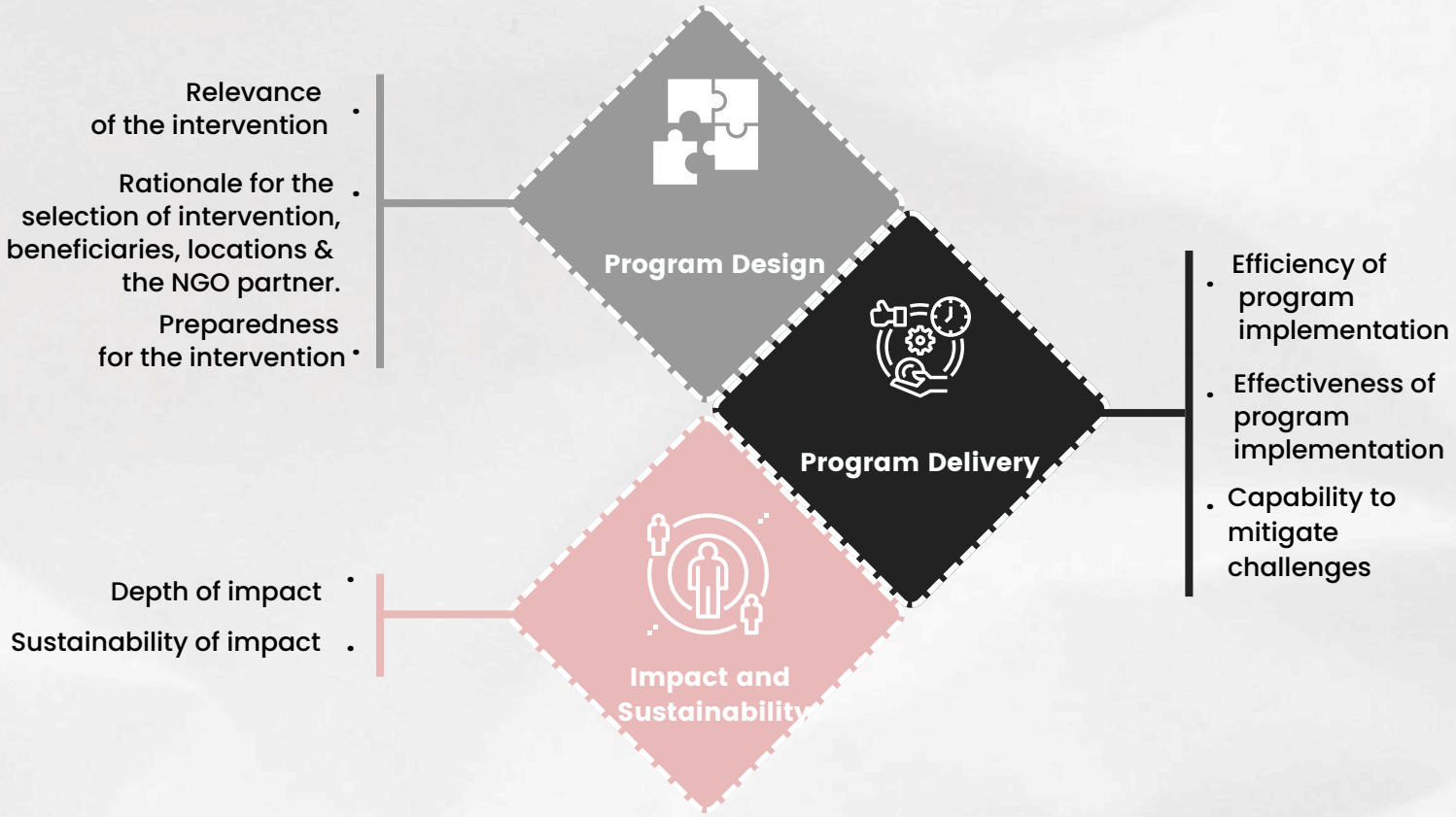
02 Documenting impact of the project on beneficiaries and other concerned stakeholders.

03 Assess the project on the goals, activities, outputs, and outcomes for achieving the overall impact.

04 Assess the project on parameters such as relevance, inclusivity, impact, and sustainability on the stakeholders of the programme.

Methodology

The three point assessment framework is used in the assessment is developed by Give Grants based on the OECD-DAC framework for impact assessment. It broadly investigates the following aspects:

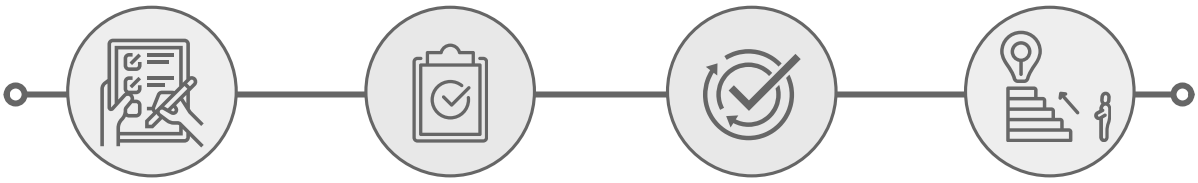


LIMITATIONS

Around 50% of the beneficiaries spoke Mewari, which created a language barrier. As a result, the local SPOC had to assist in facilitating communication.

Theory of Change

The Theory of Change Framework (ToC) for the given program is illustrated below:



Input | **Output** | **Outcome** | **Impact**

The specific actions or processes that a program undertakes to achieve its goals and objectives.	The direct and immediate results or products of the activities undertaken.	The changes or effects that occur as a result of the outputs and activities.	The ultimate and long-term effect or result that a program or intervention aims to achieve.
Input	**Output**	**Outcome**	**Impact**
• Construction of Water Harvesting Structures (WHS), drainage line treatments, pasture land development. • Capacity-building and training on water conservation, sustainable agriculture, and pasture management. • Community engagement through village committees, SHGs, and Panchayats. • Usage of tools such as CLART, GIS mapping, and common land assessments. • Regular monitoring through site visits, M&E calls, and financial tracking.	• Increased adoption of organic manure, water-efficient irrigation, and livestock management practices. • Strengthened local governance and resource management through Panchayat and SHG participation.	• Increased groundwater recharge, improved soil moisture retention, and reduced soil erosion. • Higher agricultural productivity, enabling farmers to cultivate multiple crops instead of one. • Economic empowerment of women and farmers through increased income opportunities. • Improved institutional capacity with stronger village committees and community-led initiatives.	• Long-term water security, ensuring sustainable agricultural practices and livelihood stability. • Improved climate stability, reducing vulnerability to droughts and environmental degradation. • Enhanced rural livelihoods, reducing seasonal migration and improving socio-economic conditions. • Sustainable ecosystem management, with long-term benefits for natural resource conservation.

Logical Framework Analysis

A logical framework model is created against the identified ToC to reflect the identifiable indicators, means of verification, and assumptions, as given below:

	Project Summary	Indicators	Means of Verification	Assumptions
Impact	The program aims to improve water security, enhance agricultural productivity, and strengthen rural livelihoods in semi-arid regions. By implementing sustainable water conservation practices, the initiative seeks to increase climate stability, reduce soil degradation, and ensure long-term socio-economic stability for farming communities.	- Improved water availability and groundwater recharge. - Increased agricultural sustainability and climate stability. - Reduction in seasonal migration due to better livelihood opportunities.	- Groundwater level monitoring reports. - Agricultural productivity data. - Socio-economic surveys on income and migration.	- Communities continue sustainable practices. - Climate conditions remain stable. - Government and Panchayats support conservation efforts.
Outcome	The program strengthens community-led water conservation efforts, enhances agricultural productivity, and promotes sustainable land-use practices. It fosters the adoption of efficient irrigation techniques, pasture management, and organic farming, while also improving women's participation in resource management and local governance.	- Increased groundwater recharge and soil fertility. - Higher agricultural productivity and diversified cropping patterns. - Strengthened SHGs and village committees for resource governance. - Greater participation of women in environmental conservation.	- Soil and water quality assessments. - Crop yield reports. - Village committee and SHG meeting records.	- Farmers adopt and maintain sustainable farming methods. - Community institutions actively manage resources. - Women's participation is socially accepted and encouraged.
Output	Key program interventions include the construction of Water Harvesting Structures (WHS), drainage line treatments, pasture land development, and capacity-building programs. Training sessions on water budgeting, sustainable agriculture, and livestock management are conducted to empower farmers and SHGs.	- WHS, pasture land development, and soil conservation measures completed. - Training programs delivered to farmers, SHGs, and village committees. - Adoption of water-efficient farming practices and organic manure use.	- Physical verification of project structures. - Training attendance records. - Surveys on farmer adoption of new techniques.	- Infrastructure is maintained beyond project completion. - Training leads to behavioral changes. - Farmers and village committees have access to necessary resources.
Input	The program is supported by financial and technical assistance from HDBFS and implemented by FES. It involves collaboration with Panchayats, SHGs, and village committees. Planning and execution are facilitated through GIS mapping, CLART assessments, and regular monitoring through field visits and stakeholder consultations.	- Financial and technical support allocated for water conservation and livelihood development. - Community engagement through SHGs and village committees.	- Project financial reports. - Stakeholder meeting records. - Monitoring and evaluation reports.	- Adequate funding and technical expertise remain available. - Community participation remains active. - No major externalities (policy changes, extreme weather events).

Sampling Strategy

75
Total sample covered

20
Key Informant Interviews

55
Beneficiaries Outreached

Key Informant Interviews

- Panchayat Officials: 2
- Village Committee Members: 5
- NGO Implementation Team: 1
- ASHA Workers: 2
- SHG Women: 8
- HDBFS CSR Team: 1
- NGO Program Team: 1

Sample Size Rationale

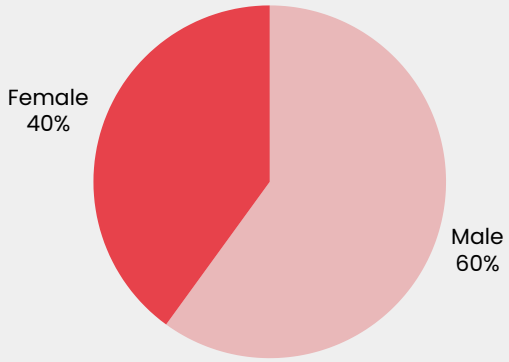
Purposive sampling

- The beneficiary cohort is representative of the direct interventions and includes individuals from varied socio-economic strata.
- Sample size representative of all stakeholders involved in the program.

Beneficiary Profiling

The beneficiaries of the project are residents of four villages: Kashi Ram Ji Ki Kheri, Narana, Balai Khera, and Jalra. The majority come from Kashi Ram Ji Ki Kheri and Narana, with both villages accounting for 34% of the total beneficiaries.

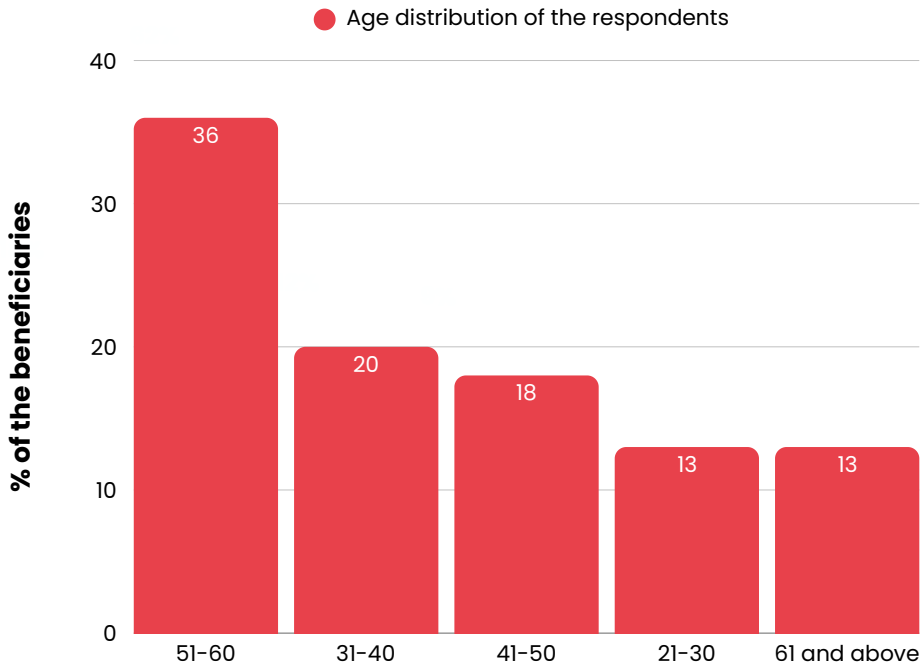
The group is predominantly male, representing 60% of the beneficiaries, while females account for 40%.



Gender distribution amongst the beneficiaries

Farming is the primary occupation for an overwhelming majority, with 94% engaged in agricultural activities, while only 5% percent rely on daily wage labor.

In terms of age distribution, the largest group beneficiaries were in the 51 to 60 age range, making up 36% of the beneficiaries. This is followed by those aged 31 to 40 at 20% of the beneficiaries, and 41 to 50 at 18% of the beneficiaries. A smaller proportion belong to the younger age group of 21 to 30, comprising 13% of the beneficiaries, while those aged 61 and above also make up 13% of the beneficiaries.



Findings & Analysis

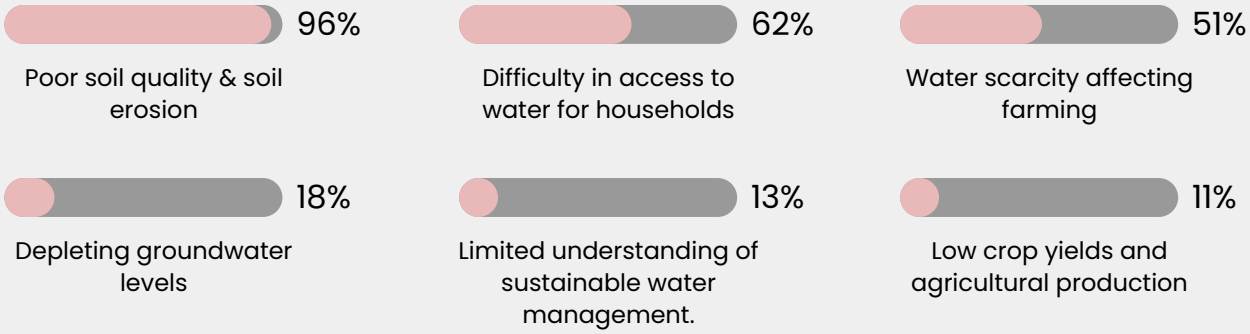
Program Design

The Foundation for Ecological Security (FES) has played a crucial role in addressing environmental challenges in the beneficiary villages. All beneficiaries, 100%, were aware of the organization and its work in ecological conservation. The primary source of awareness about the project was village meetings conducted by the NGO project team, which reached 100% of the beneficiaries. These meetings served as a crucial platform for information dissemination, community mobilization, and engagement, ensuring widespread awareness about the initiative.

100%

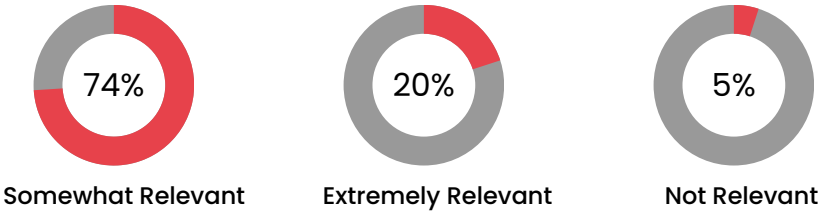
Beneficiaries reported village meetings conducted by FES project team as the primary source of awareness about the project

Before the project, beneficiaries faced multiple challenges related to water availability and land productivity. Among the most pressing issues, 96% reported poor soil quality and soil erosion, making it the most common challenge. Difficulty in accessing water for household needs was another major concern, affecting 62% of beneficiaries. Water scarcity directly impacted farming for 51%, while 18% highlighted depleting groundwater levels. Additionally, 13% lacked knowledge of sustainable water management, and 11% struggled with low crop yields and agricultural productivity.



includes multiple responses per beneficiary

The project was widely recognized as relevant in addressing these challenges. While 74% of beneficiaries found the initiative somewhat relevant, 20% considered it extremely relevant to their villages' needs. A small fraction, 5%, perceived it as not very relevant, but overall, the project was well-aligned with the beneficiaries' concerns and priorities.

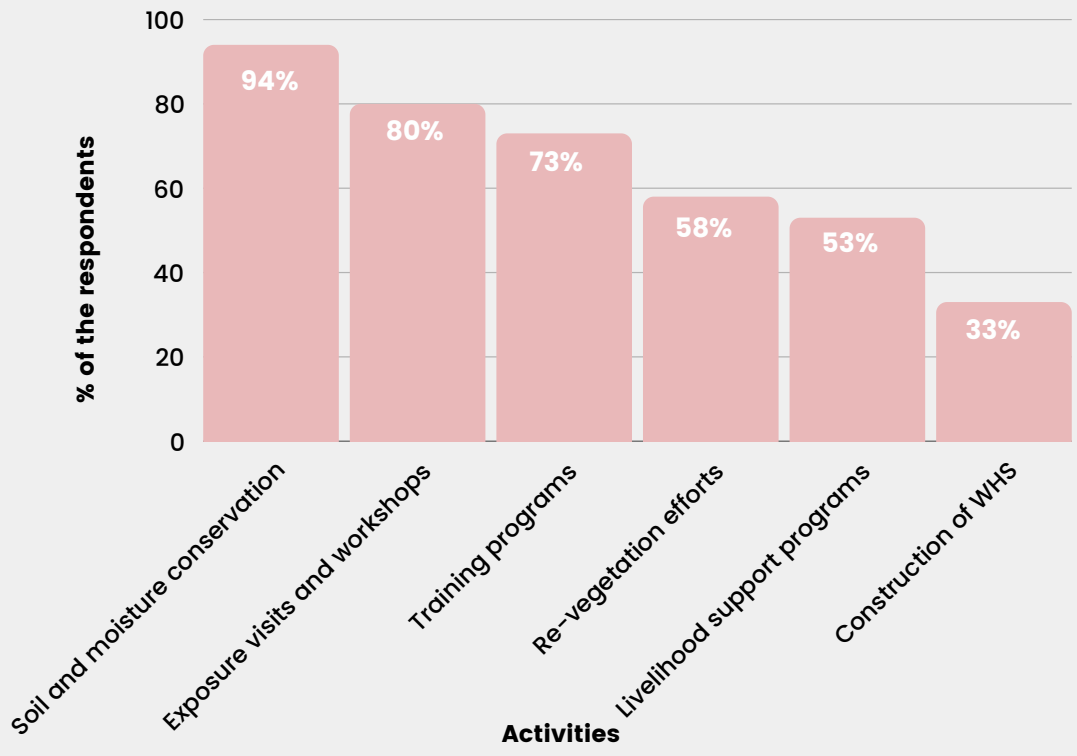


To support awareness and education, the project utilized various ICT materials. Posters were the most commonly distributed ICT materials, reaching 84% of beneficiaries, while pamphlets were received by 14%. These materials played a key role in knowledge dissemination and engagement within the community.

HDBFS's visibility was ensured through multiple channels, as beneficiaries reported seeing project branding in various forms. Signboards were the most prominent, recognized by 80%, while posters and pamphlets were identified by 4% each. Additionally, 14% were unsure or did not recall specific branding, and 4% cited posters received at exposure visits or community meetings as sources of visibility. Branding was reinforced through multiple mediums, ensuring broader outreach and recognition.

Program Delivery

The project delivery was marked by strong beneficiary participation across various activities, reinforcing its effectiveness in addressing water conservation and sustainable agricultural practices. Among key activities, soil and moisture conservation had the highest participation, with 94% of beneficiaries engaged in these efforts. Other significant activities included training programs on natural resource management, which involved 73% of beneficiaries, and re-vegetation efforts, with 58% participation. Exposure visits and skill enhancement workshops also saw high engagement, reaching 80% of beneficiaries. Additionally, livelihood support programs were accessed by 53%, while 33% took part in the construction of water harvesting structures.



includes multiple responses per beneficiary

The usefulness of these activities was widely acknowledged by beneficiaries. Soil and moisture conservation activities were considered very useful by 98% of participants, while 2% found them somewhat useful. Construction of water harvesting structures, re-vegetation efforts, training programs on natural resource management, livelihood support programs, and exposure visits were all deemed very useful by 100% of participants.

The project also introduced various water harvesting systems to enhance conservation efforts. The most commonly implemented structures included gabion walls, reported by 20% of beneficiaries, which were used for water conservation and erosion control. Similarly, water harvesting systems built on common land benefited 20% of beneficiaries, supporting agricultural activities. Contour bunding, a technique for soil and water conservation on slopes, was recognized by 11%, while anicut structures and common land irrigation systems were each acknowledged by 7% of beneficiaries. Additionally, electric motors were used by 13% for harvesting water from ponds and wells. Remaining 2% mentioned goat floor construction for livestock management.

Training sessions and support provided under the project played a key role in enhancing knowledge about water conservation and sustainable agriculture. More than half of the beneficiaries, 53%, found the training extremely helpful, while 47% considered it somewhat helpful. In terms of resource support, 89% of beneficiaries stated that the project provided significant materials and resources for both water conservation and agricultural productivity, Livelihood activities received relatively lower material support, with 49% finding it significant.

Beneficiaries' level of satisfaction with the training provided

A significant majority, 85% of beneficiaries, confirmed that they had benefited from the water harvesting structures implemented in their villages. These beneficiaries reported various improvements, with 81% experiencing increased agricultural productivity and 40% noting groundwater recharge. Changes in crop patterns were observed by 9%, while 6% reported improvements in soil quality. Additionally, 4% benefited from increased water availability for irrigation. Notably, the small 15% of beneficiaries who did not experience direct benefits were mainly from Narana village, where only pasture ground development was undertaken.

Overall, satisfaction with project activities was high, with 76% of beneficiaries reporting that they were satisfied, and 24% expressing that they were very satisfied. Interaction with the project team was also frequent, with 65% of beneficiaries engaging with the team regularly (monthly or more) and 34% interacting occasionally (a few times in the year).

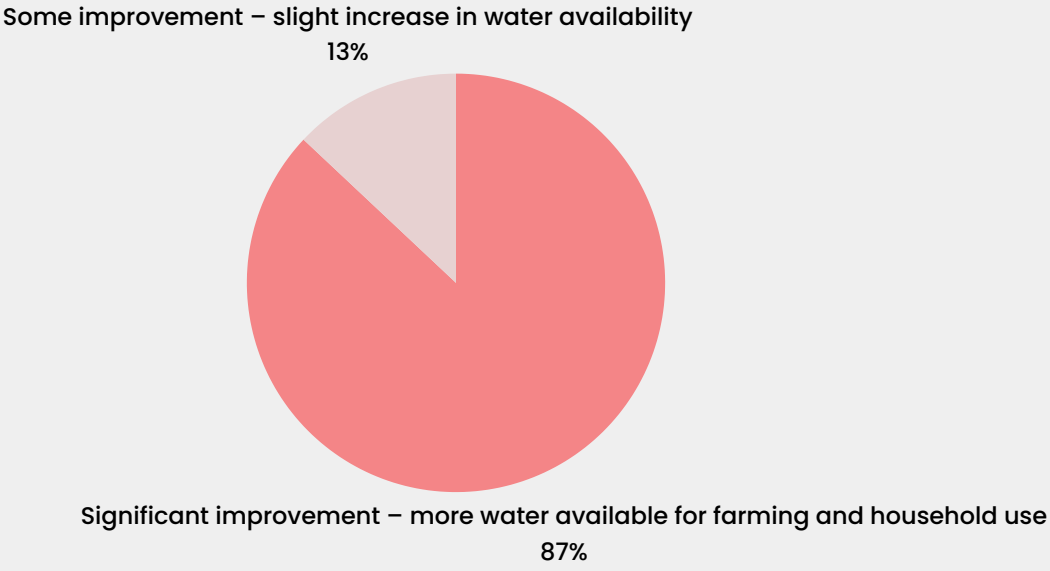
Beneficiaries' level of satisfaction with the project activities

Overall awareness about the program was high, with 94% of beneficiaries stating that they were aware of HDBFS's support for the initiative.

Beneficiaries recognized HDBFS's support for the initiative.

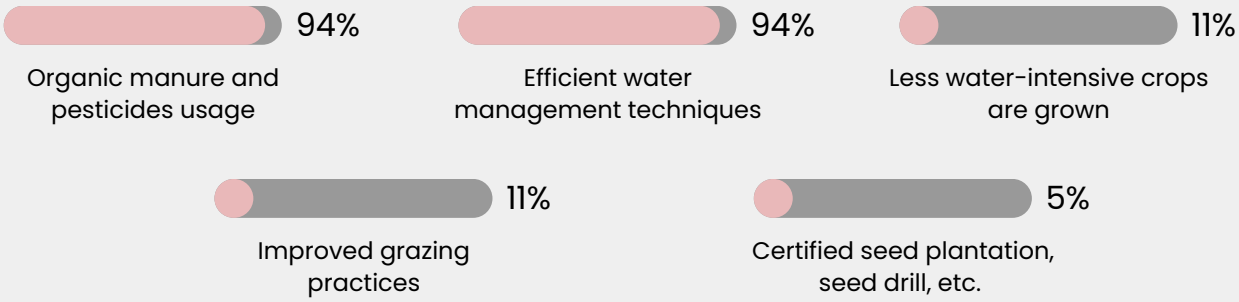
Impact and Sustainability

The project has led to significant improvements in water availability and agricultural sustainability in the beneficiary villages. Since its implementation, 87% of beneficiaries have observed a substantial increase in water availability for both farming and household use. An additional 13% have noted some improvement, highlighting the project's role in mitigating water scarcity challenges that previously affected agricultural productivity and daily life.



Changes noted in project activities since the project's inception

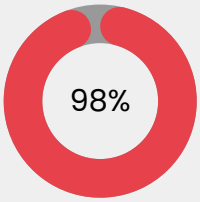
As a direct result of the project, beneficiaries have adopted new agricultural and water conservation practices. The most widely adopted methods include the use of organic manure and pesticides, with 94% of beneficiaries incorporating these sustainable practices into their farming. Similarly, 94% have adopted efficient water management techniques to optimize resource utilization. However, no beneficiaries reported implementing soil conservation measures, suggesting a potential measures for further intervention. Additionally, 11% of beneficiaries have started growing less water-intensive crops, while 11% have also adopted improved grazing practices for livestock. A small proportion, 5%, mentioned the adoption of other techniques such as certified seed plantation, seed drilling, and line sowing. Despite the varied approaches, all beneficiaries (100%) expressed confidence in continuing these practices beyond the project's duration. This indicates a strong foundation for long-term sustainability.



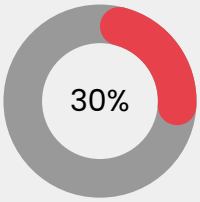
New Sustainable Practices Adopted

includes multiple responses per beneficiary

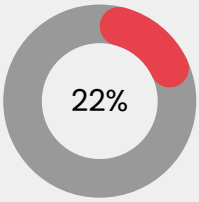
The project has also contributed to notable improvements in agricultural productivity. A majority of beneficiaries, 76%, reported an increase in productivity ranging from 11% to 25%. Another 13% observed a smaller increase of 1% to 10%, while 11% experienced a more significant boost in productivity, ranging between 26% and 50%. These improvements have translated into direct benefits for households, with 98% of beneficiaries citing increased agricultural productivity as a key factor in raising household income. Additionally, 29% reported better access to water for both farming and household needs, while 22% highlighted improved fodder availability for livestock.



Increased agricultural productivity leading to higher income



Better access to water for household and farming needs



Improved fodder availability for livestock

Impact of the Project on Daily Life and Well-Being of the Beneficiaries

includes multiple responses per beneficiary

Beyond individual benefits, the project has strengthened community development against climate change. All beneficiaries confirmed that the interventions strengthened village resilience through better water conservation, improved soil, and sustainable farming.

To ensure the continued impact of these efforts, beneficiaries identified several areas where additional support would be beneficial. The most widely recommended intervention was the strengthening of community institutions for resource management, with 93% of beneficiaries emphasizing its importance. Continued technical training and capacity building were also seen as essential, with 71% advocating for skill building and knowledge sharing on sustainable practices. Financial assistance for sustainable farming practices was requested by 60%, while 47% highlighted the need for better access to agricultural inputs. Market linkages for selling farm produce were recognized as a crucial factor for economic sustainability, with 100% of beneficiaries expressing the need for support in this area.

Challenges in program implementation were minimal. A vast majority, 91%, reported no significant challenges, indicating smooth execution and strong community acceptance. However, 9% cited community mobilization as a challenge, suggesting that while engagement was generally high, there were pockets where additional efforts may have been required to encourage participation.

100%

Beneficiaries would endorse the project to other villages with similar challenges.

94%

Beneficiaries feel the project has helped build climate resilience in the village.

Overall, the project has demonstrated strong and lasting impacts on water availability, agricultural productivity, and community growth. Beneficiaries not only recognize the improvements brought about by the interventions but also express a clear commitment to sustaining these practices beyond the project's duration.

Insights Gained from the Key Informant Interviews

Village Committee Members

Village committee members reported being actively involved in the planning and execution of the project, working closely with FES to discuss water conservation strategies, well recharge plans, and the identification of suitable sites for Water Harvesting Structures (WHS). They said that they played a key role in identifying common lands for intervention, while FES's technical team assessed the feasibility of these sites.

According to them, their involvement extended beyond planning, as they were responsible for informing villagers about the benefits of the program, gaining their confidence, and ensuring collective decision-making on land use. They stated that the project effectively addressed the village's needs, improving water storage, recharging wells, and increasing overall water availability. Some members highlighted that rainwater, which was previously lost, is now being retained, leading to higher groundwater levels. Others mentioned a shift in crop patterns, with farmers now cultivating mustard and wheat alongside gram (chana), which was previously the only viable crop due to limited water resources.

The committee members confirmed that the Gram Panchayat and SHGs were consulted during the planning phase, and official approvals, including a No Objection Certificate (NOC), were obtained. They emphasized that financial transparency was maintained through bank transactions managed by the Village Committee or Charagah Vikas Samiti, with payments issued via cheque to ensure accountability. They also noted that ICT materials, such as pamphlets and banners, were provided to help villagers understand the interventions. In terms of branding, members observed HDBFS's visibility through signboards installed at various infrastructure sites, reinforcing awareness of the project's support. Additionally, they stated that they regularly monitored the project's progress through monthly meetings, site visits, and discussions with villagers, ensuring that the interventions were effectively implemented. They described the coordination between the village committee, FES, and community members as highly effective, with structured meetings and transparent financial processes contributing to the project's smooth execution.

Village committee members reported that monitoring project activities, fund utilization, and beneficiary engagement was largely smooth, though some initial challenges were encountered in gathering villagers for meetings and ensuring a common consensus. To address this, regular meetings were conducted to encourage participation and alignment on project decisions. They also noted that helping villagers understand the program's benefits required additional efforts, which were tackled by engaging literate household members to communicate the project's advantages. Despite these challenges, they confirmed that there were no gaps in training, resource allocation, or technical support, as implementation was timely and well-structured. Since the introduction of Water Harvesting Structures (WHS), they observed significant improvements, including increased groundwater levels, improved soil fertility, and higher agricultural productivity, which have also translated into economic benefits for the community.

They emphasized that WHS has provided a long-term solution for water retention and irrigation, ensuring sustainability beyond the project's duration. The Charagah Vikas Samiti continues to oversee monitoring efforts, with regular reviews in place, and villagers now feel empowered to advocate for additional support, such as securing funds from the Panchayat for further water harvesting structures.

Looking ahead, they have identified four new locations for WHS installation and recommended fencing grazing fields and increasing plantation efforts to enhance pasture availability for livestock.

Overall, they expressed satisfaction with the program's impact and stressed the importance of scaling up interventions to maximize long-term benefits for farmers and the wider community.

SHG Women

SHG women reported that their primary role in the program involved working as daily wage laborers in village construction projects, particularly in water conservation interventions. Some also participated in exposure visits for livelihood training, such as pickle and papad making. They found water conservation to be the most beneficial aspect of the program, as it significantly increased water availability and improved agricultural productivity. Additionally, livelihood training empowered them to become self-reliant by equipping them with skills to generate income. The training and awareness programs were well-aligned with their needs, offering employment opportunities and enhancing their financial stability.

However, while pamphlets were provided as part of the ICT materials, many women noted that they were unable to read them. Branding visibility of HDBFS was not widely recognized among the women, with most being unaware of it. They stated that all planned activities, including water conservation and livelihood interventions, were executed as expected. Training on water budgeting and sustainable agriculture proved useful, helping them apply water conservation techniques, such as using wastewater for irrigation in kitchen gardens.

They also found the resources and support provided by FES highly accessible, as the organization coordinated with the Panchayat to ensure their participation. No conflicts or disputes arose regarding resource governance, land use, or water access during the project's implementation.

The women noted that the program led to increased income and employment opportunities, with many earning ₹300 per day from construction work. Agricultural productivity improved, as groundwater levels increased and soil fertility enhanced, allowing for better irrigation. They mentioned that prior to the project, only one crop, maize, was grown each year. However, due to improved water availability, they are now able to grow two crops, such as wheat and mustard. The initiative also strengthened governance and decision-making processes within SHGs, enabling women to play a more active role in village institutions. Additionally, the project encouraged the adoption of sustainable practices, such as water-efficient farming and organic manure use, contributing to long-term agricultural growth. They emphasized that the program was highly inclusive for women, providing direct financial benefits through wages and training opportunities. While they did not identify major challenges, some suggested that additional employment opportunities should be created for women. They also recommended expanding water harvesting structures to further support both conservation efforts and livelihood generation. Overall, they expressed satisfaction with the program's impact and highlighted the need for continued interventions to sustain and expand its benefits.

Panchayat Officials

Panchayat officials reported that their role in the program's design and planning involved providing FES with crucial land details, demographic information, and records of previous Panchayat-led work in the village. They also facilitated the No Objection Certificate (NOC) process and assisted in mobilizing beneficiaries. Additionally, they coordinated labor participation through SHG groups and other villagers, oversaw site selection, and monitored progress. Key environmental and livelihood challenges that led to the program's adoption included limited greenery for cattle fodder, water scarcity, and severe soil erosion.

Officials stated that water conservation interventions, particularly Water Harvesting Structures (WHS), were the most effective in addressing water depletion and land degradation. One Panchayat member reported receiving digital literacy training in Hyderabad, while the other did not attend any training sessions. They highlighted that farming was previously limited to one season due to water shortages, but with the intervention, farmers can now cultivate multiple crops.

Community consultations were conducted to align the program with local governance structures, ensuring the project met village needs. Technical guidance and training were provided, including Mate training to improve MGNREGA labor supervision and an MGNREGA action plan to enhance implementation. Grass seeding and plantation efforts were also supported. ICT materials, mainly pamphlets, were distributed to raise awareness, and HDBFS branding was observed on signboards and pamphlets. Officials stated that FES implemented the program as planned, with high-quality WHS construction. While one challenge arose regarding encroachment on government land, it was addressed with administrative support.

Equitable access to program benefits was ensured through village committee meetings and inclusive community consultations. Monitoring mechanisms included site visits and monthly progress meetings with FES. Women and marginalized groups were engaged through MGNREGA-based employment opportunities.

Officials observed significant improvements in natural resource management, including enhanced water sources, better soil retention, and increased tree cover. They reported that Loose Boulder Check Dam (LBCD), Check Dams, Anicuts, and Gabion structures contributed to these positive changes by improving soil stability and water retention. Agricultural productivity has also increased, with farmers now able to cultivate wheat alongside maize due to improved water availability. Expanded grass cover has further supported livestock by providing additional fodder. Community participation and local governance have strengthened as a result of the program, with one official mentioning that exposure visits to other project villages helped mobilize participation.

They suggested that the program could be expanded by constructing additional WHS in surrounding villages and increasing awareness initiatives to maximize its benefits. Overall, they expressed satisfaction with the program's impact and emphasized the importance of scaling water conservation efforts for long-term sustainability.

ASHA Workers

ASHA workers reported that their role in the program involved engaging with village women, raising awareness about the initiative, and informing them about employment opportunities created through its implementation. They also played an active role in motivating villagers to participate in plantation activities, organizing community meetings to promote conservation efforts, and educating community members on preventing water wastage. While one ASHA worker was directly involved in identifying areas requiring water conservation and facilitating pond construction, the other was not part of this process.

To encourage community participation, they integrated program discussions into Village Health, Nutrition, and Sanitation Committee meetings and conducted awareness sessions on women's health and water conservation. They noted that Gram Sabha meetings were used to integrate local governance structures into the program, where proposals were discussed, and permissions were secured. However, they did not have access to decision-support tools such as CLART.

No ICT materials were provided as part of the program, and while one worker observed HDBFS branding on pamphlets that helped raise awareness, the other did not notice any branding. Their involvement in program activities, including community mobilization and awareness campaigns, occurred once or twice a month. One ASHA worker received no direct support from FES, while the other was occasionally accompanied by the FES ground team during community meetings. They stated that program resources were managed by the Village Level Committee and Charagah Vikas Samiti, which received funds to implement interventions such as grass seeding, seed sowing, plantation, goat flooring, LBCD, and Gabion structures, while also monitoring these activities.

They highlighted that the construction of Water Harvesting Structures (WHS) has improved water availability for irrigation, leading to increased agricultural productivity.

Additionally, they observed that groundwater levels have risen, soil erosion has been reduced through LBCD and Gabion structures, and overall agricultural output has increased.

The program provided employment opportunities for women, allowing them to earn ₹300 per day as laborers, thereby enhancing their livelihoods. Small farmers also benefited, experiencing increased incomes due to improved irrigation and farming conditions. Women's participation in decision-making related to resource management and governance has improved, as they are now active members of the Charagah Vikas Samiti. Key long-term benefits of the program include increased agricultural production, improved well recharge, and expanded plantation through grass seeding, which they believe should be replicated in other villages for greater sustainability.

No conflicts related to land use, water access, or resource management were reported. They emphasized that ASHA and Anganwadi workers, along with the local administration, could play a crucial role in ensuring the long-term success of the initiative by continuing to raise awareness, encouraging women's participation, and promoting groundwater recharge and plantation activities for sustained environmental and economic benefits.

NGO Program Team

The NGO program team member reported that the program aimed to restore and rejuvenate unattended natural resources, improve ecological health, and develop demonstrative models for policy-making in water conservation and common land restoration. Additionally, the program sought to reduce migration by strengthening local livelihoods. To align interventions with ecological restoration and community needs, Water Harvesting Structures (WHS) were constructed to conserve water, reduce soil erosion, and retain moisture.

Drainage line treatments were implemented to recharge groundwater, while pasture land development efforts increased fodder availability and supported livestock. The selection of project areas and target communities was based on the semi-arid nature of the region, recurring droughts, degraded land, and limited water sources. Homogeneous and mixed communities were prioritized. The Composite Landscape Assessment and Restoration Tool (CLART) was used to categorize land based on surface storage, recharge potential, and vegetation possibilities, aiding in intervention planning. Integration with local governance structures was achieved through coordination with Panchayats and SHGs, with village committees formed to oversee decision-making. ICT materials, such as water conservation pamphlets, were distributed, and HDBFS branding was visible through wall paintings and signboards. No challenges were reported in ensuring branding visibility, though showcasing successful interventions was suggested as a way to further enhance communication. The program covered 35 villages, benefiting 70-80% of farmers, with village selection based on land status, common land availability, and community composition. The interventions remained consistent across all areas. Resource governance conflicts were addressed through Panchayat-led community institutions, and capacity-building efforts included community meetings, awareness sessions on village development, and exposure visits to project sites.

The team member observed tangible improvements in agricultural productivity and livelihoods, with reduced livestock mortality leading to increased savings and higher agricultural output. To ensure long-term sustainability, responsibility for maintaining interventions was handed over to the community. The most significant long-term benefits included improved livestock support, increased fodder production, and higher incomes for beneficiaries. The program model was considered effective, as it directly addressed common land management to benefit local livelihoods. The key indicators for measuring long-term impact included the behavior of community institutions, particularly village committees, in decision-making and asset management, as well as their relationship with the Panchayat. To sustain the program's impact if HDBFS support were to end, ongoing engagement with villagers was planned, along with efforts to strengthen their negotiating power to

secure Panchayat funding for expanding conservation efforts.

NGO Implementation Team

The NGO implementation team member reported that their role in the program involved technical designing, estimation, monitoring, team management, and financial utilization. Community participation was ensured through monthly village-level meetings with committee members. Planning and execution of interventions were guided by tools such as CLART, which identifies recharge and discharge zones, Common Land Mopping (CLM), and Geographic Information System (GIS) Google Earth to analyze catchment areas. They received technical and quarterly internal training, which helped in fulfilling their responsibilities.

The program team supported implementation through monitoring and financial assistance, while the local administration facilitated processes such as obtaining No Objection Certificates (NOCs) and removing encroachments from common lands. Key indicators monitored for assessing program effectiveness included the quality and sustainability of structures, water budgeting, fodder security for 40% of farmers, local cadre capacity building, and the establishment of 35 village committees across two blocks. ICT materials, primarily pamphlets on water conservation benefits, were distributed to Panchayats for further dissemination within the community. HDBFS branding was observed on signboards at WHS sites, though the team suggested additional branding through wall paintings and pictorial representations to enhance visibility. Resistance from the community was initially encountered, but this was addressed through community meetings and exposure visits to showcase successful interventions in other areas. While drought conditions impacted the program's outcomes, implementation was not affected. No conflicts related to resource use were reported. The program covered 35 villages in Mandal, with 40% of farmers adopting sustainable practices introduced through the interventions. The team member suggested adopting a landscape approach, focusing on neighboring villages instead of scattered locations, to improve program visibility and create a more cohesive impact.

While FES provided sufficient internal training, they recommended extending the program duration from three to five years. The first year, they noted, should focus on building trust and sensitizing the community before full-scale implementation begins. Overall, the team member emphasized that the program structure was effective but could benefit from strategic adjustments to maximize its long-term impact and sustainability.

HDBFS CSR Team

The HDBFS CSR team member reported that the organization's motivation to support the Conservation of Natural Resources for Improving Rural Livelihood in Rainfed Areas program stemmed from its compliance requirements for sustainability initiatives and alignment with its CSR policy. The program fits within HDBFS's thematic focus on natural resource management, aiming to uplift marginalized communities through social and economic development. Specific targets were set under the agreement, with a primary focus on supporting farmers in water-scarce geographies. Budget allocation was determined based on region-specific criteria and the program's alignment with SDG goals. While HDBFS did not provide ICT materials directly, it approved those developed by FES. Branding efforts were incorporated across various program activities to ensure visibility. Monitoring mechanisms included Logical Framework Approach (LFA)-based tracking, quarterly field visits, and monthly M&E calls with FES. Fund utilization was tracked through utilization certificates, salary slips, construction bills, purchase orders, and vendor invoices to ensure transparency. Implementation challenges included delays due to COVID-19 and extreme weather conditions, which impacted agricultural productivity. To address these, HDBFS extended the project timeline and encouraged online community engagement.

The program impacted around 2,000 beneficiaries in 10 villages, enhancing women's participation in conservation. Sustainable interventions and awareness efforts led to lasting changes, though COVID-19 and political challenges affected timelines. The team recommended real-time data tracking and an M&E platform for better decision-making.

SWOT Analysis

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STRENGTHS

- Strong community engagement through village committees, SHGs, and Panchayats.
- Effective water conservation activities (WHS, drainage line treatment, pasture development).
- High adoption of sustainable practices among farmers (40% using organic manure and water-efficient farming).
- Positive impact on livelihoods through employment generation (₹300/day for women laborers).
- Well-structured implementation with regular monitoring and technical support.

W

WEAKNESSES

- Limited awareness of HDBFS branding among some stakeholders such as the SHG Women.
- Short program duration (3 years), limiting long-term sustainability efforts.

O

OPPORTUNITIES

- Scaling up water conservation efforts by expanding WHS and pasture development.
- Strengthening communication strategies (pictorial materials, community demonstrations) can create an opportunity to enhance understanding and engagement, making the program more accessible and impactful for local communities.

T

THREATS

- Climate variability (drought cycles every three years) affecting long-term outcomes.

Recommendations

Expand Water Conservation Efforts

To enhance water availability and agricultural productivity, additional Water Harvesting Structures (WHS), such as gabion walls and anicuts, should be constructed in high-need areas. Villagers recommend expanding these interventions beyond current locations to benefit more farmers. Pond deepening and renovation should also be prioritized to improve irrigation capacity and long-term water storage.

Strengthen Community Ownership and Environmental Sustainability

Structured follow-up training for village committees and SHGs will help sustain conservation efforts beyond the program's duration. Increasing revegetation initiatives and protecting charagah (grazing lands) will further promote environmental sustainability. Additionally, the construction of goat floors is recommended to support livestock management and maintain ecological balance.

Extend Program Duration and Improve Implementation Strategy

The program duration should be extended from three to five years, with the first year dedicated to trust-building and community sensitization. This will allow more time for the completion of interventions, ensuring lasting impact. A landscape approach should also be adopted, focusing on implementing interventions in geographically connected villages to maximize visibility and efficiency. Furthermore, Panchayat-led funding mobilization should be strengthened by training community institutions to secure local government funds for future conservation efforts.

Annexure

Image: Site visits, Beneficiary survey & KII