

Cluster 2: Varanasi

HRDP in the Varanasi cluster was implemented by the NGO Sahbhagi Shikshan Kendra. The figure below highlights the intervention coverage and the sample selection for the evaluation¹.

¹ As per the information shared by the NGO partner, total beneficiaries in this cluster were more than 14,000 and included farmers, women, youth, and students. However, in the above infographic, we have excluded student beneficiaries from the total beneficiaries as students were not part of our evaluation.

Sahbhagi Shikshan Kendra

HRDP Intervention

1 District: Varanasi

3 Blocks:

Cholapur, Harhua, and Pindra

20 Villages

Cholapur: Nagepur, Chhittampur, Cholapur, Munari, Garasara, Jagadeeshpur, Raunakhurd, Tari, and Raunakala

Harhua: Gosaipur Mohav, Soyepur, Tewar, Rajapur, Ganeshpur, Dasepur, Kohasi, Amrakhairachak, and Susuwahi

Pindra: Pashchimpur and Indrakhapur

6,800+

Beneficiaries

Farmers: 1,050

Women: 4,200

Youth: 1,641

Evaluation

1 District: Varanasi

2 Blocks:

Cholapur and Harhua

5 Villages

Cholapur: Nagepur and Raunakala

Harhua: Amrakhairachak, Ganeshpur, and Rajapur

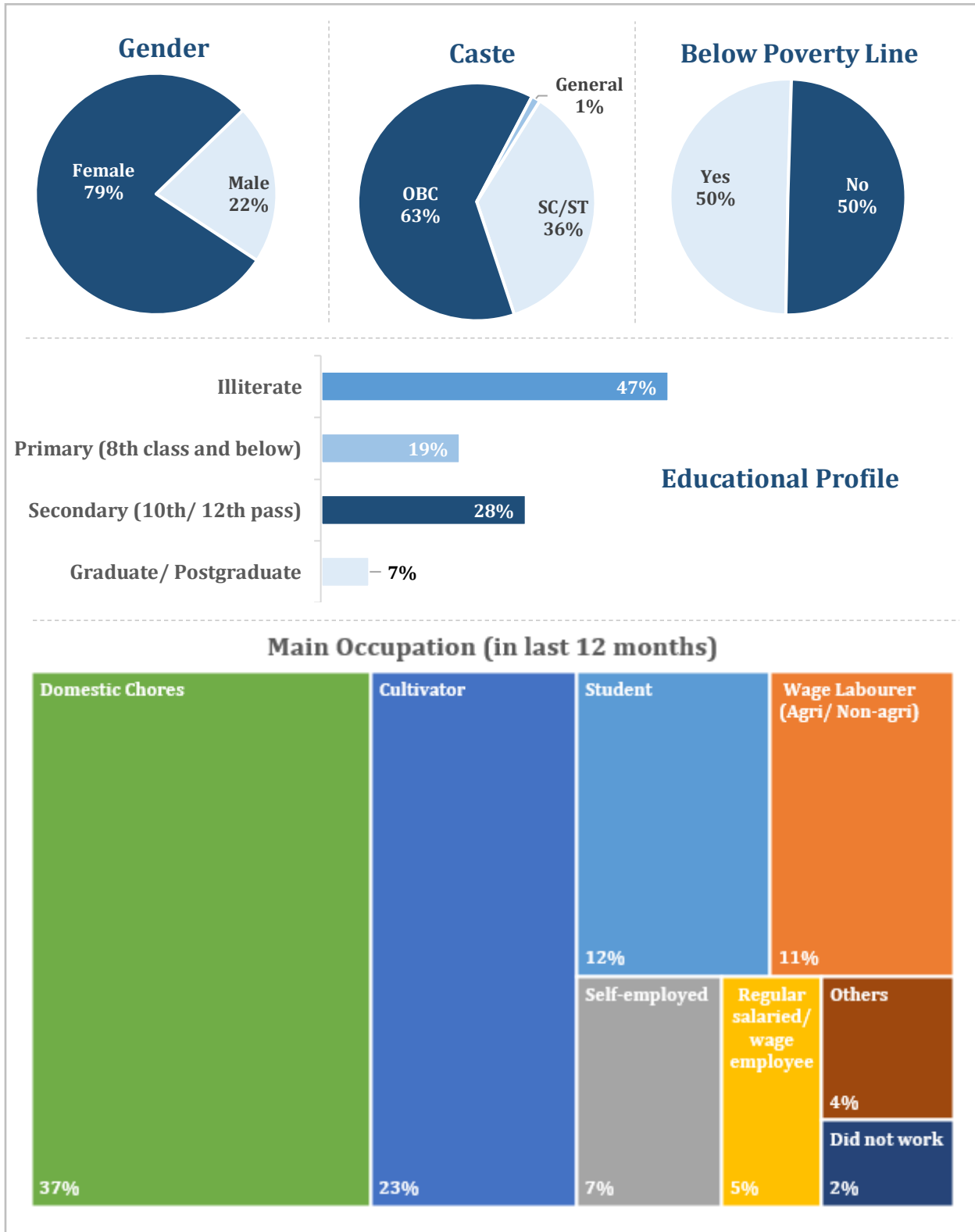
516 Beneficiaries

Farmers: 72 (14%)

Women: 331 (64%)

Youth: 113 (22%)

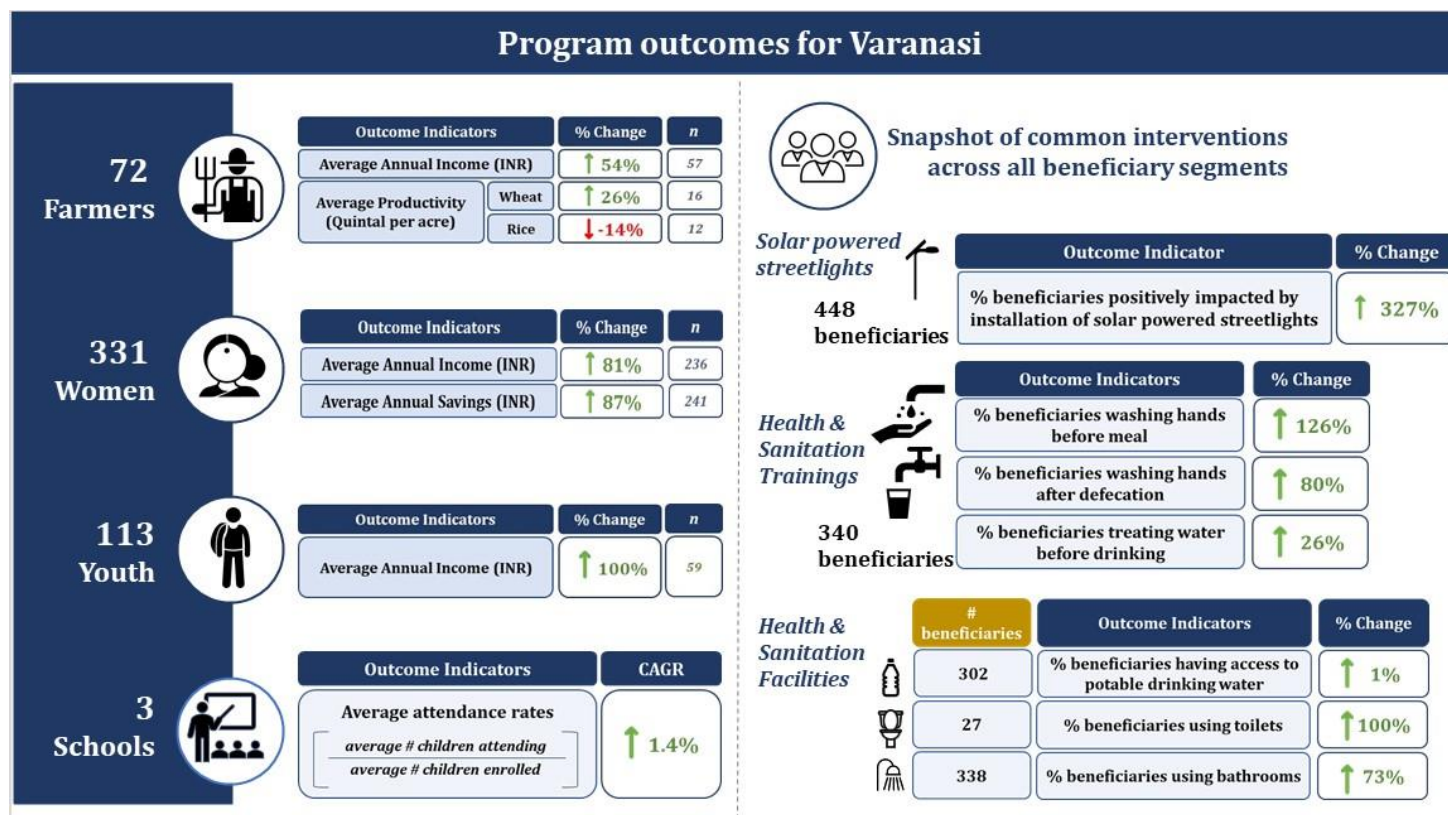
Socio-demographic Profile



Key Cluster Findings

Key Program Outcomes

The figure below provides an overview of the key outcomes of the intervention in the cluster across beneficiary segments.²³



² The % change across all indicators/ beneficiary segments is calculated by comparing the % change of indicators before the program was implemented to the last 12 months (i.e. April 2019 to March 2020); except for the school attendance indicator – this was the 3-year CAGR from 2016 to 2019.

- While the schools evaluated in the cluster were 5, only 3 schools provided data on the attendance and enrolment.
- The perception of beneficiaries around safety and security in their village was extremely low before the start of the HRDP. Hence, the percentage change in the proportion of beneficiaries that found solar streetlight beneficial was extremely high.

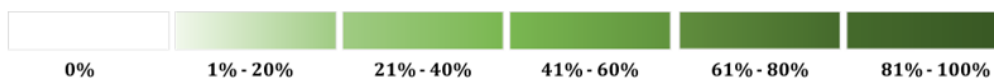
³ *n* represents the denominator for a particular indicator. *n* might not be equal to the total sampled beneficiaries in that cluster as some samples were dropped during data cleaning (outliers were dropped or data was not reported for pre and post intervention) and all sampled respondents didn't answer questions related to sub-interventions as a qualifier was added at the beginning of each sub-intervention section of the beneficiary survey tool.

Key Activities/ Interventions in the Cluster

The following tables summarize the domain-wise activities/ interventions undertaken with each beneficiary segment for this cluster.

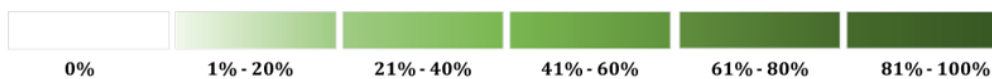
Beneficiary Category	# of respondents	Domain	Activity Type	Activities	% of beneficiaries covered in the cluster		
Farmers	72	Natural Resource Management	Trainings	Irrigation	81% - 100%		
				Organic farming	61% - 80%		
		Skill development and livelihood	Trainings and support	Vermi compost	81% - 100%		
				Kitchen gardening	61% - 80%		
				Dairy farming	41% - 60%		
				SRI cultivation	21% - 40%		
Others	Others	Mushroom cultivation	61% - 80%				
		Flower cultivation	41% - 60%				
SHG members	331	Skill development and livelihood	Trainings and support	Trellis method for vegetable	81% - 100%		
				Community seed bank	61% - 80%		
				Grain storage	41% - 60%		
				Cleaning and grading of farm produce	21% - 40%		
				Cart	1% - 20%		
				Start-up grant	1% - 20%		
				Others	Others	Goat management	81% - 100%
						Pashu Sakhi	61% - 80%
		Others	Others	Honey-bee keeping	41% - 60%		
				Stitching and sewing	21% - 40%		
Others	Others	Beautician/ soft toy/ candles	1% - 20%				
		Tent business	1% - 20%				
Others	Others	Mushroom cultivation	61% - 80%				
		Self-defense	41% - 60%				
Others	Others	Others	Masala and wheat grinding	1% - 20%			
			Start-up grant	1% - 20%			
			Seed bank-women	1% - 20%			

Legend



Beneficiary Category	# of respondents	Domain	Activity Type	Activities	% of beneficiaries covered in the cluster
Youth	113	Skill development and livelihood	Trainings and support	Computer application	1% - 20%
				Electrical and motor winding	1% - 20%
				Mobile repairing	1% - 20%
				Food processing	1% - 20%
				Training on carpentry and soft skills	1% - 20%
				Training on tailoring and cutting	1% - 20%
				Training on beautician	1% - 20%
				Training on plumbing	1% - 20%
				Training on financial literacy	1% - 20%
				Training on entrepreneurship skills	1% - 20%
Schools	5 schools	Education	Infrastructure development	Smart class with LED screen and projector	1% - 20%
				E-learning module	1% - 20%
				Library	1% - 20%
				Laboratory	1% - 20%
				Computer lab	1% - 20%
				Lights in library and classroom	21% - 40%
				Furniture in classroom	21% - 40%
				Providing sports materials	21% - 40%
				Construction of mid-day meal shade	21% - 40%
				Construction of rainwater harvesting	21% - 40%
				Wall painting	21% - 40%
				White was school building	21% - 40%
				Construction/ repair of school boundary wall	21% - 40%
				Drinking water	21% - 40%
			Water purifier	21% - 40%	
			Trainings and support	Joyful learning	1% - 20%
				Establishment of SMCs	1% - 20%
			Others	Additional teachers	1% - 20%
				Student kits	1% - 20%
				Scholarships	1% - 20%

Legend



Beneficiary Category	# of respondents	Domain	Activity Type	Activities	% of beneficiaries covered in the cluster
All beneficiaries	516	Natural Resource Management	Infrastructure Development	Solar powered streetlights	81% - 100%
			Infrastructure development	Drinking water facilities Toilets Bathrooms	61% - 80%
		Health and Sanitation	Trainings and support	Health and sanitation awareness	41% - 60%
			Others	Health checkup camp	21% - 40%
		Skill development and livelihood	Trainings and support	Poultry farming	1% - 20%



Program Details

While a highlight of program outcomes and activities have been covered above, this section will provide details of the various sub-activities and interventions undertaken in the cluster that drive the programmatic outcomes. The details covered are arranged by beneficiary segments.

Section 1: Farmer Beneficiaries

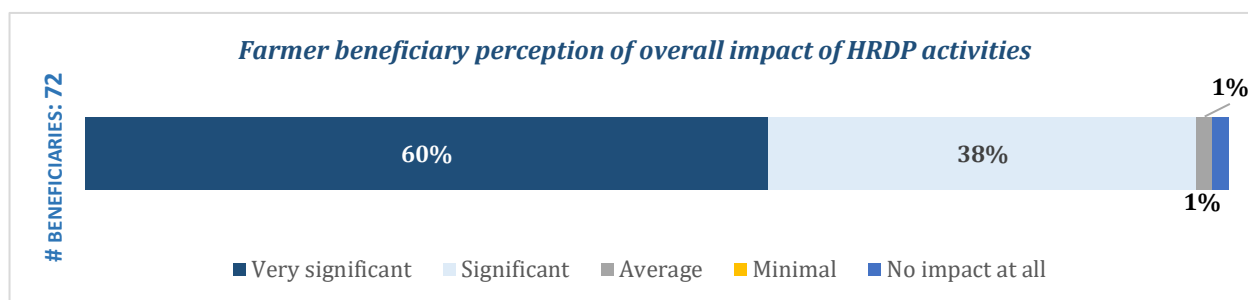
In this cluster, 72 farmer beneficiaries were covered under the evaluation. Owing to these interventions, average **annual income of farmers (n=54) increased by 54%**. **Average productivity of wheat (n=16) also increased by 26%**. However, productivity of rice (n= 12) during the same period decreased by 14%. The reduction in productivity, according to the farmers, could be due to the program benefits not proportionate to the land area owned by the farmers i.e., every beneficiary was given the same amount of materials irrespective of the size of land. Through discussions, farmers also highlighted initial problems with adoption of new technology that was introduced under the program.

72 Farmers	Outcome Indicators	Before HRDP		After HRDP		% Change	n
	Average Annual Income (INR)	35,149	54,088	↑ 54%	57		
	Average Productivity (Quintal per acre)	Wheat	10.9	13.7	↑ 26%	16	
		Rice	14.5	12.5	↓ -14%	12	

Farmer Outcomes⁴

Overall perception of the interventions with farmers

The program was well received by the beneficiaries, with a majority of the 72 beneficiaries (98%) agreeing that the impact of the activities under HRDP were significant. The activities had enabled them to increase their average annual income and productivity (only rice saw a decline in productivity). From the discussion with farmers, it emerged that the interventions assisted them in producing at par with farmers with larger plots of land. This was perceived as one of the biggest benefits.



The following sections highlight the intervention details in order to provide an understanding of the perception and adoption of the activities among the farmer beneficiaries.

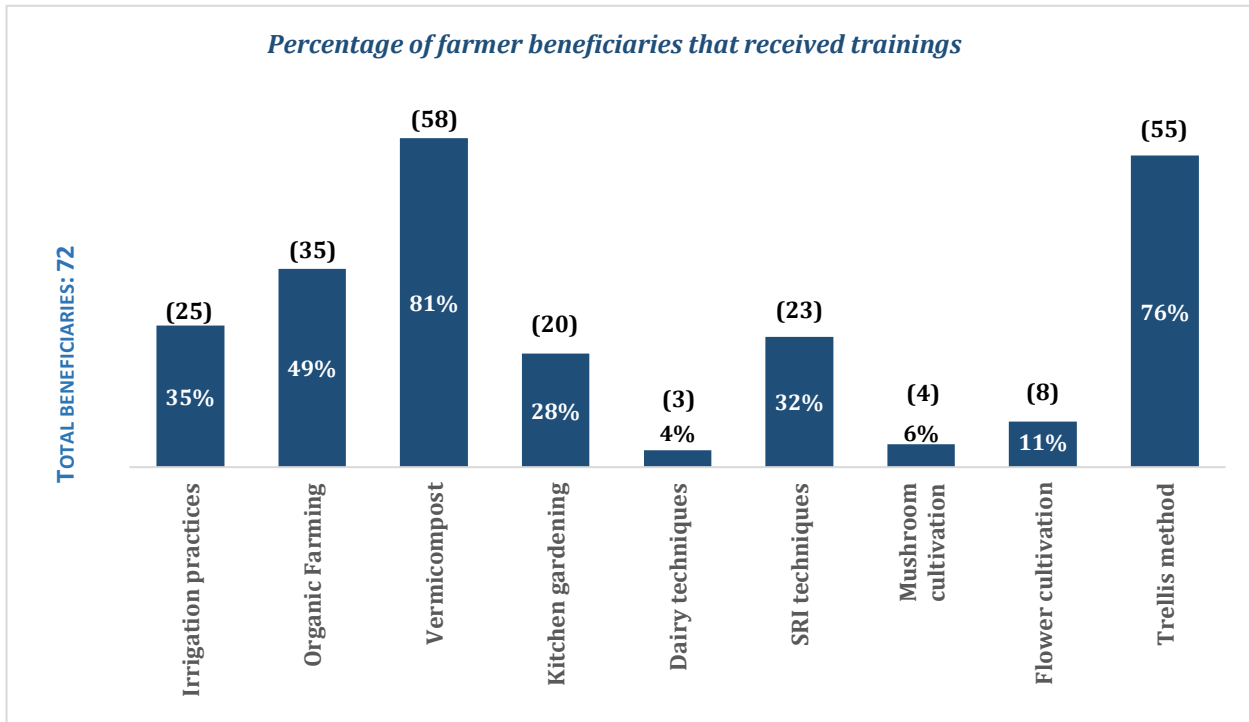
1.1 Trainings for Farmers

Various trainings were provided to the farmers in key areas of farming. The focus areas were decided in consultation with the target beneficiaries through meetings held by the NGO. **Community buy-in was established by electing a Kisan Mitra** (from within the community) that was responsible for

⁴ n might not be equal to the total sampled beneficiaries as some samples got dropped during data cleaning (outliers were dropped, or data was not reported for pre and post intervention).

community engagement and resolving issues. Additionally, a *Kisan Samuh* was held every month that served as a place for farmers to congregate and discuss updates.

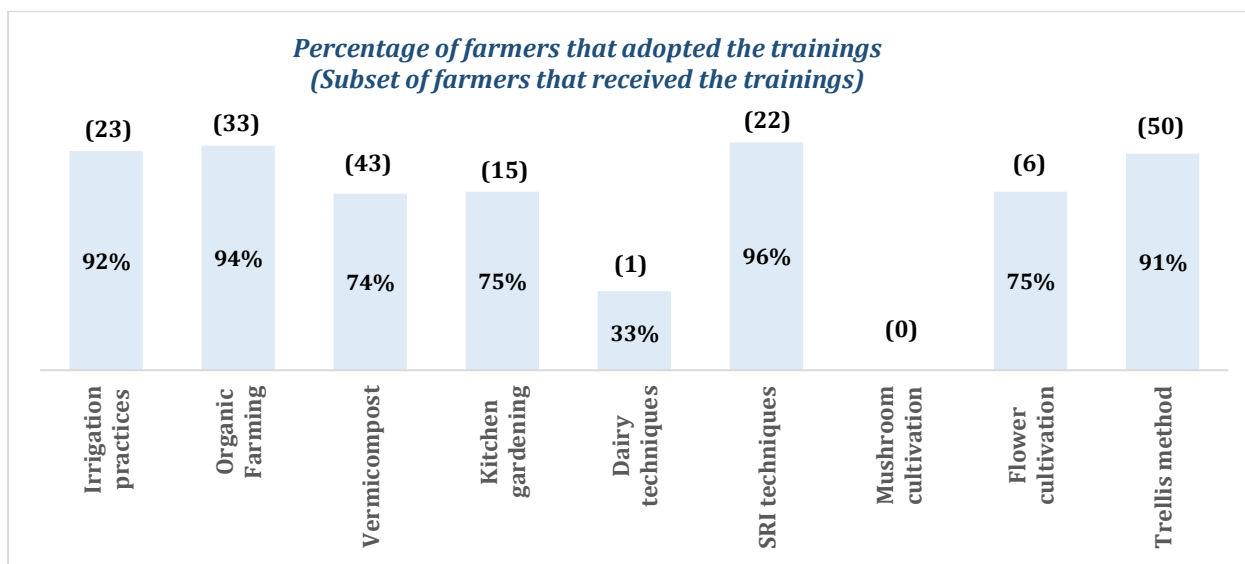
The following chart highlights the various trainings/ activities conducted with farmers under HRDP. **Within this cluster, two training areas, vermicompost and the trellis method, were imparted to the largest subsections of the farmer beneficiaries: 81% and 76% respectively.**



While the trainings imparted have varied by scale of coverage among the 72 beneficiaries, the adoption rates (usage of trainings for livelihood generation and better farm productivity) offer better insights on how well received the trainings were. According to farmers in Raunakala, Varanasi- *“When the production increases then the farmers quality of life increases as well. Because of HRDP, now there is more production and less investment.”*

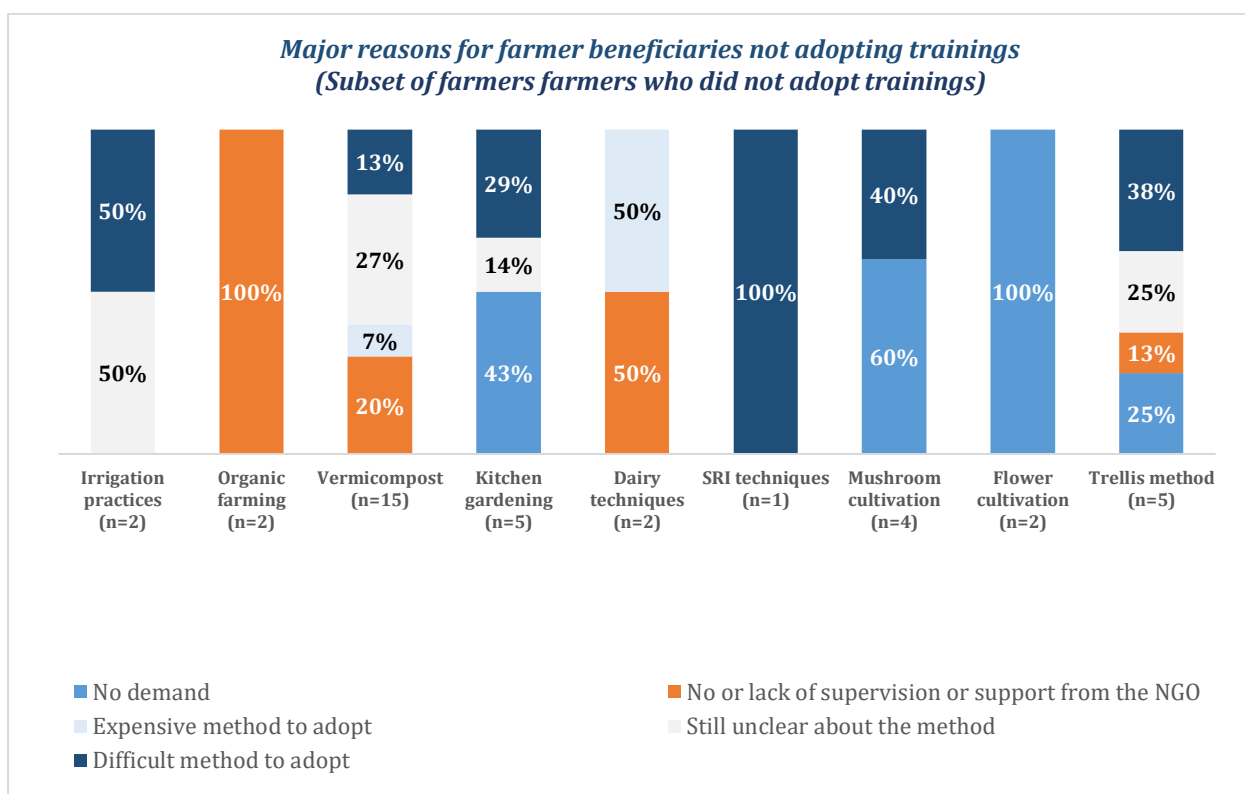
The following chart highlights the percentage of farmers who adopted the trainings (as a subset of farmers that received the trainings).

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While trainings on vermicompost and the trellis method were imparted to the largest subset of farmers, **trainings on irrigation, organic farming, and rice cultivation using SRI technique were well received and experienced high adoption rates; signifying the need/ importance of these trainings in context to this cluster.**

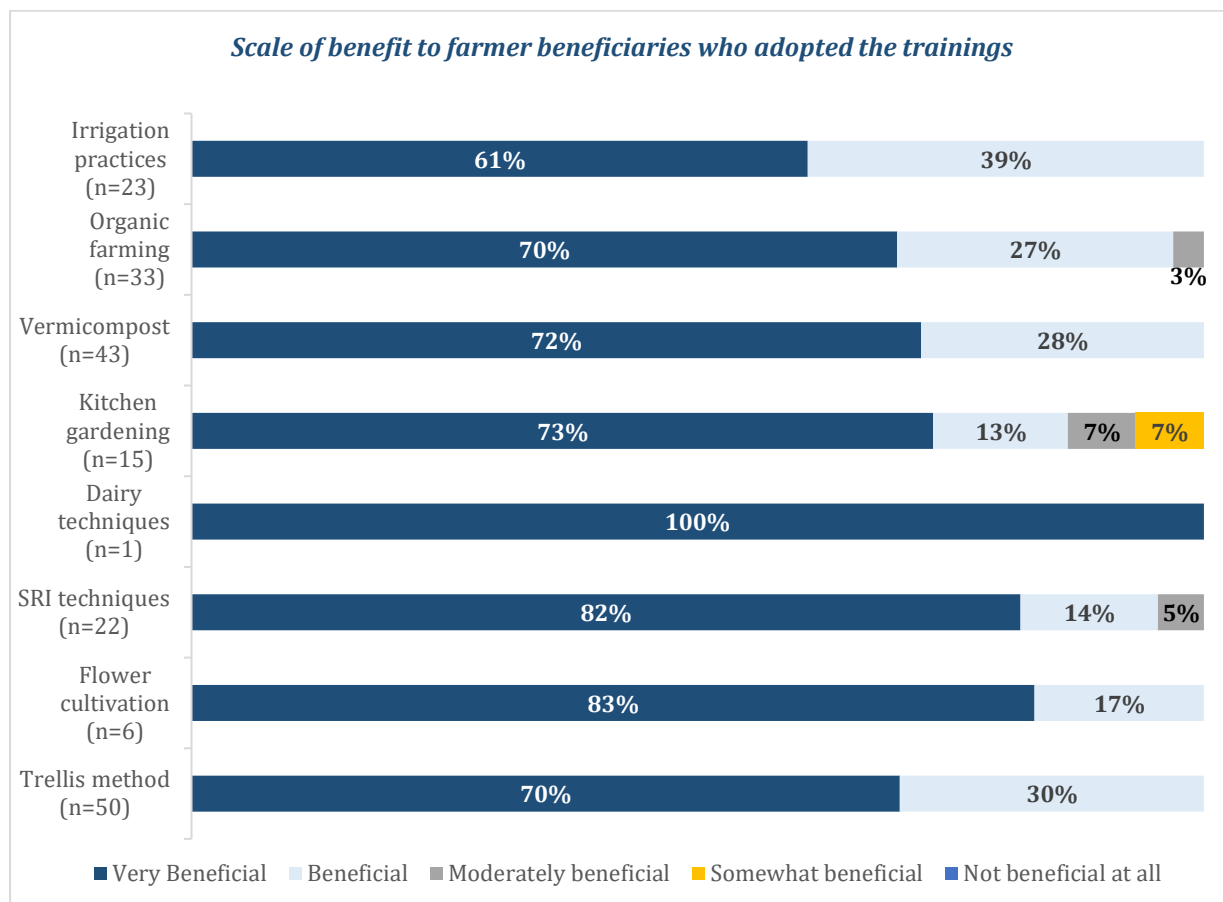
The major reasons for a subset of farmers 'not adopting' the trainings were that the trainings were described as: **(1) a difficult method to adopt, (2) expensive, (3) no demand, and/ or lack of understanding even after training.** The chart below highlights this.



1.1.1 Perceived scale of benefit to farmers that adopted trainings

The chart below highlights how beneficial the farmer beneficiaries, who adopted the trainings, perceived them to be. **According to the respondents, all 'adopters' found the support very beneficial.** Farmers highlighted reduced water requirements due to the usage of compost (compost absorbs far less water as

opposed to the chemical fertilizer they were earlier using). Additionally, the use of vermicompost was able to change the quality of the soil, making it more fertile. Another major area was irrigation; water usage became optimal for all adopters of the irrigation techniques.



To summarize, **the trainings helped educate the farmer beneficiaries on various new technologies as well as techniques.** Farmers group in village Raunakala, Varanasi stated that *'Other farmers in the village also want to be a part of HRDP initiative. This is because earlier, everyone followed a traditional way of farming whereas this intervention introduced new technology and techniques resulting in the increase in production.'* The NGO facilitated market linkages for the produce to some extent, which improved overall sales. Support was also provided to grade the organic harvest which doubled the selling price. The farmers highlighted that all beneficiaries were provided equal support from the program irrespective of their land ownership.

1.1.2 Summary of parameters improved due to the trainings

The benefits of the trainings have been quantified below⁵.

⁵ It provides an indication of change (wherever applicable) on key areas from before HRDP was implemented to after implementation (specifically the last 12 months, i.e. April 2019 to March 2020).

Activity ⁶	Parameter ⁷	Before	After	Change	Change (%)
Organic farming	Average productivity of Wheat (quintal per acres) (n=26)	14.8	17.1	2.3	16%
	Average productivity of Rice (quintal per acres) (n=17)	17.5	22.4	4.8	28%
Vermicompost	Average annual cost of fertilizer per acre (INR) (n=35)	6,303	3,032	-2,731	-43%
Kitchen gardening	Average monthly amount spent on vegetables for self-consumption (INR) (n=10)	2,200	1,114	-1,086	-49%
	Average monthly income earned from selling vegetables (INR) (n=4)		1,625		
Dairy techniques	Average monthly income earned from selling dairy produce (in INR) (n=1)		6,000		
SRI techniques	Average rice productivity (quintal per acre) (n=20)	16.9	23.4	6.5	38%
	Average income earned from selling rice (INR per acre) (n=13)	16,362	27,461	11,100	68%
Flower cultivation	Average income earned from selling flowers (INR) (n=5)		29,200		
Trellis method	Average income earned from selling vegetables (INR) (n=45)		18,244		
	Average vegetable productivity using Trellis method (quintal per acre) (n=36)	NA	20.4	NA	NA

Farmers who adopted organic farming witnessed a substantial increase in the productivity of wheat and rice. Similarly, the beneficiaries who adopted SRI techniques for rice cultivation saw an increase in productivity (quintal per acre) by 38% and increase in annual income (per acre) by 68%. Additionally, a 43% decline was observed in the average annual cost (per acre) to farmers on fertilizers. More than half

⁶ Training on kitchen gardening, dairy technique, flower cultivation, mushroom cultivation, and trellis method were conducted were given to farmers under HRDP and it was assumed that no sampled farmers were doing these activities before the start of HRDP. Hence, no information was collected for these activities *before the start of the HRDP* (except for the amount spent on vegetables).

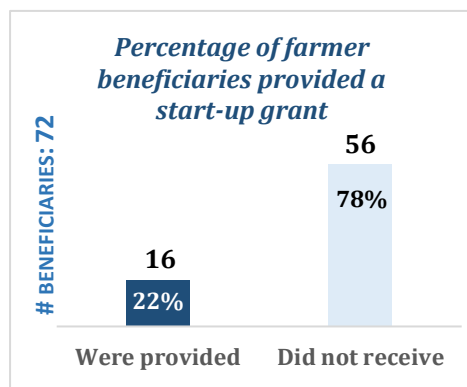
⁷ n might not be equal to the total sampled beneficiaries as all beneficiaries were not trained on all the activities and all those who were trained did not adopt the method they were trained on. Further, some samples got dropped during data cleaning (outliers were dropped, or data was not reported for pre and post intervention).

of the farmers, who used kitchen gardening techniques for self-consumption, saw a decline in their spending on vegetables by nearly 50%.

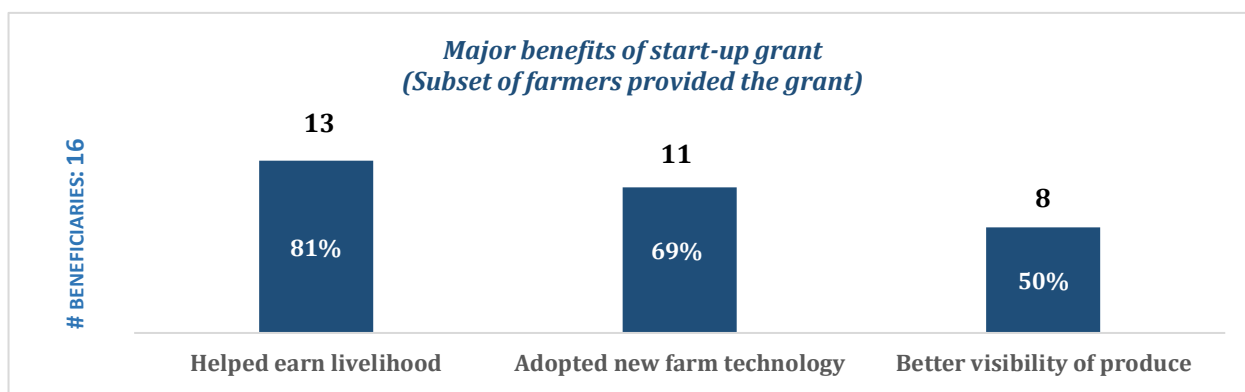
1.2 Facilities provided to farmer beneficiaries under HRDP

Very few sampled farmers in this cluster were part of the community seed bank initiative and the facility for cleaning and grading of farm produce provided under the program. Only beneficiaries used the community seed bank, while only 3 used the cleaning and grading facility. None used the grain storage facility. **However, of the small group that did avail them, the facilities were perceived to be very beneficial.**

Start-up Grant



A start-up grant was also provided to a small subset of farmer beneficiaries (22%). The farmers also contributed to the grant provided by the NGO. On an average INR 2500 was provided as start-up fund from the NGO and an average INR 700 was contributed by the farmer beneficiaries. **Those who received the grant perceived it as very beneficial.** The major benefits of the grant included its contribution to setting up small businesses for livelihood generation, providing beneficiaries the opportunity to adopt new farming technologies and enhancing productivity as well as creating better market linkages and increase in the visibility of their produce.



Section 2: SHG beneficiaries

In this cluster, 331 women SHG members were covered as part of the evaluation. This beneficiary segment received various trainings on income generation activities that **aimed to increase their average annual incomes and savings.** Additionally, women beneficiaries were trained on hygiene practices, health (reproductive child health and vaccinations), and on the documentation of vital events.

331 Women	Outcome Indicators	Before HRDP	After HRDP	% Change	n
	Average Annual Income (INR)	7,339	13,292	↑ 81%	236
	Average Annual Savings (INR)	2,789	5,218	↑ 87%	241

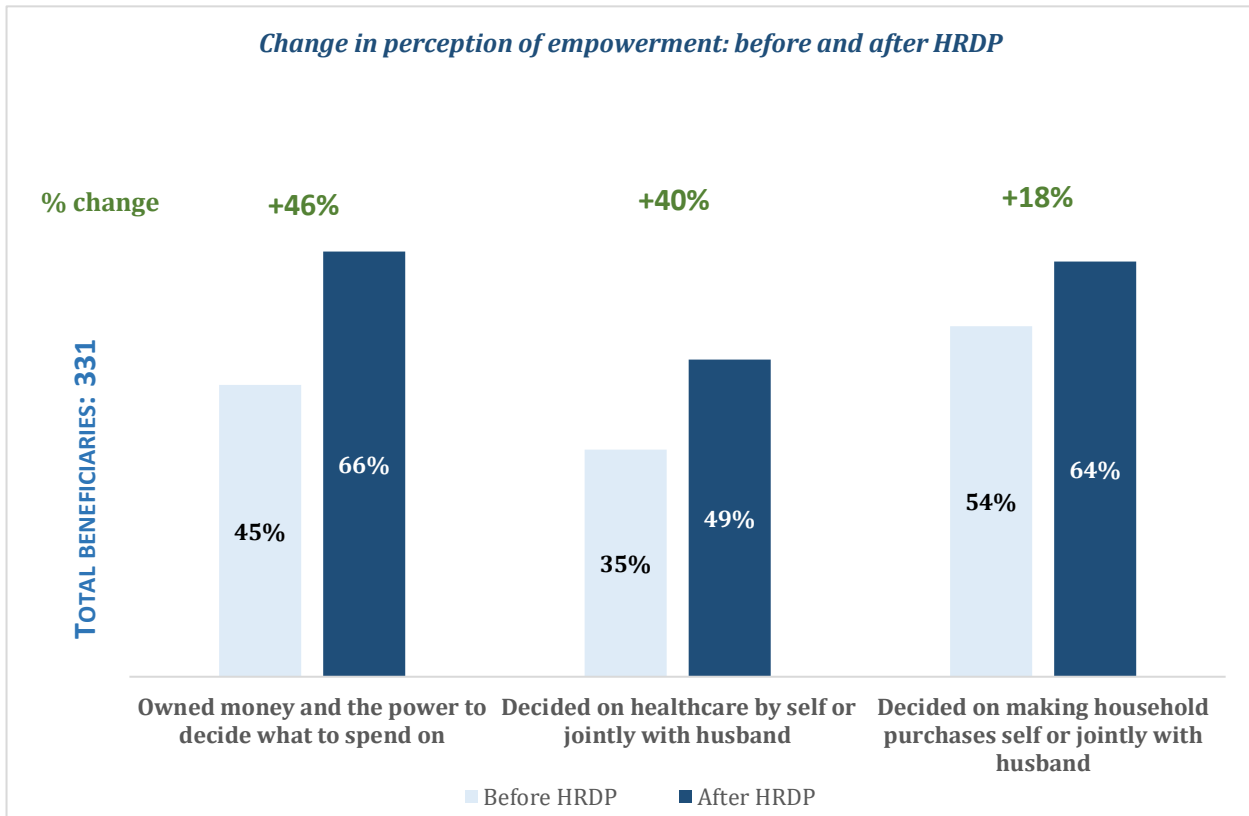
Women Outcomes⁸

⁸ n might not be equal to the total sampled beneficiaries as some samples got dropped during data cleaning (outliers were dropped, or data was not reported for pre and post intervention).

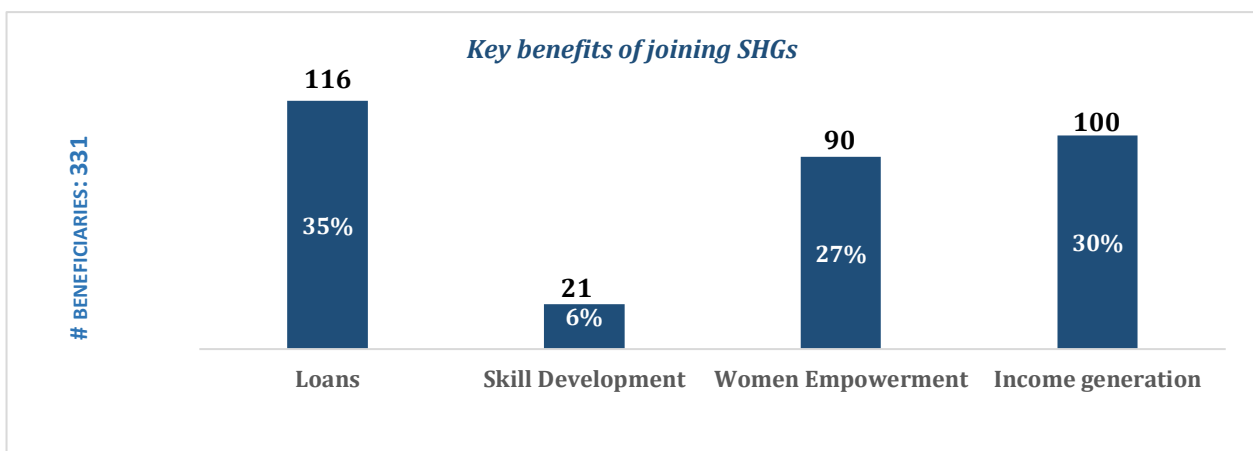
Overall perception of the interventions on SHG Women

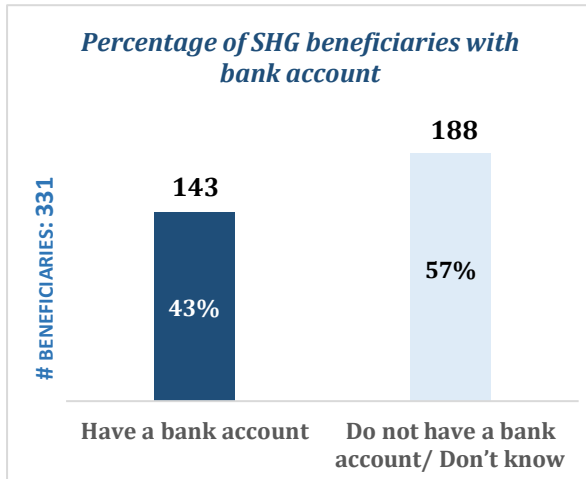
Women empowerment was one of the primary objectives of organizing women in self-help groups.

The benefits are primarily driven coming together as a group/ strength in numbers, as well as growing respect from the community. Through the figure provided below, the change in parameters (due to HRDP) that portray women empowerment, such as financial independence and enhanced decision-making, have been presented.



The following charts highlight the key benefits of being a part of an SHG group as mentioned by the respondents.





were able to discuss issues more openly at home and they are increasingly being consulted by family members and husbands before decisions are made regarding the household or health.

The program helped women become aware of **the rights and services provided by the government; thereby enhancing government convergence.**

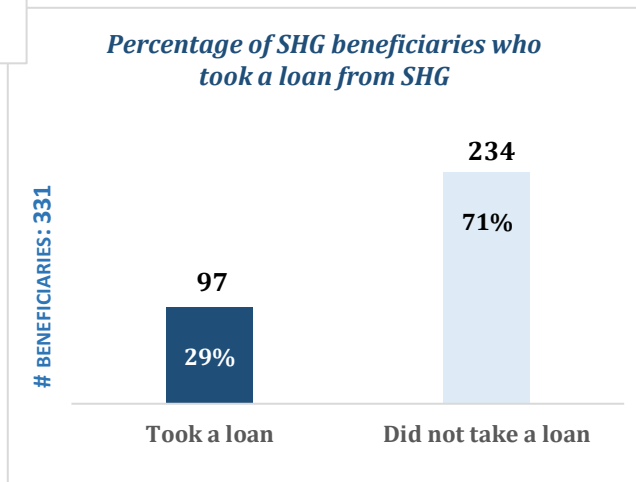
2.1 Trainings for Women

SHG women were given various trainings and support to enable them to earn a livelihood.

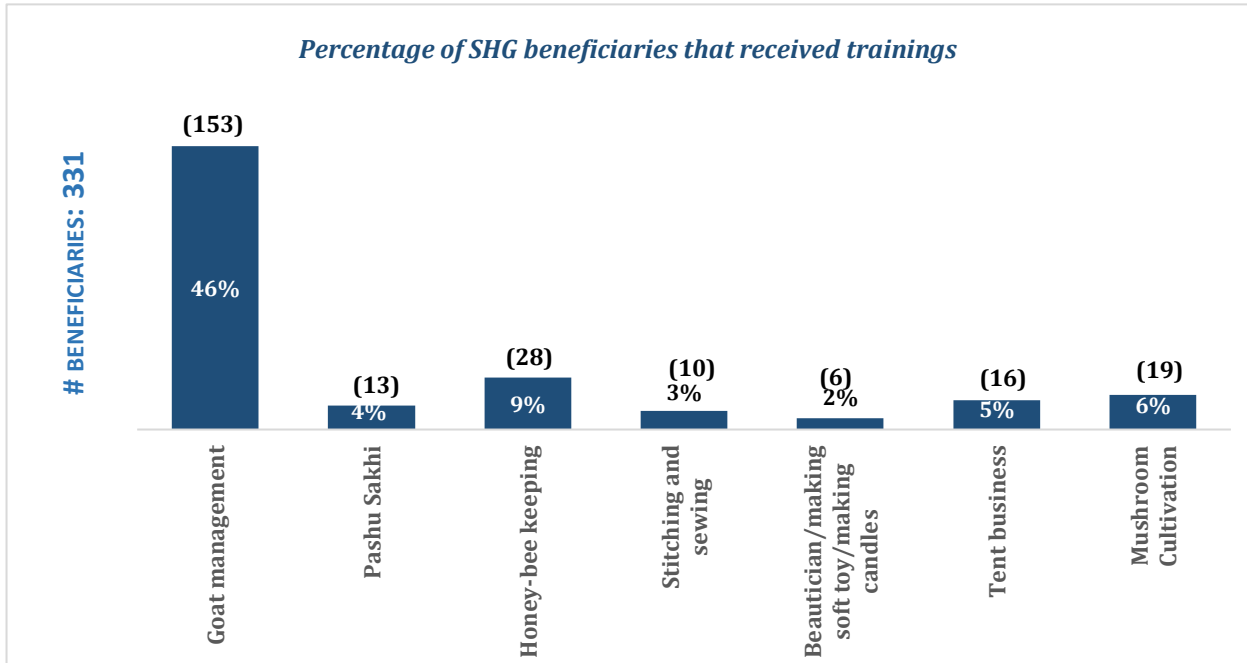
The trainings focused on **developing useful skills and improving their income generation capacity.** The areas of trainings were decided based on a need assessment (conducted by the NGO) and based on the preferences of the beneficiaries. Moreover, SHG women were also trained on maintenance of community facilities constructed under HRDP and information on strengthening their roles as a member of village development committee.

SHG members reported observing a change in community perception towards women, particularly within their own families. Among other factors, the presence of toilets at home improved safety for women and cleanliness drives helped increase awareness of sanitation and hygiene.

One of the major aspects touched upon by the women beneficiaries during discussions was a **growing acceptance of working women.** Women felt that their image in society had improved- they

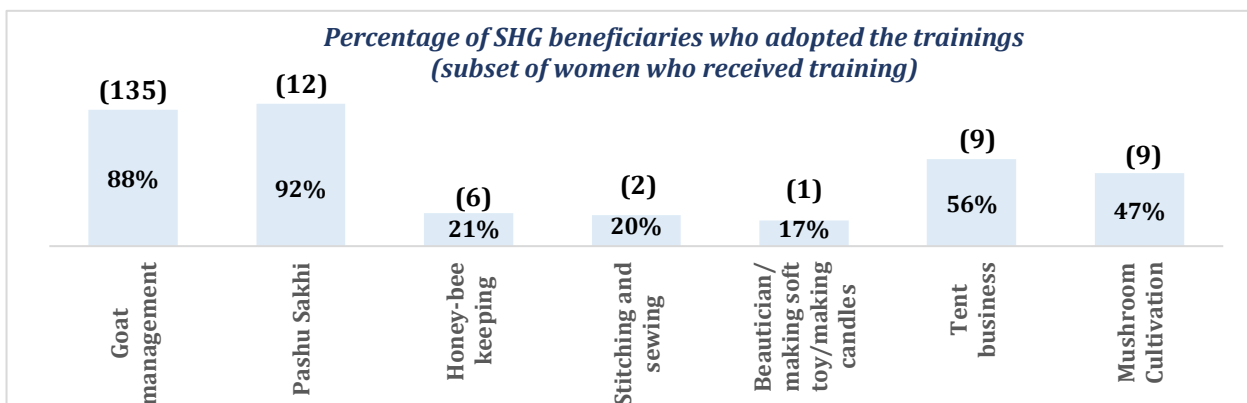


The following chart highlights the various trainings/ activities conducted with women under HRDP. Within this cluster, **goat management training was imparted to the largest subset of women (46%)**. It emerged that initial discussions with NGOs allowed SHGs to prioritize trainings as per the needs of the members. Members were given information on types of trainings - goat management, bee keeping, and tent business. SHG members in Raunakala (Varanasi) felt the activities were relevant to their needs.



While the trainings imparted have varied by scale of coverage among the 331 beneficiaries, the adoption rates (usage of trainings for livelihood generation) offer better insights on how well received the trainings were.

The following chart highlights the percentage of women who adopted the trainings (as a subset of women that received the trainings):

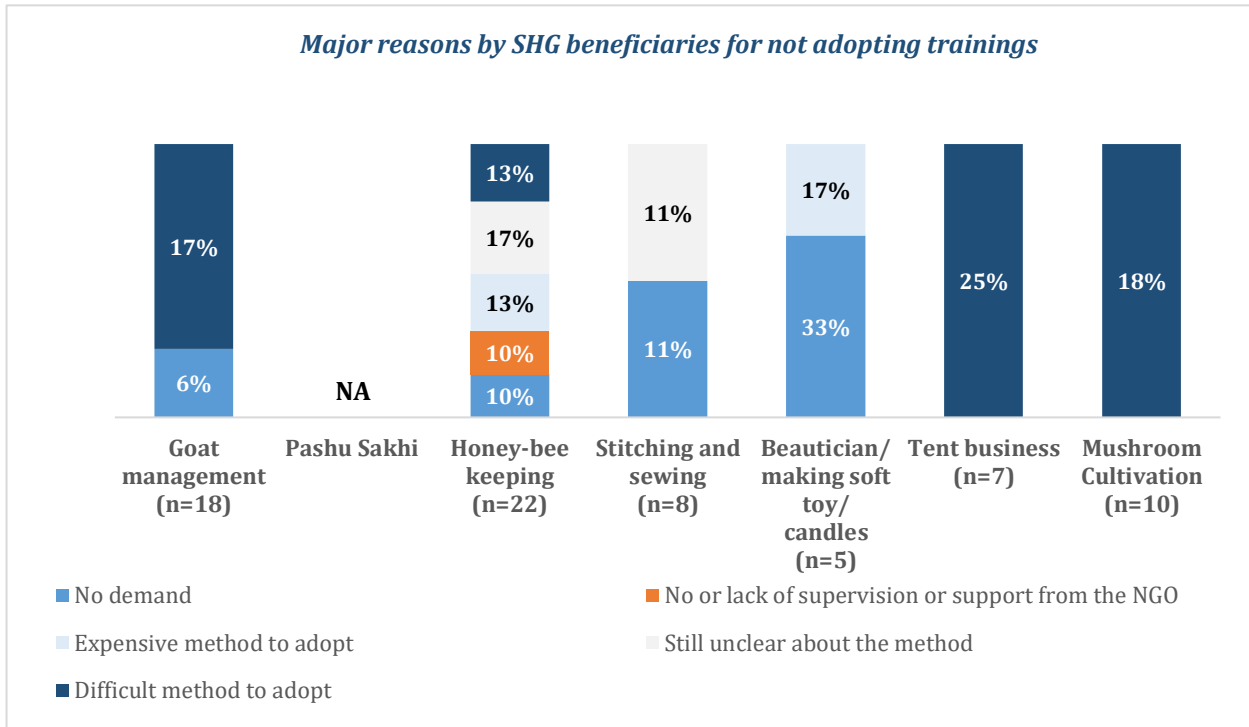


While training on goat management was imparted to the largest subset of women, **adoption rate of pashu sakhi was higher (92% compared to 88% for goat management)**. However, in terms of number of beneficiaries, **goat management remained the largest category of adopted training (135 beneficiaries)**. It emerged from discussions that one goat was provided to each member of the SHG.

Other than Pashu sakhi and goat management, tent business and mushroom cultivation had high adoption rates compared to other areas of trainings, signifying the need/ importance of these particular

training areas in this cluster. **Very few SHG members adopted these as livelihood activities highlighting the need to strengthen support to scale up initiatives.**

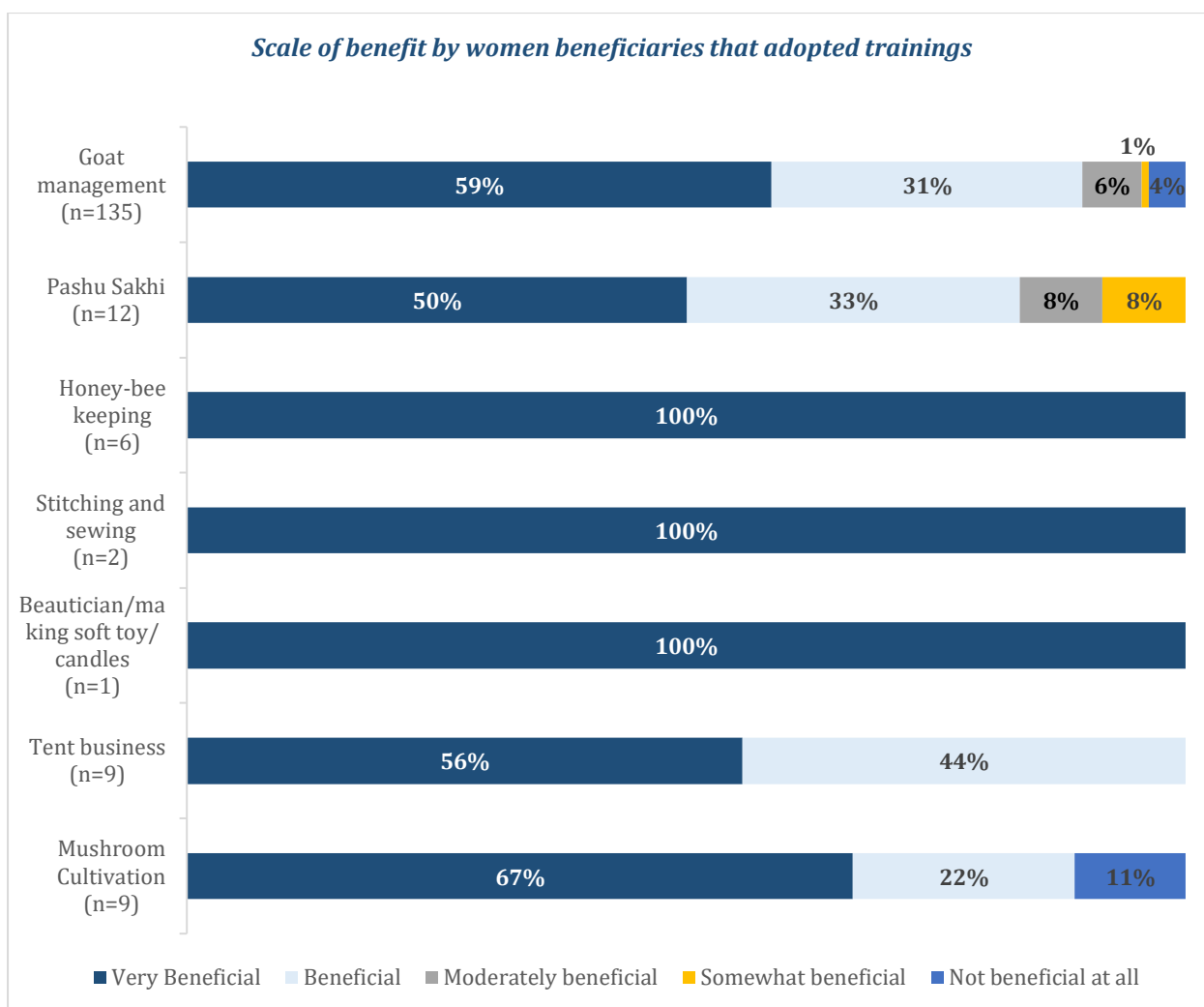
The key reasons for a subset of women ‘not adopting’ the trainings were that the trainings: **(1) were a difficult method to adopt, (2) were expensive (3) had no demand, and/ or (4) they did not understand the methods even after training.** The chart below highlights this.



2.1.1 Perceived scale of benefit of women that adopted trainings

The chart below highlights how beneficial the women beneficiaries, who adopted the trainings, perceived them to be. According to the respondents, **majority of the women beneficiaries adopted these, found the support very beneficial.**

(Continued on the next page)



However, 11% of the adopters of mushroom cultivation and 4% of the adopters of goat management highlighted that the trainings were not at all beneficial to them. This highlights a clear gap that needs to be addressed in terms of relevance.

2.1.2 Summary of parameters related to the trainings

The table below summarizes the quantification of key outcomes due to the trainings. It provides the annual incomes (where applicable) as a result of adoption post trainings as well as any resources received under the program.⁹

Activity	Parameter	Values in last 12 months
Goat Management	<i>Average annual income (INR) (n=126)</i>	5,039
	<i>Average no. of goats provided to the beneficiary (n=134)</i>	1
Pashu Sakhi	<i>Average annual income (INR) (n=9)</i>	3,389
	<i>Average number of animals treated (n=10)</i>	29

⁹ All figures are an average of the last 12 months, i.e. April 2019 to March 2020.

Honeybee Keeping	Average annual income (INR) (n=6)	7,533
	Average quantity of honey produced (in kgs) (n=6)	20.3
Stitching and Sewing	Average annual income (INR) (n=2)	2,750
Mushroom Cultivation	Average annual income (INR) (n=6)	750
	Average mushroom productivity (kg per sq. feet) (n=8)	6
Beautician/making soft toy/candles	Average annual income (INR) (n=1)	3,000
Community Seed Bank Initiative	Average annual income (INR) (n=3)	6,667
Tent	Average annual income (INR) (n=7)	4,286

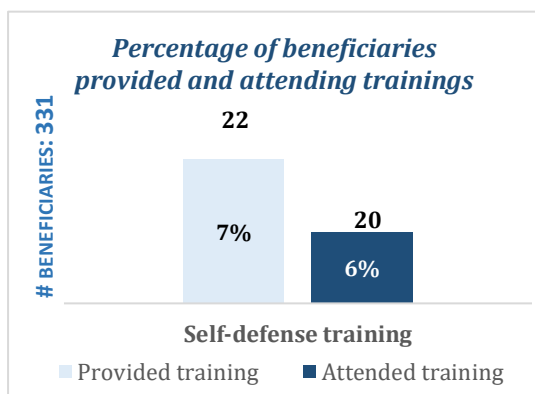
2.2 Facilities provided to women beneficiaries under HRDP

Under the program, few SHG members of this cluster were managing a community seed bank, some were provided a start-up grant, and few SHG women attended the training on self-defense.

Start-up grant: A start-up grant was provided to only 8 of the 331 SHG beneficiaries. However, those that did receive it stated that it was beneficial to them. It provided them an opportunity to earn a livelihood and ensure regular incomes.

Seed Bank: Only six of the women beneficiaries used the community seed bank provided. However, those that did, found it to be beneficial. **Women beneficiaries involved in this initiative earned an average annual income of INR 6,600.**

Self-defense training




Self-defense was another area that was focused on under HRDP. As per the responses provided, **only 7% of the beneficiaries were part of an SHG group that received training¹⁰.** However, barring 2, all attended the trainings that were provided.

Of those who attended, the trainings were perceived to be beneficial. The women associated better self-protection and improved self-confidence as the major benefit areas. This high perceived benefit signifies the need for a more robust coverage of women beneficiaries.

Section 3: Youth beneficiaries

In this cluster, 113 youth were covered under the evaluation. This beneficiary segment received various trainings with the **objective of skill development and the overall increase in income for the target segment.** With the beneficiaries who received trainings, there was an increase in average

 113 Youth	Outcome Indicators	Before HRDP	After HRDP	% Change	n
	Average Annual Income (INR)	0	16,169	↑ 100%	59

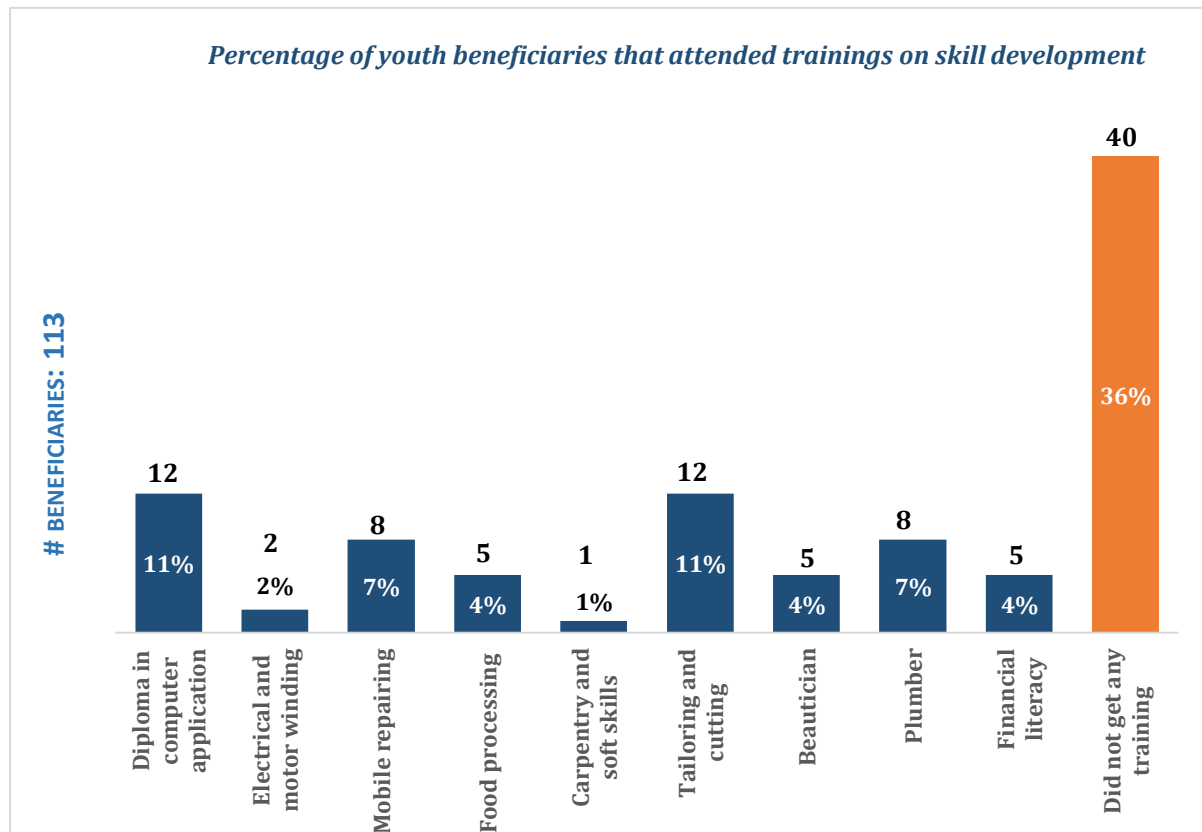
¹⁰ Training were provided at the SHG level, however, not all SHG women beneficiaries attended the training.

annual income from nil to INR 16,169. From the success seen with youth beneficiaries who were part of the intervention, this could be expanded to other youth members to ensure that they are well-equipped to enter the workforce.

Youth Outcomes¹¹

3.1 Trainings for youth

The following chart highlights the various trainings conducted with youth under HRDP.



Within this cluster, **computer applications and tailoring were the two key areas** where maximum number of beneficiaries received training. **However, a large segment (40 or 36%) of beneficiaries reported not having been trained on any of the areas.** The beneficiaries still figured in the list given for the evaluation by the NGO partner. It is imperative that HDFC should monitor the intervention. **Of those that received trainings, all beneficiaries perceived them to be beneficial.** This highlights a clear gap in the understanding of needs or in the intervention design.

3.2 Placements

Of the 73 beneficiaries (out of 113) that attended trainings and only 9 (12%) were provided placement facility by the training center. Only six attended the training and half of them got selected for the job. Three did not attend the placements as the family did not allow and office was located far away.

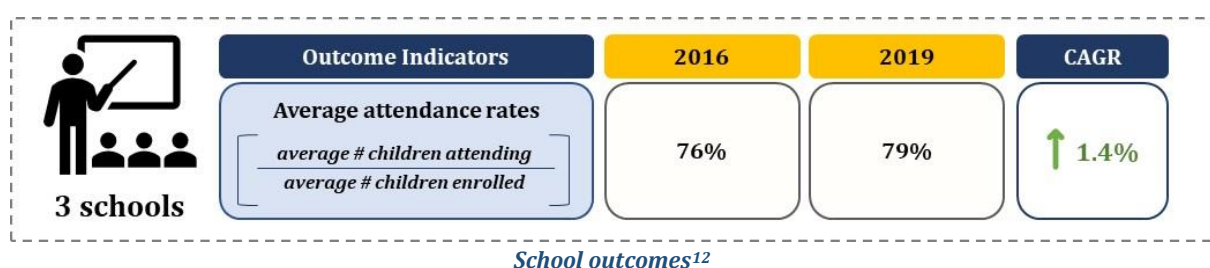
¹¹ n might not be equal to the total sampled beneficiaries as some samples got dropped during data cleaning (outliers were dropped, or data was not reported for pre and post intervention).

Training Centers: Of the 73 beneficiaries trained, majority (88%) visited the local HDFC training center. Only nine were trained at other non-HDFC centers.



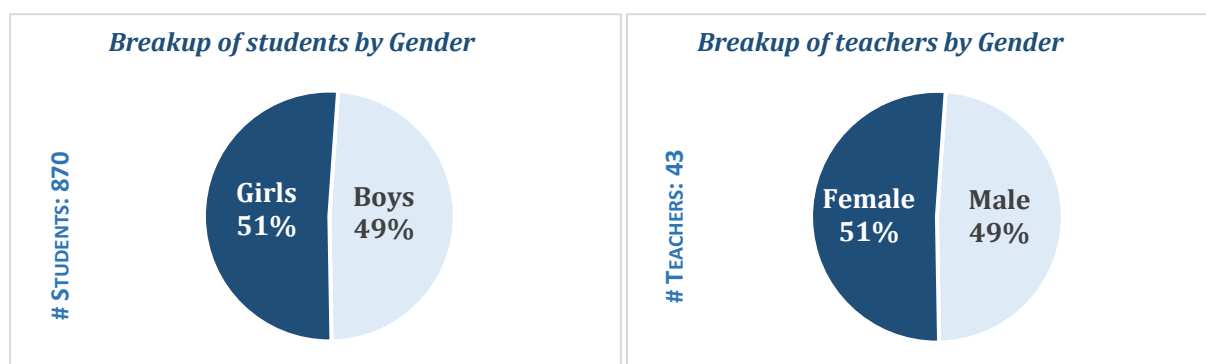
Section 4: School Observation

In this cluster 5 schools were covered for evaluation. Under HRDP, schools were provided infrastructural support and various other facilities to augment the learning process and make schools attractive to students. The overall objective was to improve attendance rates.



The following charts provide an overview of students and teachers that were covered in the cluster. Of the five schools evaluated, there was an almost equal gender split among both students and teachers. **Overall student teacher ratio was 21:1 which conforms to the 30:1 ratio laid down under Right to Education Act.**

(Continued on the next page)



¹² While 5 schools were covered in the cluster, only 3 schools shared the enrolments and attendance data.

Student Teacher Ratio	Primary 22:1	Upper Primary 16:1	Overall 21:1
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Overall perceptions on satisfaction on school interventions

All schools considered the impact of HRDP to be significant. One of the primary reasons for this is that the School Management Committee (SMC) was involved from the inception stage; the needs and requirements were adequately identified. With the SMC buy-in, the program was structured properly and was able to meet the needs identified earlier.



"Because HDFC Bank has come here ... a lot of development has also been done. They made everyone realize their rights and responsibilities. This is the biggest thing."

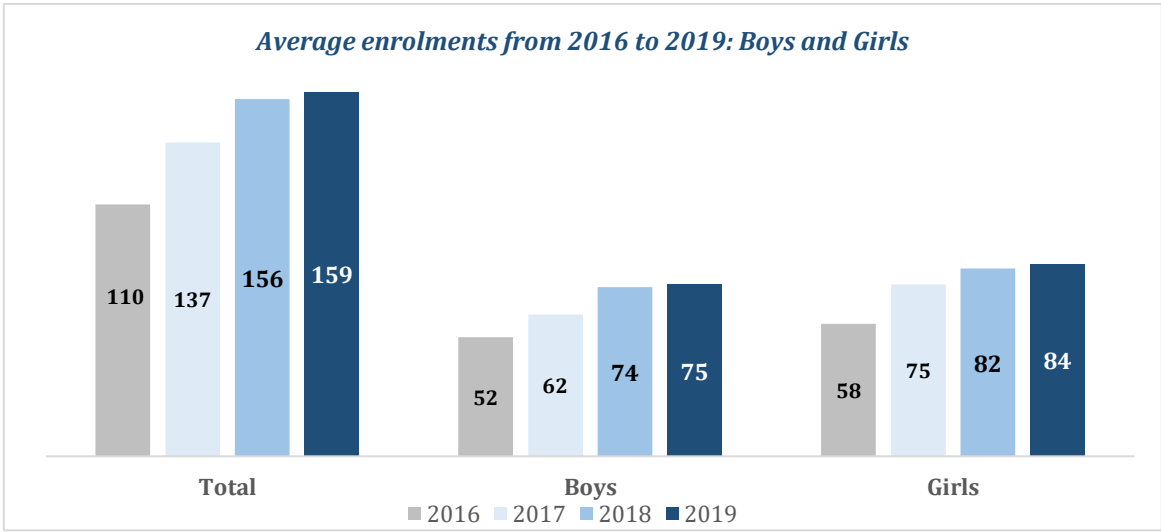
- FGD, SMC members, Raunakala, Varanasi

4.1 Enrolment Rates

As a key parameter to evaluate the impact of activities under HRDP at schools, enrolment rates and attendance rates were captured. Within this cluster, the data for enrolments and attendance was provided by 3 out of 5 schools¹³. (For attendance rates please refer to the figure given under school outcomes in the beginning of the school observation chapter)

Number of schools that provided attendance data	3 out of 5 schools
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The chart below demonstrates that average enrolments of both boys and girls has risen consistently over the duration of the program.



¹³ In most cases, school officials have shown reluctance in verification of enrolment, attendance, and dropout data from the school registers. The information on enrolment, attendance, and dropout was verbally provided by the school officials.

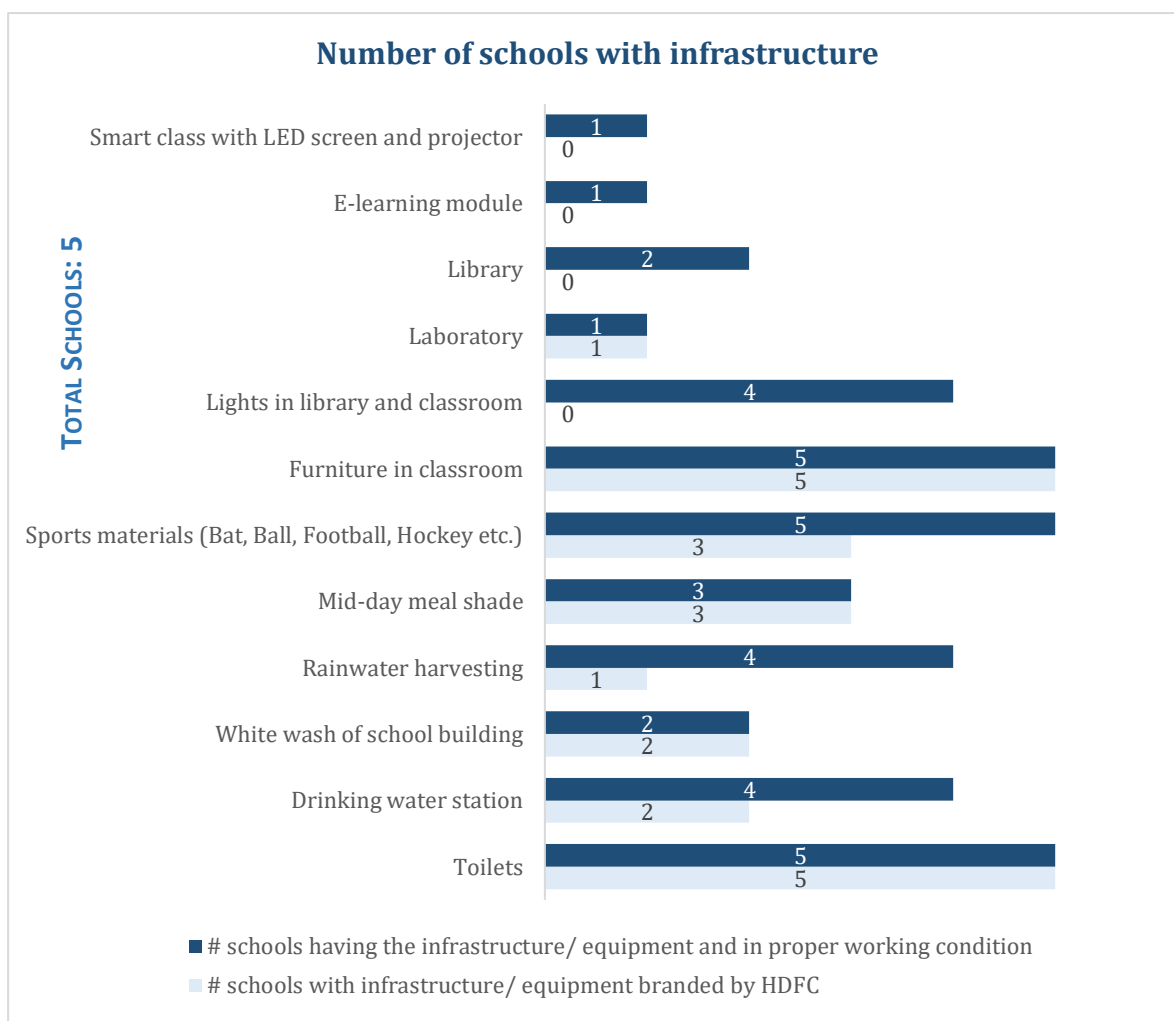
The rise in enrolments is corroborated by the inputs from SMCs. They highlighted activities that improved enrolments and attendance (e.g., designating Saturdays as 'Sports Days' to solve the problem of low attendance rates on that particular day of the week) and mentioned that better student engagement was built over time by introducing a balanced combination of study and play time. They also noted that community level awareness has increased, with the need of attending schools being recognized not only by students but the parents as well. The role of infrastructure has also been an area that actively aided in increasing the enrolments. This has been covered in the next section.

4.2 Infrastructure

Under the intervention, schools were provided infrastructural support with the aim of building a better learning environment.

The chart below highlights the infrastructure provided under the program by the number of schools it was provided to. **While furniture in classrooms and sports equipment were provided in all 5 schools, others were done with only a few.** In this cluster, no support was provided on establishing computer labs, creative wall paintings (as learning aids) as well as no construction/ repair of boundary wall was carried out.

(Continued on the next page)



Classroom furniture has been an effective addition. Before the program was implemented, children used to bring sacks to sit in class. With benches and tables provided, the students feel more comfortable in coming to school and attending classes. Additionally, with the provision of sports equipment, the SMC members highlighted a measurable increase in student engagement and interest.

To improve health and sanitation practices at the school level, drinking water stations and toilets were constructed at the schools.

Toilets were constructed/ repaired in all 5 schools. The table provided quantifies the number of toilets constructed/ repaired.

Number of toilets constructed or repaired	
Average number of toilets per school: Girl	2
Average number of toilets per school: Boy	1
Total number of toilets	18
Total functional toilets during survey	14

The program was successful in providing a drinking water and toilet facilities at all schools in the evaluation. Overall, an impact on the hygiene practices of children, with multiple handwash stations installed, drinking water stations and separate toilets for boys and girls constructed/ repaired, was witnessed. Sanitation infrastructure has improved; repair of infrastructure like urinals have been carried

out. Common toilets for boys and girls were one of the major concerns for parents. **With the availability of functional and separate toilets for girls and boys, this concern has been adequately addressed.** The SMC members agreed that the program has been successful in addressing the need for better sanitation and hygiene infrastructure. According to them, *“Because of HDFC Bank ... a lot of development has also been done. They made everyone realize their rights and responsibilities and this been the biggest impact.”*

Student Kits

Students were also provided student kits under the HRDP program. **In this cluster only 2 out of 5 schools had distributed the student kits.** The total number of kits distributed were 217.

Celebration of important days


Another area of work was to ensure the celebration of important days at the schools. Within this cluster, while all the schools were already celebrating a majority of the important days, there is a marked increase in the celebration of Girl Child Day (celebrated at 1 school earlier, now celebrated at 3) and Environment Day (newly introduced under the program at 1 school; was not celebrated before it).

Section 5: Common interventions

Under HRDP, some activities were conducted across all the beneficiary groups, i.e. farmers, women and youth; **a total of 516 beneficiaries.** These common interventions were in the domains of natural resource management, skill development and livelihood enhancement, and health and sanitation.

5.1 Natural Resource Management

Solar powered Streetlights¹⁴



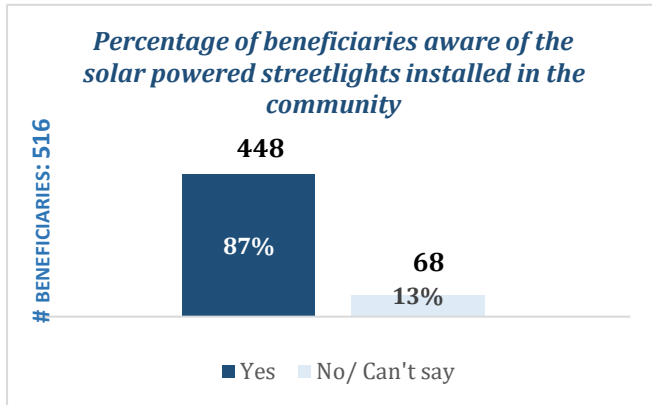
448 beneficiaries

Outcome Indicators	Before HRDP	After HRDP	% Change
Avg. beneficiary rating: Felt safe going out in the night	1.1	4.7	↑ 331%
Avg. beneficiary rating: Ease in walking during the night	1.1	4.8	↑ 322%
Avg. beneficiary rating: Reduced animal attacks	1.2	4.7	↓ 310%
Avg. beneficiary rating: Sense of security for female and children	1.2	4.7	↑ 311%
Avg. beneficiary rating: Reduced theft incidents	1.2	4.7	↓ 298%
Avg. beneficiary rating: Enhanced liveliness	1.1	4.8	↑ 328%
Avg. beneficiary rating: Source of light during power cuts	1.1	4.8	↑ 322%
Avg. impact of solar light on beneficiaries' lives (overall)	1.1	4.7	↑ 327%

Solar powered streetlights were installed at the villages to promote the use of clean and renewable energy. **The provision of streetlights ensured a sense of security and offered various benefits¹⁵.** **The installed solar powered streetlights had a great impact on the sense of security felt by the community members, especially at night.** The streetlights helped reduce animal attacks, reduced incidences of theft, enhanced the liveliness of the community as well as served as a source of light during power cuts. **Nearly all respondents agreed completely, clearly highlighting the benefits of this activity.** **Apart from installation of solar streetlights, several households who did not have electricity, were also provided with home solar lights.**

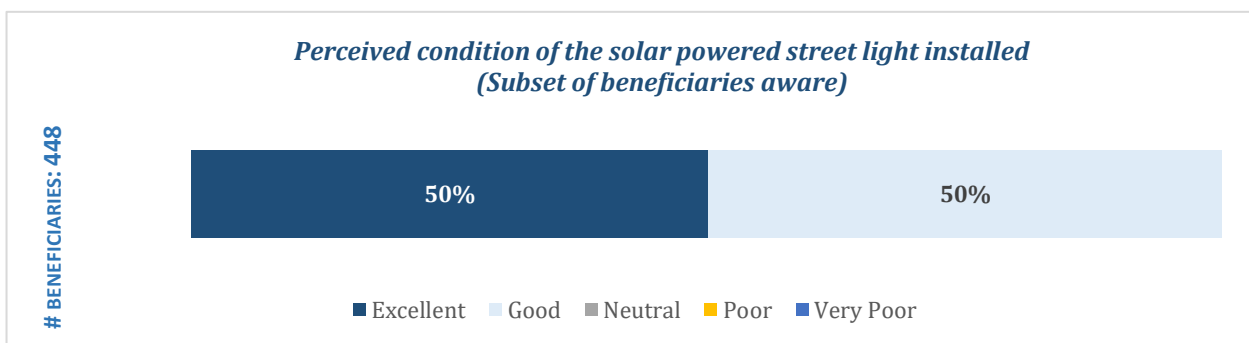
¹⁴ The perception of beneficiaries around safety and security in their village was extremely low before the start of the HRDP. Hence, the percentage change in the proportion of beneficiaries that found solar streetlight beneficial was extremely high.

¹⁵ Beneficiaries were asked to rate their experience with 1-being poor and 5 being excellent.



Awareness

87% of the beneficiaries were aware of the streetlights installed under the HRDP program, indicating that **the placement of these lights was done appropriately, to be accessible to a majority of the targeted community members**. The condition of the installed streetlights was considered good to excellent by all the respondents aware of them.



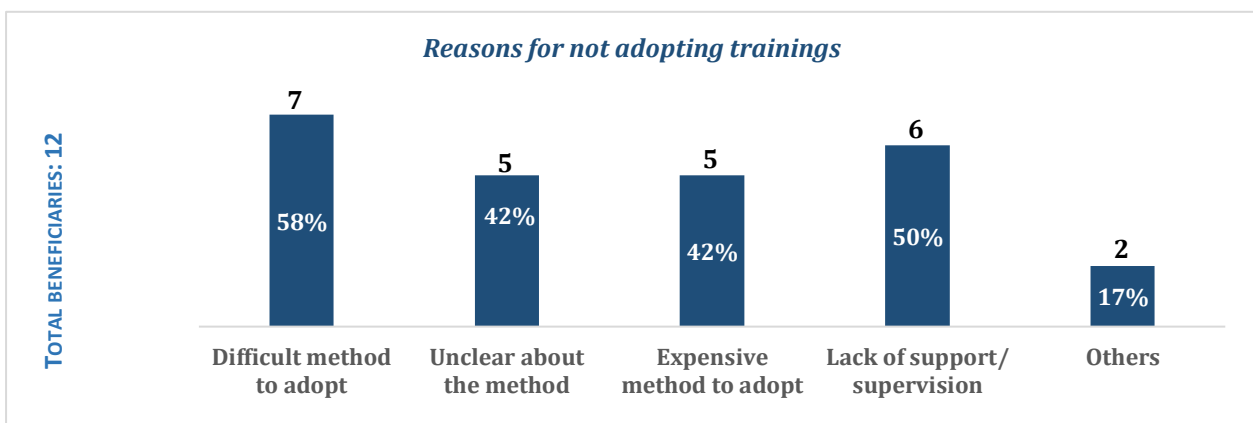
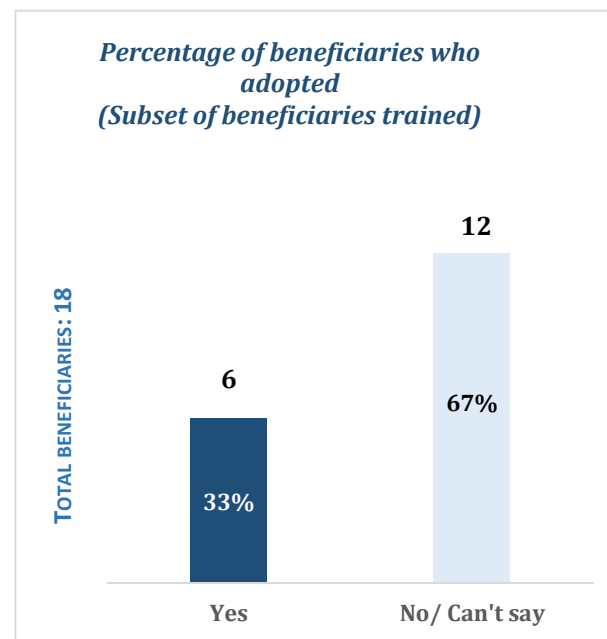
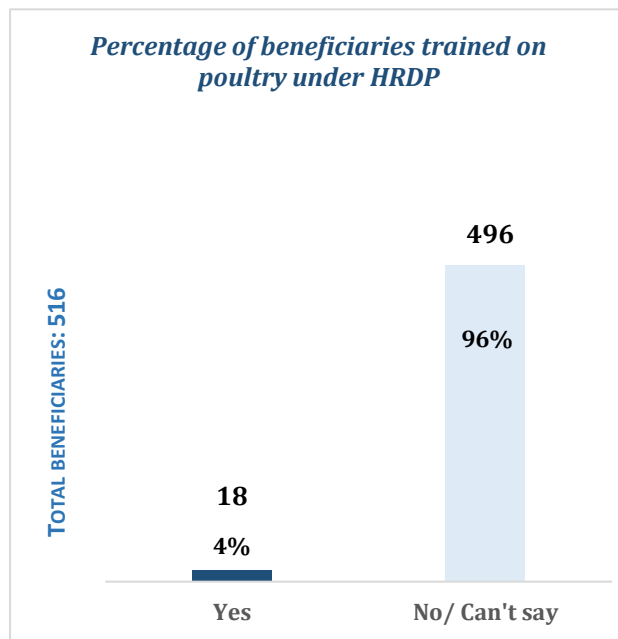
5.2 Skill development and livelihoods generation

Poultry training was provided as a source of livelihood generation across beneficiary segments.

The beneficiaries who opted for this intervention had a small piece of land to utilize for rearing chicks. However, in this cluster, **only 4% of the beneficiaries received training for this activity, and of those only 33% adopted it**. Of the people who did not adopt, majority felt it **was a difficult method/ lacked clarity, there was a lack of adequate support from the NGO as well as it being an expensive proposition**.

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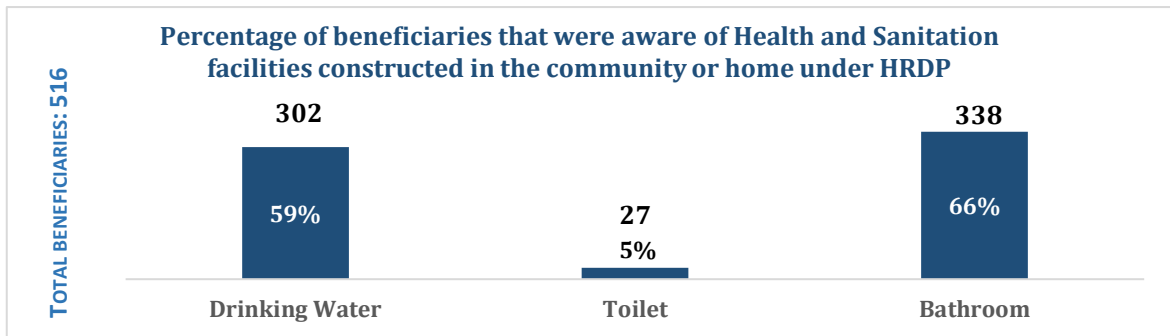
The charts below corroborate these findings:



5.3 Health and Sanitation




HDFC supported the agenda of the Indian government as part of Swachh Bharat Abhiyan, to improve toilet access and usage in the community. **By constructing drinking water sources, toilets and bathrooms for the community and at home, the program actively promoted better health and sanitation.**

Awareness: Of the 516 beneficiaries covered, only 302 (59%) were aware of the drinking water sources constructed under HRDP. The highest awareness was for bathrooms, with 338 (66%) beneficiaries aware of the constructed facilities. **However, only 27 beneficiaries (5%) were aware of toilets constructed in the village. We could not substantiate reasons for low awareness through our evaluation.**



As part of the evaluation, the access to potable water and the usage of toilets and bathrooms was measured from the beneficiaries that were aware of the facilities provided under HRDP.

Of the respondents aware of the constructed/ repaired toilets an increase of 100% was seen in toilet use and increase of 73% was calculated in bathroom use clearly reflecting upon the increased adoption of better sanitation behavior. A slight increase of 1% in potable drinking water highlights that majority of the beneficiaries had access to drinking water before the program.

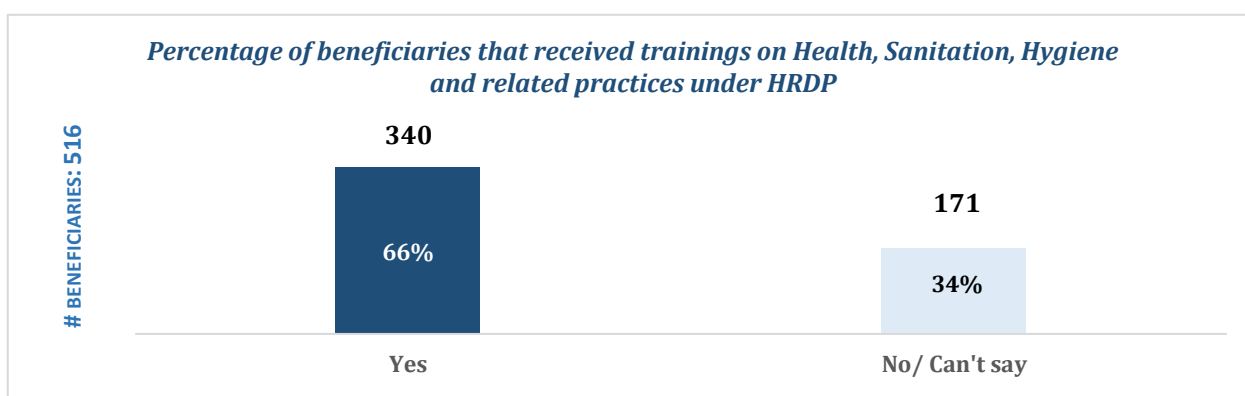
	Outcome Indicators	Before HRDP	After HRDP	% Change
302 beneficiaries 	% beneficiaries having access to potable drinking water	98%	99%	↑ 1%
27 beneficiaries 	% beneficiaries using toilets	48%	96%	↑ 100%
338 beneficiaries 	% beneficiaries using bathrooms	50%	87%	↑ 73%

5.3.1 Trainings and awareness

As part of the program, various trainings were conducted to **promote health and sanitation behavior among the beneficiaries.**

(Continued on the next page)

The chart below highlights the number of beneficiaries that received the training.



Around 66% of the 516 beneficiaries received trainings on health, sanitation, and safe hygiene practices.

As a result of the awareness/ trainings, among the 340 beneficiaries that received trainings, **a 126% jump in washing of hands with soap/ mild detergent before meals, an 80% increase in washing of hands with soap/ mild detergent after defecation and a 26% increase in the treatment of water¹⁶ before drinking was reported by the beneficiaries as compared to the practices followed before**

Outcome Indicators	Before HRDP	After HRDP	% Change
	44%	98%	↑ 126%
% beneficiaries washing hands before meal			
55%	100%	↑ 80%	
% beneficiaries washing hands after defecation			
49%	61%	↑ 26%	
% beneficiaries treating water before drinking			

340 beneficiaries

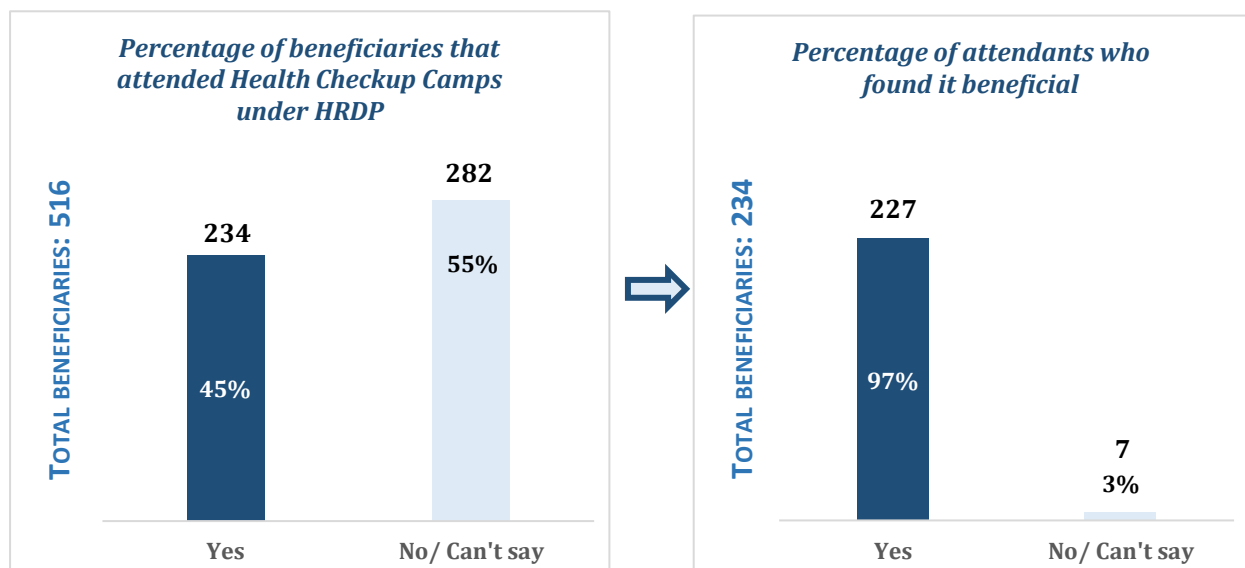
HRDP.

¹⁶ Treatment of water includes boiling, adding bleach/chlorine, straining through a cloth, using a water filter, solar disinfection and letting the water settle.

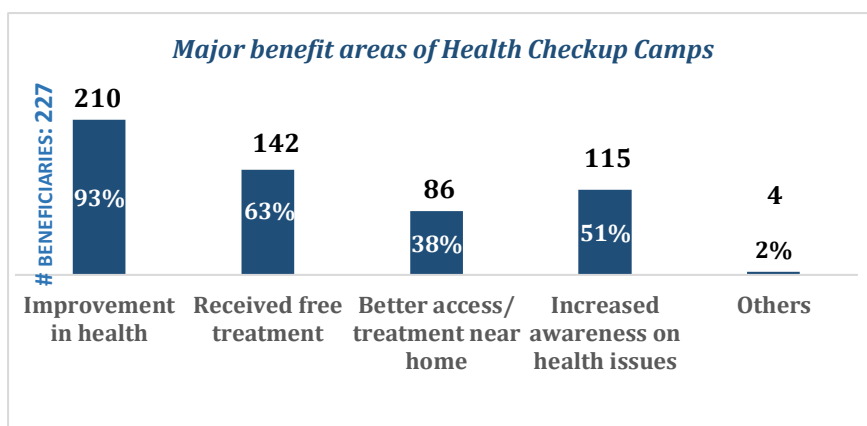
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5.3.2 Health Checkup Camps

Another aspect in the health and sanitation domain was the provision of health checkup camps. The charts below highlight how many beneficiaries got to attend these camps as well as how many of the attendees found it beneficial.



Around 45% beneficiaries of the total 516 reported attending health check-up camps under the program and majority of these (97%) found them to be beneficial.



Regarding the benefits of these health camps, the most widely reported benefit was an **improvement in health (93% of the respondents)**, followed by the receipt of free treatment (63%) and increased awareness on health issues (51%). 38% of the respondents got better access to

treatment closer to home.

(Continued on the next page)

Case Study

Under the Holistic Rural Development Program (HRDP) by **HDFC Bank** and implemented by **Sahbhagi Shikshan Kendra**, one of the key interventions was a focus on livelihood generation and increasing household incomes. From the evaluation survey, findings show that farmers not only received various trainings in farming related areas that brought an increase in the average annual incomes before and after HRDP interventions (Rs 35,419 to 54,088), but also an increase in average productivity of some of their crops, like wheat, over time. However, a key stakeholder group that really benefited from the livelihood activities, were the Self-Help Groups. From the 331 women surveyed, the average incomes before and after HRDP activities went from Rs 7339 to Rs 13 292, an increase of 81%.

An SHG formed in 2017 in Raunakala village of Cholapur block (about 21 km away from the District headquarters, Varanasi), was breaking all odds in a town which is 47.9% female but with a literacy rate of 19.3% for women (Census 2011).

Growing a business, one tent at a time

The Village Development Committee members during the Focus Group Discussion were in agreement that there has been an overall improvement in their quality of life through the livelihood program conducted by Shramik Bharti. Through chicken or goat farming or tent enterprises, these activities have encouraged community members in increasing earnings and advancing their work. Parallel benefits of these interventions also impacted overall average savings for SHG members surveyed which went up from Rs 2789 to Rs 5218!



Speaking to the members of the Self-Help Group (SHG) in the village, it became apparent that women were involved in an enterprise that was predominantly a male dominant occupation- running a tent house business. With a group of 12-15 women from the area, the primary goal became to not only enhance confidence among the women, but also to encourage independent decision making, and increase savings.

Familiar pressure, domestic violence and lack of societal acceptance were only some of the key challenges these women faced while trying to gain strength in pursuing an offbeat occupation. Initial months were even spent facing anger from their family or restrictions in leaving the house from husbands for the SHG meetings. Through perseverance and support from the NGO they were able to convince their families over time, who now see benefit in their participation in the SHG. According to the survey, changes in perception were also witnessed – 66% (from 45%) of women surveyed agreed that they now have the power of deciding what to spend on, while 64% (from 54%) of women are now making household purchases by themselves or jointly with their husbands.

"Earlier we faced a lot of problems when it came to leaving our houses. Now we are very happy, and no one stops us." FGD, SHG women, Raunakala, Varanasi

Now, the members who are involved in the tent business have experience in purchasing, stocking, transport, collaboration, service providers and linking to the market. They are able to manage and recover running costs. Their efforts were even appreciated by District Varanasi Commissioner. Most importantly, they have been able to increase their own savings as well as the group's savings (without borrowing money from their families or husbands) and are encouraging other women to join the group too.



Room with tent house materials

"The women in the group learnt how to save and we learnt how to use the money. We are moving forward, and others are also moving ahead with us. "

FGD, SHG women, Raunakala, Varanasi

****Case study created through conversations stakeholders in Varanasi and with the NGO partner.***

