

DS GROUP



## IMPACT ASSESSMENT REPORT

# REVITALISING THE RURAL ECONOMY AS A RESPONSE TO THE COVID-19 PANDEMIC

Implementing Partner:  
Professional Assistance for  
Development Action (PRADAN)



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## ABBREVIATIONS

<b>DS</b>	Dharampal Satyapal
<b>CSR</b>	Corporate Social Responsibility
<b>FY</b>	Financial Year
<b>SDGs</b>	Sustainable Development Goals
<b>PRADAN</b>	Professional Assistance for Development Action
<b>GPHD</b>	Gram Panchayat Help Desk
<b>NSK</b>	Nagarik Sahayta Kendra
<b>PwD</b>	Persons with Disability
<b>THR</b>	Take-Home Ration
<b>MGNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>NRM</b>	Natural Resource Management
<b>SHG</b>	Self-Help Group
<b>SHFH</b>	Small-Holder Farming Households
<b>FPO</b>	Farmer Producer Organisation
<b>CRP</b>	Cluster Resource Person
<b>YSE</b>	Youth Self Employed

# EXECUTIVE SUMMARY

## PROJECT BACKGROUND



The COVID-19 pandemic had a devastating impact on rural India, disrupting livelihoods, deepening food insecurity, and creating widespread economic vulnerability. With limited access to healthcare, information, and social safety nets, many rural households were left grappling with both health and economic crises. To address these challenges, a collaborative initiative between PRADAN and DS Group was conceived and implemented under the 'Revitalising Rural Economy' project.

The project aimed at shifting income generation from an urban-centric model to a locally driven approach. Therefore, two clusters were identified and developed in Hazaribagh and Bokaro districts of Jharkhand, which served as focal points for economic and social revitalisation efforts.

This report presents an in-depth evaluation of the Revitalising Rural Economy project, examining its relevance, effectiveness, sustainability, and potential for scale, based on field insights and programmatic outcomes.

## PROJECT DETAILS



### Implementation year

FY 2020-23



### Assessment year

FY 2024-25



### Implementing Partner

Professional Assistance for Development Action (PRADAN)



### Beneficiaries

15,000 households



### Project Budget

₹2,84,52,937/-



### Project location

Tantijhariya, Churchu Blocks of Hazaribagh District and Jaridih, Kasmar Blocks of Bokaro District in the State of Jharkhand

## PROJECT ACTIVITIES

### SAFETY AND HEALTH



Establishing women's Self-help groups to create income generation opportunities.



Supporting vulnerable families with inputs and training to set up kitchen gardens.



Executing the "Didi Wadi Yojana" in different villages.



Training small and marginal farmers to adopt millets, pulses, oilseeds, and vegetables to improve dietary diversity and income.



Coordination with ICDS to ensure continued Take-Home Ration (THR) for children aged 6-36 months and Pregnant/lactating mothers to ensure nutrition and health support.



### Alignment with SDGs



## ENGAGEMENT WITH PUBLIC SYSTEMS



Initiation of Gram Panchayats Organisation Development (GPOD) process and signing of MoUs with Panchayats for better co-ordination with stakeholders.



Identification and mapping of families lacking documentation (Ration cards, Jan Dhan, MGNREGA job cards, etc.).



Establishing Women-Managed Help Desks (Sahayta Kendras) to assist communities in accessing state and central government relief measures.

## NATURAL RESOURCE MANAGEMENT AND WAGE-EMPLOYMENT



Scanning of the new orchard patches for mango plantations and getting them sanctioned.



Conducting training sessions on various aspects related to the mango orchard, including technical knowledge and skills.



Formation of the Plantation user group to institutionalise the work around the mango plantation.



Ensuring planning of intercropping in the Orchard patches along with convergence around green energy (e.g. Drip Irrigation).



Mobilise communities to engage in Horticulture and plantations- related activities.



Constructing Water-harvesting and irrigation infrastructure.

## PROMOTION OF FARMER PRODUCER ORGANISATIONS AND VALUE-CHAIN DEVELOPMENT



Setting up FPOs managed by SHG leaders and federation members to promote value-chain development through input supply, production services, aggregation, and marketing.



Conducting Technical training around RA (Regenerative Agriculture) along with various agriculture models, ensuring a diverse crop basket encompassing cereals, oilseeds, Pulses, and vegetables in the 1-acre model, and a Multilayer farming model.

## SUPPORT TO MIGRANT LABOURERS FOR SELF-EMPLOYMENT (YSE PROGRAM)



Mapping Returnee Profiles and grooming them to become agricultural entrepreneurs.



Promoting Agriculture-based Enterprises among these migrants through training and support.



Providing seed capital to entrepreneurs to set up the business.

# Key Findings

## SAFETY AND HEALTH

### WOMEN'S SELF-HELP GROUP



**50.0%**

of the respondents were between 25 and 35 years of age, while 35.0% of the respondents were between 36 and 45 years of age. All of them were farmers and had an SHG member in their household.



Respondents received training on the rules and regulations of an SHG (65.0%), followed by civic literacy (35.0%) and bank linkages (15.0%).



All the respondents mentioned that their SHG had an active bank account.



**63.2%**

of the respondents have repaid 100% of their loan.



**85.0%**

of the respondents received training for income generation activities, with 15.0% of respondents perceiving the marketing support aspect of the program to be extremely helpful.



**85.0%**

of the respondents reported that their SHG was a part of the SHG Federation, set up to empower the capacities of Self-Help Groups.

### KITCHEN GARDENS



**36.0%**

of the respondents were between 35-45 years of age, while 35.2% of them were between 22 and 34 years, with 64.8% of the respondents earning an average annual income within the range of Rs. 50,000 and 1,00,000.



**99.2%**

of the respondents received training in kitchen gardening, with 41.6% of them considering the kitchen kit they received to be extremely useful.



**67.2%**

of the respondents used biofertilizers in their kitchen garden, while 30.4% of them used Shivansh Khad.



Post-intervention, all the respondents had kitchen gardens at their homes, as compared to a 38.4% pre-intervention adoption rate.

### COORDINATION WITH ICDS



**78.6%**

of the respondents received Take-Home rations regularly.

# Key Findings

## ENGAGEMENT WITH PUBLIC SYSTEMS, NATURAL RESOURCE MANAGEMENT AND WAGE-EMPLOYMENT



The survey respondents included 94.3% female respondents and 5.7% male respondents, with 67.1% of them earning an average annual income between Rs. 50,000 and Rs. 1,00,000.



The major schemes which the respondents were made aware of included the MGNREGA scheme (80.0%), the pension scheme (24.3%) and the Public Distribution Scheme (20.0%).



Door-to-door campaigns and other methods were used to create awareness, which were considered extremely useful by 21.4% of the respondents. Furthermore, the establishment of the Gram Panchayat Help Desk extremely helped 21.2% of respondents, while the Nagarik Sahayata Kendra at the Block Level was considered highly effective by 17.1% of the respondents.



Overall, 92.9% of the respondents were satisfied with the support provided for accessing services.



MGNREGA was availed by 65.7% of the respondents, followed by the Old Age Pension scheme (15.7%) and the Widow Pension Scheme (8.6%).



### 51.5%

of them received between 21 and 60 days of employment through the MGNREGA scheme in 2024.



Activities conducted under MGNREGA included farm bunding (61.8%), digging of new ponds (32.4%) and deepening of old ponds (22.1%).



### 92.6%

of the respondents created a mango orchard on their farmland. Post receiving program training and support. Additionally, 23.8% of the respondents considered the Bagwan Mitra support to be extremely helpful.

## FARMER PRODUCER ORGANISATIONS



### 42.9%

of the respondents are members of the Farmers Producer Organisation, with 40.0% of the respondents considering the training on regenerative agriculture and multilayer farming to be extremely useful.



### 46.7%

of the respondents use Jeevamrit and Shivansh Khad, followed by vermicompost (23.3%), for enhancing soil health, and 86.7% of them perceive it to be effective.

# Key Findings

## YSE PROGRAM



### 65.0%

of the respondents belonged to the age group of 25-35 years, with 70.0% of the respondents owning less than 2.5 acres of land, and 25% of them being landless.



Before returning to their native village, these respondents were engaged in work, such as domestic workers (45.0%), agricultural labour (20.0%), and daily labour (15.0%).



### 65.0%

of the respondents were left with no source of income generation due to the pandemic.



### 50.0%

of the respondents considered the exposure visit to Bagnan (West Bengal) to be highly effective for learning techno-managerial and socio-behavioural skills, while 45.0% of them considered the skill development training to be highly effective for starting a business.



### 40.0%

of the respondents received financial support between Rs. 20,000 and 30,000 to start their enterprise, while 20.0% of them received an amount between Rs. 50,000 and 1,00,000.

# Key Impacts

## SAFETY AND HEALTH

### WOMEN'S SELF-HELP GROUP



**95.0%**

of the respondents mentioned that their SHG had access to credit from banks for pursuing income-generation activities.



Small businesses formed the major income generation activity (55.0%), followed by stitching and livestock raising (15.0% of respondents each).

### KITCHEN GARDENS



Major benefits of the kitchen garden include access to fresh, safe, and tastier vegetables (88.0% of respondents) and access to nutritious food for the family (48.0%).



Savings on market expenditure were witnessed by 22.4% of the respondents.



**93.6%**

of the respondents experienced improvement in health due to the intake of nutritious food.

### COORDINATION WITH ICDS



The ration distributed under the program ensured nutrition and health for children, as reported by their mothers.

## ENGAGEMENT WITH PUBLIC SYSTEMS, NATURAL RESOURCE MANAGEMENT AND WAGE-EMPLOYMENT



**61.4%**

of the respondents received the MCNREGA job card with the project team's support.



**76.6%**

of the respondents received direct benefits through MCNREGA as the farm bunding was done on their own land.



**29.7%**

of them benefited from the availability of irrigation water from ponds.



**67.2%**

of the respondents reported an annual increase in income of around Rs. 10,000, while 26.6% of them gained an increase of between Rs. 20,000 and 50,000.

## FARMER PRODUCER ORGANISATIONS



The major types of cultivation done using regenerative agriculture and multilayer farming included vegetables (86.7%), cereals (43.3%), oilseeds (40.0%) and millets (40.0%).



Practices like soil testing helped 60.0% of the respondents know the required amount of bio-fertiliser input.

# Key Impacts

## YSE PROGRAM



Major enterprises that are set up include bio product manufacturing units (20.0%), jeera processing units (15.0%), turmeric processing units (10.0%), and stitching units (10.0%).



## 85.0%

of the respondents are currently running a successful enterprise with brands such as 'Urja', creating a chain of production units.

## CHAPTER 2

# BACKGROUND



### NEED OF THE PROGRAM

The COVID-19 pandemic had wreaked havoc on the livelihoods of millions across the country and created a deep economic crisis in the wake of its spread. Job losses were widespread, with the Centre for Monitoring Indian Economy (CMIE) reporting over 122 million job losses in April 2020 alone. The worst hit were the most vulnerable sections—daily wage earners, informal workers, and migrant labourers—many of whom returned to their native villages, straining an already fragile rural economy. While there was a major positive shift of nearly a 5% increase in dependence on farming, the rural economy was still under immense stress. Harvested crops were being sold at distress prices due to the closure of local markets, and farming households were facing food insecurity and reduced savings. A joint study covering 5162 Households across 47 Districts of 12 States, conducted by PRADAN, Vikas Anvesh Foundation, and other CSOs, showed that 68% of rural households had reduced the number of food items in meals, 50% had reduced meal frequency, and 24% had borrowed food grain. Moreover, more than one-third lacked seeds, under 20% of them had Kisan Credit Cards, and less than half expected access to crop loans.

The organisation's internal data on pandemic-induced loss of remittances and local wages, which made up 40% of household income, reflected a crippled state of rural families' ability to invest in the upcoming Kharif season. With 64% of returning migrants opting to stay in villages, local livelihood opportunities were urgently needed.

Therefore, reviving the agriculture and allied sectors was a critical step required for rebooting the rural economy, ensuring food security, and building resilience against future shocks.

### ABOUT DHARAMPAL SATYAPAL (DS) GROUP

Founded in 1929, the Dharampal Satyapal Group (DS Group) is a prominent Indian conglomerate with a diverse portfolio spanning fast-moving consumer goods (FMCG), hospitality, agriculture, and luxury retail. Headquartered in Noida, Uttar Pradesh, the company has developed several iconic brands over the decades. With a legacy spanning over nine decades, it continues to evolve, driven by a vision of excellence and a commitment to delivering quality products and services across its diverse business verticals.

Despite its expansive commercial footprint, the DS Group remains deeply committed to Corporate Social Responsibility (CSR), focusing on sustainable community development across India. Its major CSR initiatives are focused on four key areas- Water Conservation, Livelihood Enhancement, Education, and Gender Equity.

## OBJECTIVE OF THE PROGRAM



Address safety and health issues of the communities.



Ensuring that communities are able to derive all due benefits from public systems.



Ensuring the public investments in NRM from MGNRECS so that the carrying capacity of the villages is increased and wage employment is created.



Promotion of Farmer Producer Organisations (FPOs) and creating an eco-system for the SHFH.



Supporting migrant workers for self-employment.

It partners with over 80 NGOs and supports community-based organisations to lead enterprises in key livelihood sectors like Tasar silk, fruits, vegetables, and poultry. PRADAN's interventions generate a gross annual output of ₹9,000 million and help mobilise ₹3,000 million in investments from the government and financial institutions for asset creation and livelihood enhancement. It often collaborates with national and international donors, government bodies, and corporate foundations to scale its impact across rural India

## ABOUT PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION (PRADAN)

Founded in 1983, Professional Assistance for Development Action (PRADAN) was established on the belief that committed individuals must work closely with the marginalised to help them escape poverty and live with dignity. PRADAN has developed a unique model to identify and train young professionals, equipping them with both technical and social skills to drive change in India's most disadvantaged regions.

Its focus has consistently remained on rural areas in low-income states such as Bihar, Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, the tribal belts of Rajasthan, and parts of West Bengal. PRADAN has worked with more than 800,000 rural households, positively impacting over 4 million people.

## CHAPTER 3

# RESEARCH METHODOLOGY



DS Group assigned SoulAce to assess the impact of its CSR initiative on developing sustainable livelihood solutions for marginalised communities.

### OBJECTIVES OF THE STUDY

The primary objectives of the study were:



To evaluate the immediate impacts of the program implemented and assess the enduring impacts of the program.



To measure the extent to which the project has built various women's community institutions and demonstrated livelihood models relevant to the local context.



To provide insights into the strengths and areas for improvement of the program implementation.

### USE OF MIXED METHOD APPROACH

The evaluation adopted a comprehensive mixed-methods approach, integrating both qualitative and quantitative research methodologies. The qualitative component allowed for an in-depth exploration of the subjective experiences and viewpoints of key stakeholders- beneficiaries, community members, local Panchayat officials, facilitators, and project implementation team, offering a nuanced grasp of their perspectives. Concurrently, quantitative methods facilitated the gathering and analysis of numerical data obtained from the beneficiaries- community women and youth, yielding statistical insights and identifying trends. By employing a mixed methodology approach, the evaluation leveraged the strengths of both qualitative and quantitative techniques, resulting in the collection of robust and diverse data. This holistic approach provided a comprehensive understanding of the project's impact, ensuring a well-rounded and multifaceted assessment.

## APPLICATION OF QUALITATIVE TECHNIQUES

Qualitative methods provide insights into the real-life experiences, viewpoints, and stories of beneficiaries (women and youth) and stakeholders like community members, local Panchayat officials, and the project implementation team. Engaging these stakeholders through in-depth interviews and focus group discussions allows for a comprehensive examination of observed changes. These methods facilitate a detailed exploration of the improvements in livelihood options and the overall economic condition of the beneficiaries through the intervention. By capturing the lived realities and narratives of those involved, qualitative approaches offer a nuanced understanding of the project and its impact.

## APPLICATION OF QUANTITATIVE TECHNIQUES

Quantitative techniques are employed to evaluate the project and its impact through data analysis objectively. Surveys and questionnaires are utilised to collect numerical data on various indicators from the community, especially women and youth beneficiaries of the program. By analysing the data gathered about the project and its effects, the enhancements it has facilitated can be assessed. These quantitative methods provide a measurable approach to gauge the project and outcomes and evaluate its success through statistical evidence.

## ENSURING TRIANGULATION

To bolster the reliability and validity of its conclusions, the study implemented various triangulation strategies. Data triangulation was achieved by gathering information from diverse sources, including field notes, interviews with multiple stakeholders like beneficiaries, community members, community mobilisers, and feedback from project staff (Executives, GPHD members, NSK officials). This extensive data collection process facilitated a comprehensive evaluation of the program and its impact. Additionally, methodological triangulation was employed, utilising a range of research methods such as surveys, interviews, and focus group discussions.

This approach allowed for cross-verification of information and helped mitigate potential biases inherent to any single method. Through the implementation of these triangulation techniques, the study ensured a robust and dependable analysis, reinforcing the trustworthiness and credibility of its findings.

## RESEARCH DESIGN



### Name of the project

Revitalising the Rural Economy as a response to the COVID-19 pandemic



### Implementing partner

Professional Assistance for Development Action (PRADAN)



### Research design

Descriptive research design



### Sampling technique

Purposive sampling



### Sample size

235 beneficiaries



### Qualitative Methods used

Semi-structured interviews, testimonials and focus group discussions with beneficiaries along with key stakeholders

## KEY STAKEHOLDERS



Beneficiaries (Women and Youth farmers and entrepreneurs)



Community Members



Local Panchayat Officials



Project Implementation team (NSK & GPHD officials, CRPs, Executive)

## STUDY TOOLS

**Questionnaires** for primary beneficiaries – Structured questionnaires were developed, and the project details for each of the focus areas were reviewed. Indicators were pre-defined before conducting the surveys. Stakeholders were identified across the focus areas. Semi-structured questionnaires and focus group discussions were conducted with other stakeholders.

## ETHICAL CONSIDERATIONS

The impact evaluation research was guided by a strong ethical framework, ensuring that the study was conducted responsibly and ethically. Adhering rigorously to ethical principles of research, the study prioritised the rights and well-being of participants throughout the process. Informed consent was meticulously obtained by providing comprehensive information about the study and objectives, procedures, potential risks, and benefits, allowing participants to make informed decisions about their involvement after having their questions addressed.

Robust measures were implemented to uphold confidentiality and privacy, with data securely stored and accessible only to authorised personnel, and participant identities protected through anonymisation or coding techniques. Crucially, participation was fully voluntary, free from coercion or pressure, underscoring the importance of autonomy and respect for individual choice. Throughout the study, participants were treated with the utmost respect, dignity, and fairness, with their well-being being the top priority and necessary support or assistance provided whenever needed.



FGD WITH THE BENEFICIARIES

## CHAPTER 4

### MAJOR KEY FINDINGS

The chapter delves into the key findings of the study conducted by SoulAce to assess the impact created by the Sustainable Livelihoods project implemented by PRADAN.



#### Geographical Coverage

The intervention was implemented in Tantijhariya and Churchu Blocks of Hazaribagh District, and Jaridih and Kasmar Blocks of Bokaro District, in the State of Jharkhand.



#### Outreach and Inclusivity

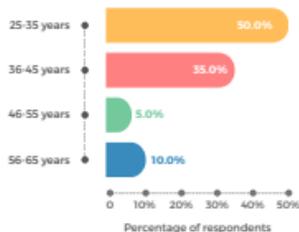
The primary beneficiaries of the project were women from marginalised communities.

### SAFETY & HEALTH

This section has been divided into three parts - Women's SHG Group, Kitchen Garden, and Coordination with ICDS- to ensure a detailed understanding of the impact created under each of these activities.

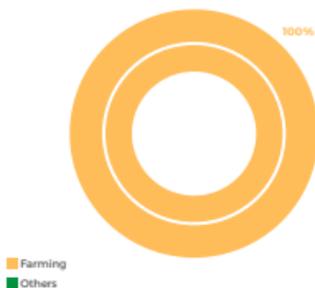
#### KEY FINDINGS -WOMEN'S SHG GROUP

CHART 1: AGE-WISE DISTRIBUTION



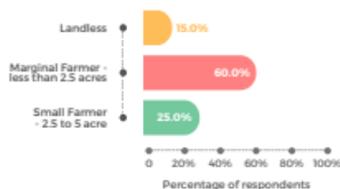
**Age-wise distribution:** 50% of the respondents were between 25 and 35 years of age, while 35% of the respondents were between 36 and 45 years of age.

CHART 2: PRIMARY OCCUPATION OF THE HEAD OF THE FAMILY



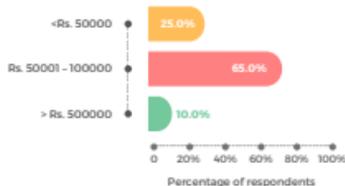
**Primary Occupation:** All of the respondents were engaged in farming.

### CHART 3: LAND OWNERSHIP



**Land Ownership:** 60% of the respondents were marginal farmers with less than 2.5 acres of land, while 25% of them were small farmers with 2.5 to 5 acres of land. 15% of them were landless farmers.

### CHART 4: AVERAGE ANNUAL FAMILY INCOME (RS.)



**Annual Family Income:** 65% of the respondents earned an average annual income between Rs. 50,000 and Rs. 1,00,000. 25% of them earned less than Rs. 50,000.

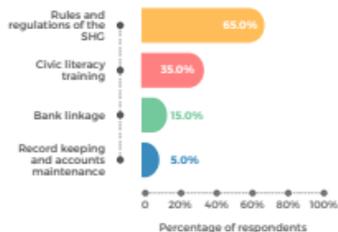
### CHART 5: MEMBERSHIP IN A SELF-HELP GROUP (SHG)



**SHG Membership:** 100% of the respondents had an SHG member in their household.

Qualitative findings revealed that a total of 664 SHGs were formed in the block, and almost all are currently active. They conduct weekly or monthly meetings to discuss and resolve issues.

### CHART 6: TRAINING CONDUCTED FOR RUNNING THE SHG

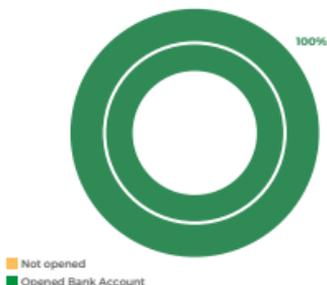


**Training for running the SHG:** 65% of the respondents mentioned that they received training on the rules and regulations of an SHG, followed by civic literacy training, as highlighted by 35% of respondents. 15% of them highlighted receiving training on bank linkages.

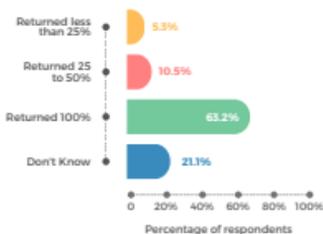
The respondents also mentioned that training was provided to the SHG members on topics such as financial management, savings, and loan handling. Women learned how to manage group savings, borrow, and repay properly, and use funds effectively. It also focused on leadership, collective decision-making, and group management.



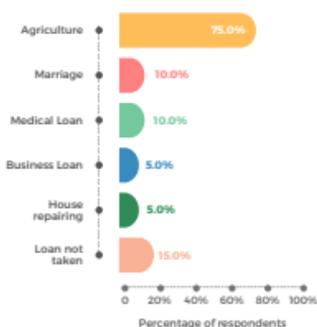
**SOULACE TEAM INTERACTING WITH THE BENEFICIARY**

**CHART 7: BANK ACCOUNT STATUS OF THE SHG**


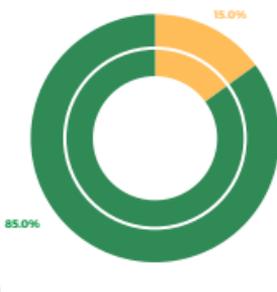
**Bank Accounts:** All the respondents mentioned that their SHG had an active bank account, which was further corroborated by a review of the organisational data.

**CHART 8: AWARENESS ABOUT REPAYMENT OF CREDIT OR REVOLVING FUND BY SHG**


**Loan Repayment:** 63.2% of the respondents have repaid 100% of the loan taken, while 10.5% of the respondents have returned 25 to 50% of the loan amount. The Program team further underscored that about 80% of SHGs have repaid their revolving funds.

**CHART 9: PRIMARY REASONS FOR TAKING PERSONAL LOANS FROM SHG**


**Reasons for taking personal loans:** 75% of the respondents reported taking personal loans for agricultural activities.

**CHART 10: TRAINING CONDUCTED FOR INCOME GENERATION ACTIVITIES OF SHG**


**Training for conducting income generation activities:** 85% of the respondents mentioned that they received training for income generation activities.

## SUCH TRAININGS INCLUDED SESSIONS ON



### Goat rearing activities:

Breed improvement, vaccination, fodder, and shed management



### Poultry:

Breeds, feed preparation, disease management



### Kitchen garden:

Set-up, seed selection, organic fertiliser preparation



Seasonal crops and vegetable cultivation

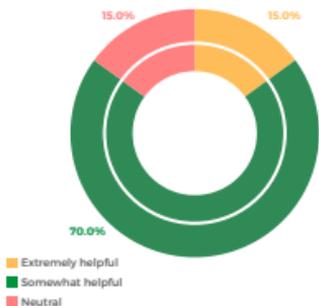


Workshops on leadership and decision-making



Training in teamwork, self-confidence, and communication skills

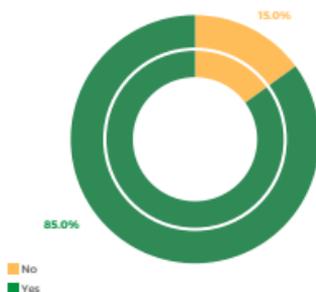
## CHART 11: HELPFULNESS OF NGO MARKETING SUPPORT FOR SHG PRODUCTS



**Marketing Support:** 15% of the respondents consider the marketing support received to be extremely helpful, while 70% of them consider it to be somewhat helpful.

Interviews with the Program team members further underscored that marketing support was provided to the SHG women, which helped them successfully bring their products from local markets to the regional level. This support proved very useful in connecting SHG products with an organised, sustainable, and profitable market. **Earlier, members of the women's groups used to go door-to-door to sell their goods, but now they are able to sell directly in local markets.**

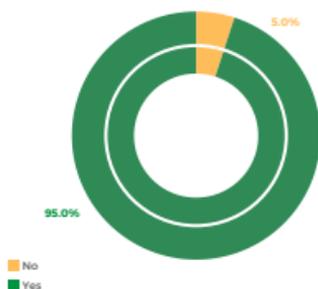
## CHART 12: MEMBERSHIP OF SHG IN THE SHG FEDERATION



**Federation Membership of SHG:** To empower the capacities of Self-Help Groups (SHGs), a federation was formed by combining 664 SHGs. This federation became an important step in enhancing economic, social, and institutional empowerment by strengthening the collective power of the SHGs. 85% of the respondents reported that their SHG was a part of the SHG Federation.

## KEY IMPACTS (WOMEN'S SELF-HELP GROUP)

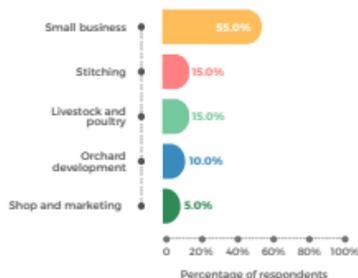
**CHART 13: ACCESS TO CREDIT FOR INCOME GENERATION ACTIVITY FROM THE BANK**



**Access to Credit:** 95% of the respondents mentioned that their SHG had access to credit from banks for pursuing income generation activities.

During our interview, the program executive mentioned that **over 600 SHGs received loans through banks and government schemes, depending on creditworthiness and need.** The average amount received by SHG as credit/Revolving Fund, as per our respondents, was Rs. 18,294. Loans were used for **agriculture, livestock, home industries, and retail.**

**CHART 14: INCOME GENERATION ACTIVITIES UNDERTAKEN BY SHG**



**Income Generation Activities undertaken:** Small businesses formed the major income generation activity, according to 55% of the respondents. Stitching and Livestock raising were undertaken by 15% of respondents each.

Our field visits revealed that women stepped beyond traditional roles and became economically active and self-reliant through these activities. The Program team emphasised that these activities included farming, vegetable growing, poultry, small-scale industries, shops, and beauty parlours. Most SHG activities are now organised and running regularly.

Qualitative findings suggest that the monthly income generated per SHG member is Rs. 4600. Women are now more involved in household financial decisions and have started investing in children's education, health, and nutrition.

“

With better business understanding, they adapted their products and services to market needs—like processing and packaging turmeric, mustard oil, millet flour, and value-added goods like cumin, golki, gram, and garam masala.

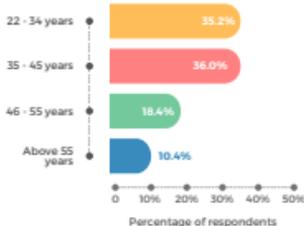
**Mamta Devi, Chairwoman**

”

## KITCHEN GARDEN

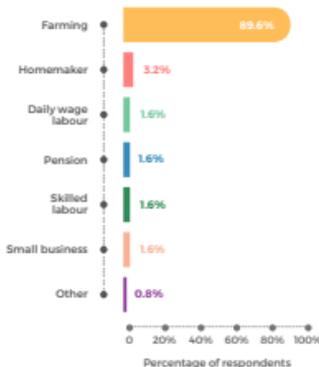
### KEY FINDINGS

**CHART 15: DISTRIBUTION OF RESPONDENTS BY AGE (YEARS)**



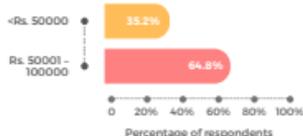
**Age:** 36% of the respondents were between 35 and 45 years of age, while 35.2% of them were between 22 and 34 years. 18.4% of them were between 46 and 55 years old, while 10.4% of them were above 55 years of age.

**CHART 16: PRIMARY OCCUPATION OF HEAD OF FAMILY**



**Primary Occupation:** 89.6% of the respondents were predominantly farmers.

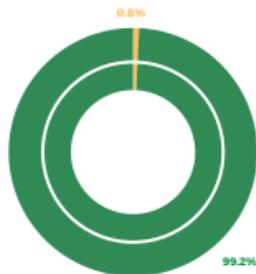
**CHART 17: AVERAGE ANNUAL FAMILY INCOME (IN RS.)**



**Annual Family Income:** 64.8% of the respondents earned an average annual income within the range of Rs. 50,000 and Rs. 1,00,000. 35.2% of them earned less than Rs. 50,000 annually.

Discussion with the Program team underscored that the selection process for Kitchen Garden beneficiaries focused primarily on women from Self-Help Groups (SHGs). Women with small plots of land near their homes (backyards or open spaces) and an interest in vegetable cultivation were selected. Priority was given to marginalised communities, such as Scheduled Castes, Scheduled Tribes, and Below Poverty Line families, ensuring inclusion of the most vulnerable.

**CHART 18: TRAINING RECEIVED ON KITCHEN GARDENING (POSHAN VATIKA)**



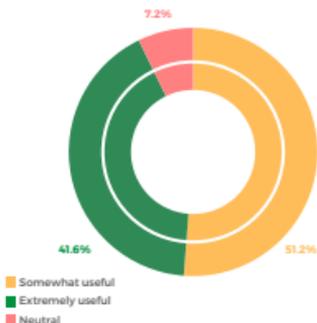
■ No  
■ Yes

**Training:** 99.2% of the respondents received training in kitchen gardening.

Discussion with the Kitchen Garden Beneficiaries revealed that various inputs were provided to promote kitchen gardens, including high-quality seasonal vegetable seeds (like spinach, okra, brinjal, pumpkin, bitter gourd, tomato, chili), organic fertilisers (compost, vermicompost), pesticides (neem oil, cow dung-based sprays), and farming tools.

Training was also provided on sowing methods, irrigation management, and organic pest control. Women were encouraged to grow a variety of vegetables across different seasons to ensure year-round nutrition.

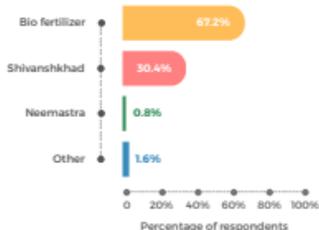
### CHART 19: USEFULNESS OF THE KITCHEN GARDEN KIT PROVIDED



**Kitchen Kits:** 41.6% of the respondents found the kitchen kit to be extremely useful, while 51.2% of them found it to be somewhat useful.

The kitchen kit provided to the beneficiaries included 12 types of open-pollinated seeds such as tomato, brinjal, green leafy vegetables, creepers, etc.

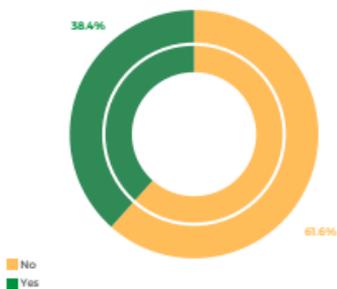
### CHART 20: TYPE OF MANURE USED IN KITCHEN GARDEN



**Manure Used:** 67.2% of the respondents used biofertilisers in their kitchen garden, while 30.4% of them used Shivanshkhad.

Discussion with the beneficiaries highlighted that training was provided on preparing and using organic composts like vermicompost, cow dung manure, and Jeevamrut. These training sessions helped them boost soil fertility and crop quality as these manures added essential nutrients like nitrogen, phosphorus, and potassium to the soil.

### CHART 21: KITCHEN GARDEN EXISTENCE BEFORE NGO AWARENESS



### CHART 22: HOUSEHOLDS PRACTISING KITCHEN GARDENING



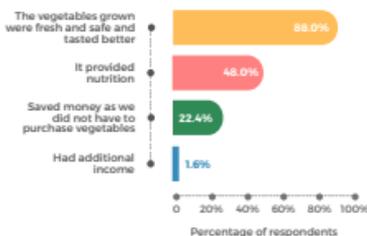
■ Yes

**Kitchen Gardens Created:** Pre-intervention, only 38.4% of the respondents had a kitchen garden, while post-intervention, all of the respondents had a kitchen garden at their home. The program team highlighted that 3500 households have kitchen gardens in the target villages.

It is important to note the contribution of the Jharkhand State's 'Didi Badi Yojana' to the kitchen garden initiative. The "DidiBadi Yojana" under the MGNREGA scheme is aimed at encouraging women to grow crops—vegetables, fruits, spices—on small plots. The initiative promoted women's active roles in community development and improved family income.

## KEY IMPACTS

### CHART 23: BENEFITS GAINED FROM KITCHEN GARDENING



**Benefits:** 88% of the respondents mentioned that the kitchen garden gave them access to fresh, safe, and tastier vegetables, while 48% of them mentioned that the kitchen garden provided nutritious food to the family. 22.4% of the respondents saved money as they did not have to purchase vegetables from the market anymore.

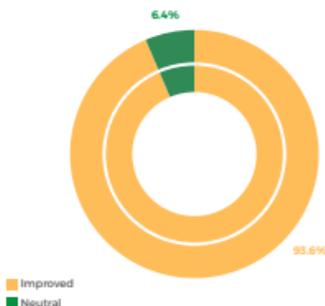


The women now grow 8-10 varieties of seasonal vegetables year-round, improving diet quality.

**Mamta Devi, Chairwoman**



### CHART 24: HEALTH IMPROVEMENTS FROM KITCHEN GARDEN NUTRITION INTAKE



■ Improved

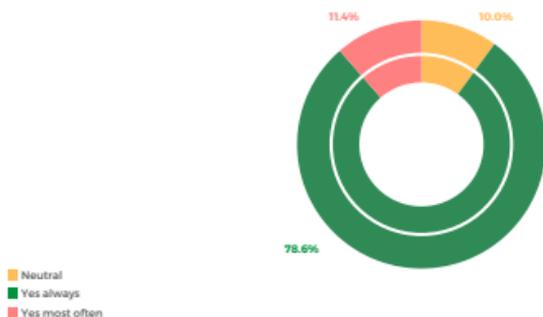
■ Neutral

**Health Improvement:** 93.6% of the respondents experienced improvement in health due to the intake of nutritious food grown in the kitchen garden.

Group Discussion with the beneficiaries further revealed that Kitchen Gardens significantly improved dietary diversity and food security in their family. Previously, women and children in many families had limited access to fresh vegetables due to cost and availability. With Kitchen Gardens, families began consuming at least 3-4 types of vegetables daily, thereby improving nutrition levels, particularly among children and pregnant/lactating women. Some women were even able to sell surplus vegetables locally and earn extra income.

## KEY FINDINGS & IMPACT (CO-ORDINATION WITH ICDS)

### CHART 25: RECEIPT OF TAKE-HOME RATION (THR) AS PER ELIGIBILITY



**Take-Home Ration:** 78.6% of the respondents received Take-Home rations regularly, while 11.4% of them received them often. Interviews with mothers revealed that the rationing improved the availability of food, ensuring nutrition and good health for their child during the pandemic.

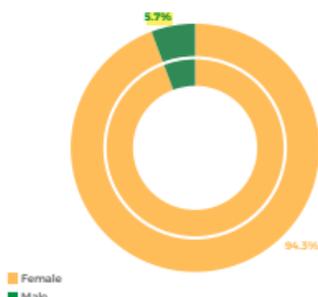
## FOCUS GROUP DISCUSSION



## NATURAL RESOURCE MANAGEMENT AND WAGE EMPLOYMENT

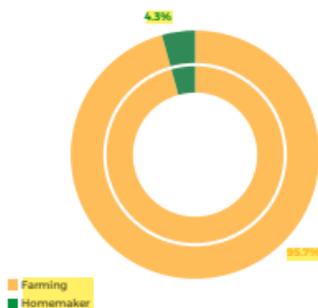
### KEY FINDINGS

CHART 26: GENDER DISTRIBUTION



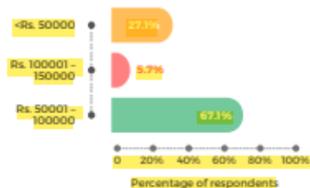
**Gender:** The survey saw the participation of 94.3% of female respondents and 5.7% of male respondents.

CHART 27: PRIMARY OCCUPATION OF HEAD OF FAMILY



**Primary Occupation:** Farming was the primary occupation for 95.7% of the respondents, while the rest were homemakers.

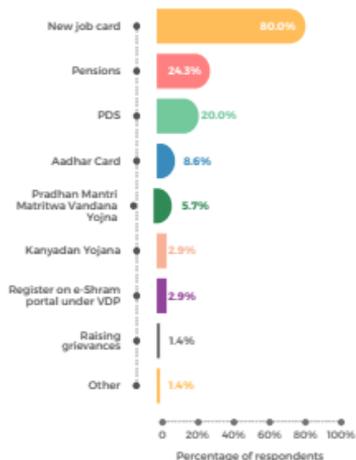
CHART 28: AVERAGE ANNUAL FAMILY INCOME ₹



**Annual Income:** 67.1% of the respondents earned an average annual income between Rs. 50,000 and Rs. 1,00,000, while 27.1% of them earned less than Rs. 50,000.

### SCHEME-LINKAGES

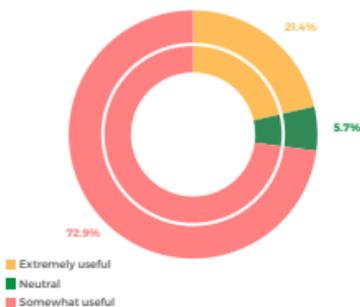
CHART 29: AREAS OF AWARENESS RECEIVED BY RESPONDENTS



**Areas of Awareness:** Most of the respondents (80%) received awareness about job cards under the MGNREGA scheme, followed by pension scheme awareness (24.3%) and awareness about the Public Distribution System (20%).

Our interactions with the program team revealed that extensive efforts were made to raise awareness among villagers about schemes related to agriculture, health, education, social security, and the Employment Guarantee Act. Awareness was spread through community meetings, Jan Adhikar Diwas (Public Rights Day), door-to-door campaigns, use of posters, banners, flex boards, and dissemination of information via women's groups. Along with providing information, efforts were made to instill a sense of entitlement among them.

### CHART 30: USEFULNESS OF AWARENESS CAMPAIGNS AND CAMPS



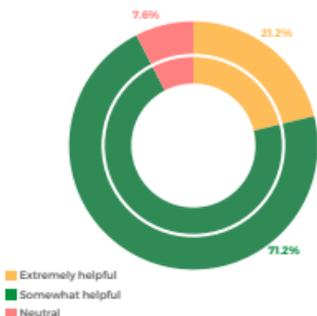
**Utility:** 21.4% of the respondents found the awareness campaigns and camps to be extremely useful, while 72.9% of the respondents found them somewhat useful.

For availing the benefits of schemes like MGNREGA, comprehensive efforts were made by trained Community Resource Persons (CRPs) who visited villages and conducted door-to-door awareness campaigns about job cards and identified eligible households.

Discussion with stakeholders highlighted that awareness meetings were conducted around key government schemes such as the Public Distribution System (PDS), pensions, and MGNREGA. These gatherings simplified entitlements and helped communities understand their rights. Civic literacy training builds a strong foundation for informed participation. As a result, over 5500 plus applications were generated and submitted—bringing citizens closer to long-overdue benefits.

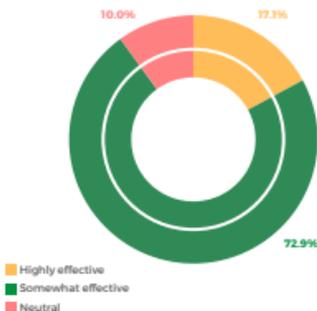
Beneficiaries were supported in filling out application forms, collecting necessary documents (e.g., Aadhaar, family ID, bank account details), and submitting them to the Gram Panchayat. Women were especially encouraged to become individual job card holders to enable them to access work independently.

### CHART 31: HELPFULNESS OF GRAM PANCHAYAT HELP DESK (GPHD)



**Panchayat Help Desk (Village Level):** 21.2% of the respondents consider the Gram Panchayat Help Desk to be extremely helpful in resolving scheme-related issues, while 71.2% of them consider it to be somewhat effective.

### CHART 32: EFFECTIVENESS OF NSK (NAGARIK SAHAYATA KENDRA) SUPPORT AT THE BLOCK LEVEL

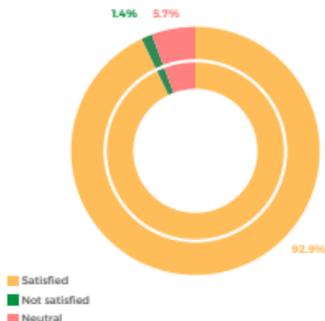


**Nagarik Sahayata Kendra (Block Level):** 17.1% of the respondents consider the Nagarik Sahayata Kendra to be highly effective, while 72.9% of them perceive it to be somewhat effective.

While the GPHD improved communication between villagers and Panchayat representatives, and provided guidance on scheme details, application procedures, required documents, and eligibility criteria, the NSK acted as a bridge between the block administration and the community, thereby simplifying processes and improving access to schemes.

It is important to note that tailored training sessions were held for NSK and GPHD members, equipping them to facilitate convergence under multiple social security schemes. Federation members and resource persons from the two blocks were also oriented on the Gram Panchayat Development Plan (GPDP) and Village Poverty Reduction Plans (VPRP). Through these trainings, capacity was built from the ground up, ensuring local actors could lead and sustain change.

**CHART 33: SATISFACTION WITH NGO SUPPORT FOR ACCESSING SERVICES**



**Perceived Satisfaction:** 92.9% of the respondents are satisfied with the support provided for accessing services.



### CASE STUDY

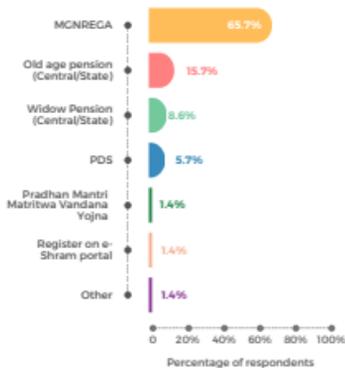
Mana Devi, aged 40 years, born in Chhattisgarh, was the third of five siblings in a poverty-stricken family. At 18, she married into a family in Tandballi. However, she faced domestic violence due to her husband's alcoholism, further aggravated by financial constraints due to his unemployment.

In 2016, when her child's health deteriorated, Mana Devi did not receive any help from her known peers. However, when PRADAN initiated a project in Bokaro district, forming women's self-help groups (SHGs), she joined an SHG and received training in making phenyl, which helped her start earning a living. The organisation also provided training to women on participating in politics, which Mana Devi attended. This training instilled leadership qualities in her, and with the support of her SHG, she decided to contest the Mukhiya (Sarpanch) election. Without spending a single rupee, she won the election and emerged as a successful leader.

Today, she serves as an inspiration to other women, demonstrating that they, too, can be part of the political process and achieve success through self-help initiatives.



### CHART 34: SCHEMES BENEFITTING HOUSEHOLD MEMBERS



**Schemes Available:** MGNREGA was availed by 65.7% of the respondents, followed by the Old Age Pension scheme (15.7%) and the Widow Pension Scheme (8.6%). The program team further underscored that a large number of applications were approved for old-age pensions, widow pensions, disability pensions, ration cards, MGNREGA job cards, Pradhan Mantri Awas Yojana, and Ayushman Bharat cards.

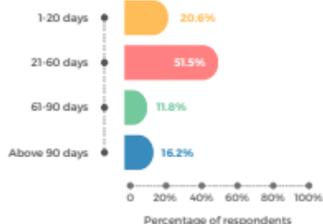
Interview with the Team Coordinator revealed that a total of 13,487 applications were generated under various schemes, out of which 8,618 applications were realised.

Discussions with the respondents highlighted that public hearings were held at the village level to raise issues such as delayed wage payments, incomplete work, exclusion of names, and discrimination under MGNREGA. In some cases, complaints were submitted digitally. As a result, many pending payments were cleared, and an improvement in work quality was observed.

Apart from helping the community members gain access to schemes, the project also increased the political consciousness of the people, creating leaders for tomorrow.

Training sessions were conducted for federation members on civic literacy, their rights, and gender issues to support their better participation and selection in Panchayat elections. In Tatijharia, around 18 federation members were elected as Mukhiya and Ward Members in the Panchayats, reflecting the strength and unity of the federation.

### CHART 35: NUMBER OF WORKDAYS RECEIVED UNDER MGNREGA IN 2024



**Workdays (Employment):** Out of 68 respondents who had an MGNREGA card, 51.5% of them received between 21 and 60 days of employment through the MGNREGA scheme in 2024, while 20.6% of them received between 1 and 20 days of employment.



A notable improvement was observed in the availability of workdays. Previously, villagers either did not get work or had limited opportunities.

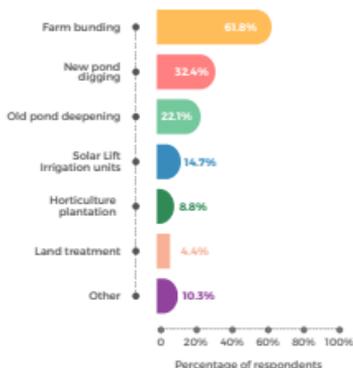
In the selected villages, an average of 45-50 workdays per job card-holding family were generated under MGNREGA. In some villages, this number reached up to 60 days, particularly where NRM-related work like drainage construction, bund levelling, pond excavation, and plantation was undertaken.

Saima Khatoon, GPHD Member



According to our interview with the program team, a total of 3,96,182 labour days were generated in FY 2022-23.

**CHART 36: TYPES OF WORK CONDUCTED UNDER MGNREGA IN THE VILLAGE**



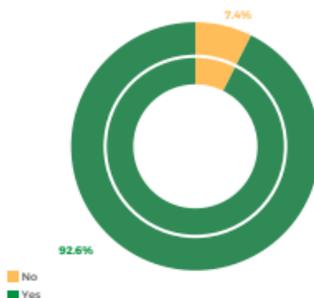
**Type of MGNREGA work:** 61.8% of the respondents highlighted that farm bunding was done in the village, followed by the digging of new ponds (32.4%) and deepening of old ponds (22.1%) through MGNREGA

In 2023-24, more than 200 water harvesting structures were built under MGNREGA, most of which were related to Natural Resource Management. These included dobhas (small water harvesting pits), pond deepening, traditional pond construction, trench bunds, and check dams.

Organisational data reveals that 2100 Hectares of upland have been treated under this project through the Integrated Natural Resource Management approach.

## PLANTATIONS

**CHART 37: ADOPTION OF MANGO ORCHARD PLANTATION ON THE FARM**



**Orchard Plantation:** 92.6% of the respondents (63 beneficiaries) created a mango orchard on their farmland. The program team underscored those farmers with relatively larger landholdings who planted orchards on approximately 8 to 10 acres of land.

More than 300 acres of land have been brought under Mango cultivation through this project.

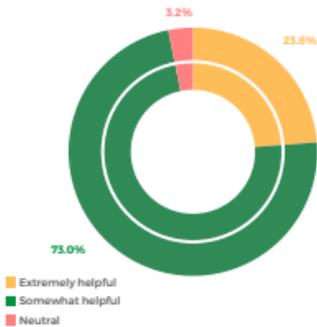
All these respondents have received training and support for the plantation through the project.

Handholding support and training for the mango plantation included:

- Scanning of new patches
- Supporting the sanctioning of new plantation schemes through
- MGNREGA
- Layout for patches
- Training of beneficiaries, mates, and frontline workers from MGNREGA
- Regular monitoring and handholding
- Timely technical support around plantation sites

Discussion with beneficiaries further highlighted that they were provided with quality saplings from nurseries, organic fertilisers, and technical kits to support early-stage care. Training programs were also conducted, which covered pit-digging dimensions and spacing, planting techniques, organic manure usage, irrigation practices, and pest/disease management. Regular monitoring was also ensured as needed.

**CHART 38: USEFULNESS OF BAGWAN MITRA SUPPORT FOR HORTICULTURE PLOT**



**Perceived Utility of Bagwan Mitra:** 23.8% of the respondents claim that the Bagwan Mitra support provided under the program is extremely helpful, while 73% consider it to be somewhat helpful.

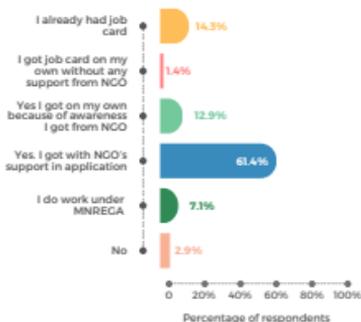
Bagwan Mitras provided on-ground support for orchard-related tasks such as pit digging, planting, fertiliser and irrigation management, and pest/disease control. They conducted weekly monitoring of each orchard and documented plant status. They provided farmers with timely technical guidance, which improved plant survival rates and disease management.

## INTERACTION WITH FPO AT TATIJHARIYA



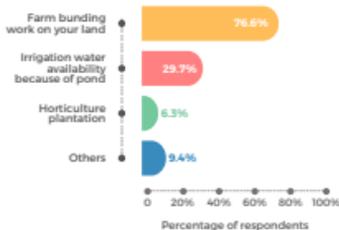
## KEY IMPACTS

**CHART 39: RECEIPT OF MGNREGA JOB CARD WITH NGO SUPPORT**



**MGNREGA Job Card:** 61.4% of the respondents received the job card with the project team's support, while 12.9% of them got it on their own after the awareness campaigns.

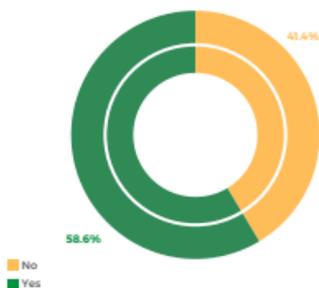
**CHART 40: DIRECT BENEFITS FROM MGNREGA WORK TO FARMERS**



**Direct Benefits (MGNREGA):** 76.6% of the respondents received direct benefits through MGNREGA as the farm bunding was done on their own land, while 29.7% of them benefited from the availability of irrigation water from ponds. The respondents also revealed that previously uncultivable plots (e.g., barren land) are now being cultivated successfully.

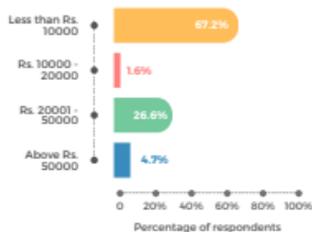
Farm bunds help retain rainwater in the fields, reduce soil erosion, and maintain soil moisture, thereby decreasing irrigation dependence and improving crop quality. Previously uncultivable plots (e.g., barren land) are now being cultivated successfully.

**CHART 41: PRESENCE OF PERSON WITH DISABILITY IN THE HOUSEHOLD**



**Disability Certificate:** 58.6% of the respondents had a person with disability in their household. All of them received support for disability testing and received certificates, with the help of the project team.

**CHART 42: INCREASE IN ANNUAL INCOME DUE TO EXPANDED CROPPED AREA AND IRRIGATION ₹**

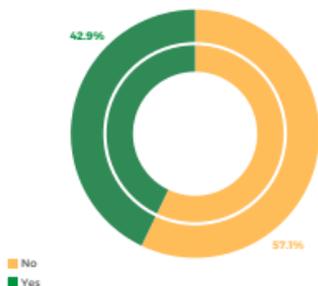


**Increase in Income (MGNREGA):** 67.2% of the respondents reported an annual increase in income of around Rs. 10,000, while a considerable percentage of farmers, 26.6% of them, gained an increase of between Rs. 20,000 and Rs. 50,000.

## FARMER PRODUCER GROUPS

### KEY FINDINGS

CHART 43: MEMBERSHIP IN FARMERS' PRODUCER ORGANISATION (FPO)



**Membership Status:** 42.9% (30 beneficiaries) of the respondents are members of the Farmers Producer Organisation. The program team highlighted that the Farmer Producer Organisation (FPO) was formed to organise local farmers, promote collective agricultural marketing, and increase agriculture-based income. Through this initiative, farmers receive better market prices, collective procurement of inputs, and technical guidance.

Two FPOs, namely, Jaridih Tejas Farmer Producer Company Limited (JTFPCL) and Grameen Harit Kranti Mahila Farmer Producer Company Limited (GHKMFPCL), were formed under the program, with 8,36,700/- mobilised as share capital, on a rotating basis.

Both the FPCs have been supported financially by the Central Sector Scheme (CSS) of the 10,000 FPO promotion scheme implemented by NABARD.

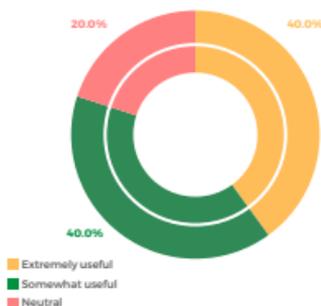


FPO was formed to strengthen collective agriculture trade and help farmers get better prices. Farmers were first organised and then trained; selected members were appointed to the Board of Directors and Management Committees.

**Mamta Devi, Chairwoman**



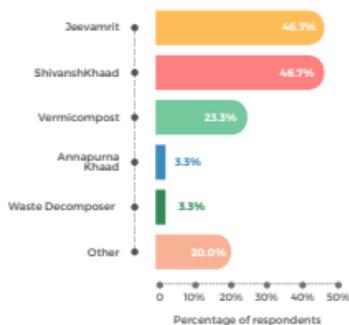
CHART 44: USEFULNESS OF TRAINING ON REGENERATIVE AGRICULTURE AND MULTILAYER FARMING



**Perceived Utility of Training:** 40% of the respondents consider the training on regenerative agriculture and multilayer farming to be extremely useful.

Various training sessions were conducted to promote regenerative and multilayer farming models. The main aim was to prepare farmers for environmentally sustainable, low-cost, and nutrition-balanced agriculture.

- Ground level: Spinach, fenugreek, coriander
- Mid-level: Chilli, eggplant, okra
- Upper level: Maize, pigeon pea (arhar), moringa, pumpkin, cucumber, ridge gourd

**CHART 45: FORMULATIONS USED FOR SOIL HEALTH ENHANCEMENT**

**Soil Health Enhancement:** 46.7% of the respondents use Jeevamrit and Shivansh Khad, followed by vermicompost (23.3%), for enhancing soil health.

**GROUP PHOTO OF BENEFICIARIES**

To promote regenerative agriculture, farmers were trained in organic formulations that improve soil health.

Hands-on training, farmer workshops, and demonstration plots were used to provide training on the following soil health enhancers:

#### JEEVAMRIT (MICROBIAL SOLUTION)

- **Training:** Farmers were taught to prepare Jeevamrit using cow dung, cow urine, jaggery, pulse flour, and water, which promotes microbial growth in the soil.
- **Usage:** This formulation is applied to fields to enrich the soil with beneficial microbes, improving soil texture and fertility. It is used effectively by farmers on a regular basis, particularly during the initial stages of crop growth.

#### BEEJAMRIT (SEED TREATMENT SOLUTION)

**Training:** Beejamrit, made from cow dung, cow urine, and specific herbs, was demonstrated as an organic seed treatment to protect seeds from soil-borne diseases and improve germination.

**Usage:** This formulation is commonly used before sowing crops to ensure healthy seedling growth and to reduce the need for chemical pesticides.

#### SHIVANSH KHAD (COMPOST/MANURE PREPARATION)

**Training:** Farmers learned the process of preparing Shivansh Khad, a nutrient-rich compost, which includes mixing cow dung with organic matter and allowing it to ferment.

**Usage:** This manure is applied to the soil to enhance organic content, improve soil structure, and provide essential nutrients to plants, effectively replacing chemical fertilisers.

#### MULCHING AND VERMICOMPOSTING TECHNIQUES

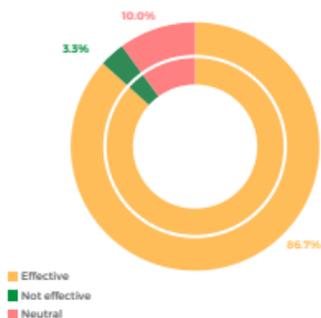
**Training:** Farmers were shown how to use crop residues, grass, and leaves for mulching, as well as how to prepare vermicompost with kitchen waste and cow dung.

**Usage:** These methods help conserve soil moisture, control weeds, and provide nutrients, especially during dry seasons

### SOULACE TEAM WITH BENEFICIARIES



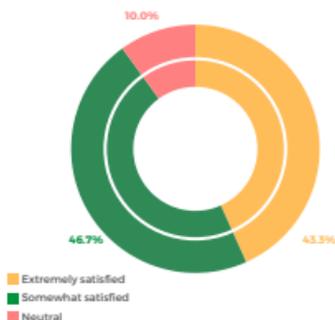
**CHART 46: EFFECTIVENESS OF SOIL HEALTH ENHANCERS (JEEVAMRIT, SHIVANSH KHAD)**



**Perceived Effectiveness of Soil Health Enhancers:** 86.7% of the respondents perceive these soil health enhancers to be effective.

Discussion with the program team highlighted that these organic formulations have proven highly effective in improving soil health. Farmers have reported enhanced soil fertility, better crop yields, reduced dependency on chemical fertilisers, and improved water retention. The use of these formulations has also helped maintain soil biodiversity and resilience, especially in the face of erratic weather patterns. Farmers are increasingly adopting these techniques (Beejamrit- 60-70% farmers, Jeevamrit- 70-80% farmers and Shivansh Khad- 60-65% farmers) as they see tangible benefits, such as higher quality and quantity of produce with lower input costs.

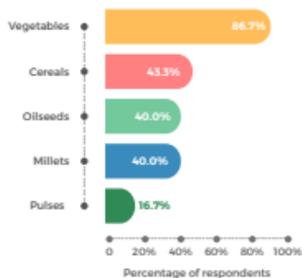
**CHART 47: SATISFACTION WITH FPO'S ROLE IN ENHANCING INCOME**



**Perceived Satisfaction:** 43.3% of the respondents are extremely satisfied with the FPO's role in enhancing their income, while 46.7% of them are somewhat satisfied.

## KEY IMPACTS

**CHART 48: CROPS GROWN USING REGENERATIVE AND MULTILAYER FARMING APPROACH**



**Cultivation:** The major type of cultivation done using the regenerative farming approach is vegetables (86.7%), followed by Cereals (43.3%), Oilseeds (40%) and Millets (40%). Qualitative interviews further highlight that vegetables grown include potato, tomato, cabbage, onion, cauliflower, chilli and brinjal.

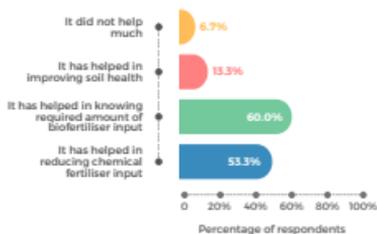


Kasmar's transformation is a testament to PRADAN's dedication. Their work in promoting livelihoods, empowering women, and improving rural infrastructure has been remarkable. PRADAN's efforts have brought positive change and hope to our community.

Mana Devi, Sarpanch, Kasmar (Bokaro)



#### CHART 49: IMPACT OF SOIL TESTING ON SOIL MANAGEMENT (NPK AND MICROBIAL CONTENT)



**Impact of Soil Testing:** Soil testing helped 60% of the respondents to know the required amount of bio-fertiliser input, while it helped 53.3% of them to reduce chemical fertiliser input.

#### VISIT AT KITCHEN GARDEN



## YOUTH FOR SELF-EMPLOYMENT

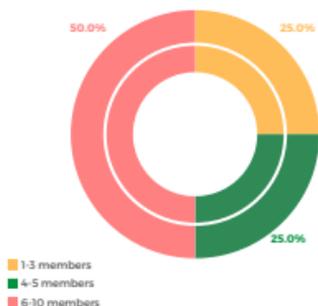
### KEY FINDINGS

**CHART 50: AGE-WISE DISTRIBUTION OF RESPONDENTS**



**Age:** 65% of the respondents belonged to the age group of 25-35 years, while 35% of them were between 36-45 years of age.

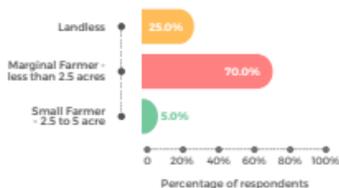
**CHART 51: PRIMARY OCCUPATION OF THE HEAD OF THE FAMILY**



**Primary Occupation:** 60% of the respondents belonged to a farmer household, followed by 25% of them whose families were engaged in self-employment. 10% of the respondents were from families, dependent on small businesses, while 5% of them were daily wage laborers.

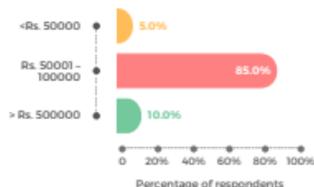
**Household Size:** 50% of the respondents had 6-10 members in their household, while 25% of them had 4-5 members, and an equal share of them had 1-3 members.

**CHART 52: LAND OWNERSHIP**

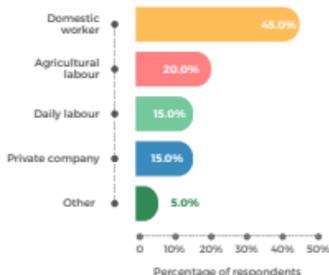


**Land Ownership:** 70% of the respondents owned less than 2.5 acres of land, while 25% of them were landless. 5% of them owned 2.5 to 5 acres of land.

**CHART 53: AVERAGE ANNUAL FAMILY INCOME (RS.)**

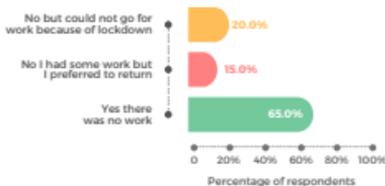


**Family Income:** 85% of the respondents had an average annual family income between the range of Rs. 50,000 and Rs. 1,00,000.

**CHART 54: OCCUPATION BEFORE RETURNING TO THE VILLAGE**


**Pre-migration Occupation:** Before returning to their native village, 45% of the respondents worked as domestic workers, 20% of them were agricultural labourers, and 15% of them worked as daily labourers. 15% of them worked at private companies.

Discussion with the youth revealed that while most of them had come back to the village due to the pandemic, they wanted to stay back now. The main reasons for choosing to settle in the village are strong familial ties and the opportunity to work or earn locally.

**CHART 55: LIVELIHOOD LOSS DURING THE COVID-19 LOCKDOWN**


**Livelihood Loss:** Due to the pandemic, 65% of the respondents were left with no source of income generation, while 20% of them could not go to work due to the nationwide lockdown. 15% of them had opportunities to work outstation but preferred to return to their village.

An interview with the program team highlighted that the program undertook a structured approach to create awareness about the program and select the target beneficiaries.

Awareness about the YSE program was actively created through collaboration with local Federations and Self-Help Groups (SHGs). These community-based organisations played a key role in disseminating information about the program by engaging as ambassadors for the program, which created a trusted source of information for the communities and encouraged participation.

Details about the program were also disseminated through Door-to-Door campaigns, outreach programs, and local gatherings.

The selection criteria for the program included:



#### Prioritising Vulnerable Groups

In the selection process, priority was given to poor, widowed, and landless women farmers. These groups were seen as the most vulnerable, having the potential to succeed with the right support.



#### Skill and Capacity Assessment

Selection was based not only on socio-economic status but also on the applicant's skills and capacity to run a sustainable business. Women with specific skills (like handicrafts, small-scale farming, or tailoring) were given preference, ensuring they could leverage their existing expertise to succeed.

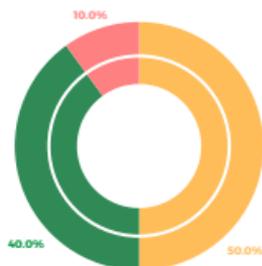


#### Support for Business Ideas

Once the priority groups were identified, they were invited to present their business ideas. The program supported those with feasible and sustainable ideas by offering training, mentorship, and capital support to help them start their ventures.

## PERCEIVED EFFECTIVENESS

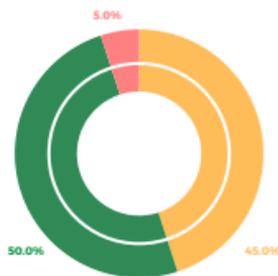
**CHART 56: EFFECTIVENESS OF EXPOSURE VISIT TO BAGNAN (WEST BENGAL) FOR LEARNING TECHNO-MANAGERIAL AND SOCIO-BEHAVIOURAL SKILLS.**



■ Highly effective  
■ Somewhat effective  
■ Neutral

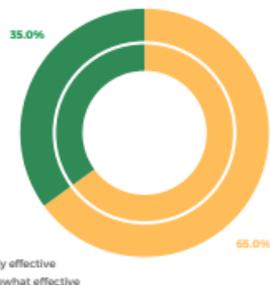
**Exposure Visit:** 50% of the respondents believed that the exposure visit to Bagnan (West Bengal) was highly effective for learning techno-managerial and socio-behavioural skills. 40% of them think that it was somewhat effective.

**CHART 57: EFFECTIVENESS OF SKILL DEVELOPMENT TRAINING FOR STARTING A BUSINESS**



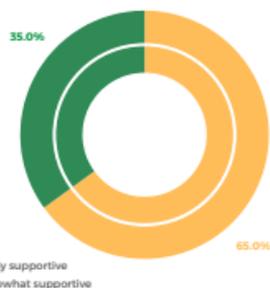
■ Highly effective  
■ Somewhat effective  
■ Neutral

**CHART 58: EFFECTIVENESS OF BUSINESS PLAN PREPARED WITH NGO SUPPORT**



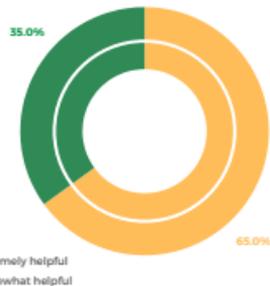
■ Highly effective  
■ Somewhat effective

**CHART 59: SUPPORTIVENESS OF HANDHOLDING FOR PROCURING INPUTS AND VENDOR LIAISON**



■ Highly supportive  
■ Somewhat supportive

**CHART 60: HELPFULNESS OF MARKETING SUPPORT (E.G., APNA BAZAR)**



■ Extremely helpful  
■ Somewhat helpful

Discussion with the program executive, Mr. Saurav, revealed that the exposure visit had multiple benefits for the women:

- **Motivation and Inspiration:** It allowed them to visualise real-world business operations, showing them that with determination and the right tools, they could overcome challenges and succeed in running businesses. Seeing women in Bagnan manage successful enterprises instilled a sense of possibility and ambition among the participants.
- **Learning Techno-Managerial Skills:** By witnessing successful enterprises in action, the participants gained practical insights that they could adapt and apply to their own businesses.
- **Socio-Behavioural Skill Development:** They observed how strong leadership, collaboration, and effective communication could foster growth within a business and the community.
- **Building Confidence and Empowerment:** This boosted their confidence and commitment to entrepreneurship.



The exposure visit to Bagnan (Howrah district, West Bengal) was an experiential learning opportunity for us. The goal was to learn from successful rural entrepreneurs and bring practical changes in our business thinking.

**Mana Devi, Sarpanch, Kasmar (Bokaro)**



**Skill Development Training:** 45% of the respondents considered the skill development training to be highly effective for starting a business, while 50% consider it to be somewhat effective.

**Discussions with the youth highlighted that these training sessions enabled them to think, plan, take risks, and manage like entrepreneurs.** Some of the topics covered during such training included Enterprise identification and selection, Business planning, Basic bookkeeping, Customer service and communication skills, Production techniques, and Marketing and branding.

- **Business Plan Preparation:** 65% of the respondents revealed that the business plan preparation done in collaboration with the implementing agency was highly effective, while 35% considered it to be somewhat effective.
- **Support in Business Operations:** 65% of the respondents believe that the handholding support provided through the project towards procuring inputs and vendor liaison was highly effective, while the rest feel that it was somewhat effective.
- **Marketing Support:** 65% of the respondents reported that the marketing support received through initiatives like Apna Bazar was extremely helpful, while the rest considered it to be somewhat helpful.



**VISIT AT KITCHEN GARDEN SETUP**

## CHART 61: FINANCIAL SUPPORT RECEIVED FROM THE PROJECT

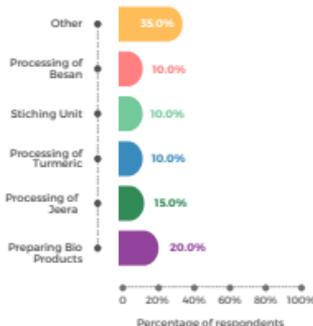


**Financial Support Received:** 40% of the respondents received financial support between Rs. 20,000 and 30,000 for starting their enterprise, while 35% of them received between Rs. 10,000 and 20,000. 20% of them received an amount between Rs. 50,000 and Rs. 1,00,000.

Qualitative findings reveal that while the project provided initial capital, the remaining amount was taken from home or by selling agricultural produce. Additional support received from the project included materials like racks, tables, and raw materials for starting a business.

## KEY IMPACTS

### CHART 62: TYPE OF ENTERPRISE SET UP



**Kinds of Enterprise Set-up:** 20% of the respondents have set up enterprises which prepare bio products, while 15% of them process jeera (cumin seeds). 10% of them are engaged in processing turmeric, while 10% of them process besan (gram flour). 10% of the respondents have set up a stitching unit.

Some of the enterprises set under the Urja brand name include Urja Shringar store, Urja Stitching unit, Urja mustard oil unit, Urja Feed unit and Urja masala unit.

Discussions with the respondents highlighted that half of the enterprises are seasonal, while the rest are non-seasonal. **Our field visits further confirmed that these micro-enterprises were established on the basis of local resources and market demand.** They not only provided self-employment to the trained youth but also created income generation opportunities for other villagers. Some of these enterprises included Grocery and General stores, Beauty parlours and Sewing centres, and Food processing units under "Apna Bazaar" (e.g., finger millet flour, mustard oil, turmeric powder, animal feed).

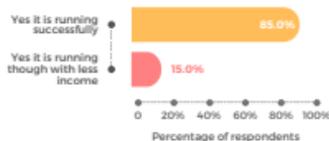


The 'Apna Bazaar' initiative aimed to provide a strong platform for rural producers—especially women SHGs, FPOs, and YSE entrepreneurs—to directly reach customers. It helped ensure better market facilities, eliminate middlemen, and offer fair prices for local products.

Excerpt from FGD with beneficiaries



### CHART 63: SUCCESS STATUS OF THE ENTERPRISE



**Perceived Success:** 85% of the respondents mentioned that their enterprise is running successfully, while the rest highlighted that it is running with a limited income generation capacity.

Discussion with the program team highlighted that a **total sale of INR 55 lakhs was made in the financial year 2023-24**, and a target of ₹1 crore had been set for the next financial year.



PRADAN's Youth Standalone Enterprise (YSE) program has been a game-changer for me. The training, mentorship, and financial support enabled me to start my own business, boosting my confidence and income. I am grateful for the opportunity.

**Excerpt from FGD with beneficiaries**

**Parul Kumari (YSE Beneficiary)**



# CHALLENGES AND BARRIERS



Adapting the program design and implementation to respond to the changing context of the pandemic, managing risks of infection transmission and other uncertainties in the initial stages.



Ensuring community engagement and participation in the program, despite the challenges posed by the pandemic.



Logistical challenges, including transportation, communication, and infrastructure issues.



Lack of skilled and trained program personnel to continue the program without hindrance.



Limited government support, including inadequate policy frameworks and insufficient resources.



Initial community resistance, including scepticism and mistrust of external interventions. New concepts like DidiBadi (kitchen gardens) and regenerative farming were not easily accepted by the community.



Groups faced difficulties in documentation, account management, and meeting facilitation, indicating the need for further training. They were also met with technological challenges, including limited access to digital infrastructure and inadequate digital literacy.

# IMPACT CREATED ACROSS MULTIPLE LEVELS



## INDIVIDUAL LEVEL

- Individual MGNREGA job cards and other social security schemes enabled independent access to work and income, thereby increasing the potential of women and youth for income generation.
- Several training sessions on topics like orchard management, multilayer farming, SHG and enterprise formation, improved individual skills, talent, and confidence.
- Income improvement, through various means (MGNREGA Work, Kitchen Garden, selling surplus produce from kitchen gardens, agricultural produce), directly impacted individual purchasing power and well-being.



## FAMILY LEVEL

- Awareness and documentation support are needed to create government schemes and linkages, as well as improved access to government support and recognition.
- Households reported increased food security with the cultivation of previously barren land and improved crop yields due to bunding and organic practices.
- While Take-Home Rations improved household nutrition levels, especially for children and women, during the pandemic, kitchen gardens continue to enhance the availability of nutritious food for the household.
- With the increase in household income, expenses such as the education of children could be met without uncertainty.
- By creating jobs in the local areas (villages), the project prevented migration, thereby strengthening familial ties and relationships.



## COMMUNITY LEVEL

- Campaigns and community meetings increase community awareness and collective problem-solving. The resolution of MGNREGA grievances, along with initiatives like GPHD and NSK, further indicates a stronger community-government interface and fosters transparency.
- Over 200 water harvesting structures benefited multiple households by improving water availability in the surrounding areas.
- SHG formation and strengthening (664 SHGs) fostered savings, credit access, and solidarity among women.



## STATE LEVEL

- Increased scheme enrolment across MGNREGA, pensions, and Ayushman Bharat reflects improved last-mile service delivery.
- Capacity building of Cluster Resource Persons, Bagwan Mitras, GPHD members, and FPOs contributes to system strengthening at the grassroots levels.
- The project enhanced administrative responsiveness, with many delayed MGNREGA payments cleared and systemic issues addressed through public hearings and digital complaints.
- Improved the overall state of the rural/local economy by creating livelihood and income-earning opportunities.

## 05. OECD FRAMEWORK



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability



### RELEVANCE

The project aligns strongly with the needs of communities, grappling with the aftermath of the pandemic. As highlighted by the participation of 94.3% of females in the survey, the program targeted a highly relevant demographic- women from vulnerable communities who often have restricted access to employment and natural resource management opportunities. Moreover, 95.7% of families engaged in farming show that the program rightly focused on agriculture-based livelihoods. Furthermore, scheme linkages like MGNREGA and pensions were also relevant given the community's economic vulnerabilities—27.1% earned less than ₹50,000/year.



### COHERENCE

The program showed strong alignment with the following Sustainable Development Goals:



**SDG 1 (No Poverty):** Promoting income generation through entrepreneurship, SHG activities, and improved agricultural practices enables families to move out of poverty.

**SDG 2 (Zero Hunger):** Kitchen gardens and irrigation support (through NRM under MGNREGA) improve household nutrition and food security, particularly for women and children.

**SDG 5 (Gender Equality):** SHG formation and women-led microenterprises enhance women's economic participation and decision-making power.

**SDG 6 (Clean Water and Sanitation):** NRM and irrigation systems promote sustainable water use, particularly in agriculture.

**SDG 8 (Decent Work and Economic Growth):** Entrepreneurship development and seed capital promote micro-businesses and sustainable employment at the grassroots level.

**SDG 10 (Reduced Inequalities):** Scheme linkages and financial inclusion empower marginalised communities to access government benefits and formal financial services.

**SDG 13 (Climate Action):** Sustainable agriculture (regenerative agricultural practices) and NRM enhance resilience to climate change and promote environmental conservation.

The program also demonstrated strong alignment with several key national goals and initiatives:

**National Rural Livelihoods Mission (NRLM):** The project strengthens SHGs and promotes rural entrepreneurship, which are core elements of NRLM.

**Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** NRM and irrigation structures were built through MGNREGA, promoting asset creation and employment.

**Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):** The project supported the development of irrigation infrastructure under the NRM component.

**National Nutrition Mission (POSHAN Abhiyaan):** Kitchen gardens improved household nutrition and supported state and national nutrition goals.

**Skill India:** Supported entrepreneurship, particularly among SC/ST women and entrepreneurs, and linked them to formal credit.

**National Action Plan on Climate Change (NAPCC):** Through the promotion of sustainable agricultural practices, the program also promoted the goals of ecological conservation.



#### EFFECTIVENESS

- **Employment generation:** 65.7% availed MGNREGA, with 51.5% receiving 21-60 workdays, indicating improved employment access.
- **Natural Resource Management:** Over 200 NRM assets, like ponds and bunds, were built, directly improving land productivity. MGNREGA farm bunding improved land and irrigation, and 76.6% directly benefited from these improvements.
- **Creation of Plantations:** 92.6% created mango orchards, supported by technical kits and training—showing effective implementation. Bagwan Mitras and CRPs ensured practical handholding support as 86.7% of respondents found soil health enhancers effective.
- **Adoption of Sustainable Farming Practices:** Increased adoption of sustainable and organic farming practices, with 46.7% of respondents using soil enhancers like Jeevamrit and Shivansh Khad. Further highlighted by 40% of respondents who consider the training on regenerative agriculture and multilayer farming to be extremely useful.
- **SHG Formation:** 100% of the respondents had an SHG member in their household, and all of the SHGs had access to their own bank accounts.
- **Establishing Kitchen Gardens:** Creating Kitchen Gardens in all the households, as compared to only 38.4% pre-intervention adoption, fostered through inputs like high-quality seasonal vegetable seeds, organic fertilisers, pesticides, and farming tools.
- **Livelihood Support:** Provided income generation opportunities, especially to 65% of youth who were left with no source of income generation post-pandemic, funded by seed capital of nearly Rs. 50,000 and Rs. 1,00,000 (20% of respondents).



### EFFICIENCY

The project used efficient mechanisms to reach large numbers of targeted beneficiaries, including Door-to-door awareness, village camps, and help desks (GPHD and NSK), bridging the information and access gaps efficiently. It also provided support for documentation and application streamlining scheme access, which resulted in 61.4% receiving job cards with project help. The use of community-level facilitators (CRPs, Bagwan Mitras) further ensured optimal resource use and decentralised operations. Encouragement and training are provided to youth to set up enterprises on the basis of the availability of local resources and market demand, which further adds value to the program design. Most importantly, the project team adapted its implementation plan to meet the unprecedented risks and uncertainties associated with the pandemic, thereby proving its mettle in handling such scenarios.



### IMPACT

Substantial multi-level impacts have been observed through the various initiatives of the project:

#### **MGNREGA and Natural Resource Management (NRM):**

- The project significantly enhanced access to MGNREGA entitlements.
- Under NRM activities, 76.6% of beneficiaries received tangible benefits through farm bunding on their own land, while 29.7% benefited from improved irrigation through pond creation and restoration. These interventions transformed previously barren or low-utility plots, enabling cultivation on third-class land.
- Crop diversification was a key outcome, with 86.7% of the respondents cultivating vegetables, followed by cereals (43.3%), oilseeds (40%), and millets (40%).
- Importantly, 67.2% of households reported an annual income increase of up to ₹10,000 from MGNREGA-linked activities, while 26.6% saw higher gains of ₹20,000–₹50,000.
- Soil testing added value to these efforts, helping 60% of farmers determine optimal use of bio-fertilisers and enabling 53.3% to reduce chemical fertiliser inputs, thereby lowering costs and improving soil health.
- Collective marketing through FPOs improved price realisation and input procurement.

#### **SHG Formation and Strengthening:**

- The project successfully strengthened Self-Help Groups (SHGs), enabling 95% of respondents' SHGs to access formal credit from banks for various income generation activities.
- On average, SHGs received ₹18,294 in the form of credit or revolving funds, which were channelled into agriculture, livestock, home-based industries, and retail ventures.
- Over 600 SHGs were linked to institutional financing through banks and government schemes. Small business emerged as the primary livelihood activity for 55% of the respondents, with 15% each engaged in stitching and livestock rearing.
- These efforts led to increased financial independence among women, with field observations showing that many women stepped outside traditional roles, became economically active, and began earning an average monthly income of ₹4,600.

- As a result, women gained greater control over household financial decisions and invested in their children's education, health, and nutrition.
- Their improved understanding of markets also allowed them to diversify into value-added products like turmeric, mustard oil, millet flour, and spice mixes.

#### **Kitchen Garden Set-up:**

- The kitchen garden initiative had a strong impact on household nutrition, health, and food security.
- About 88% of respondents reported that the kitchen garden provided access to fresh, safe, and tastier vegetables, while 48% acknowledged its role in improving family nutrition.
- Additionally, 22.4% of respondents highlighted the financial benefit of reduced vegetable purchases.
- The health impact was notable, with 93.6% of households experiencing improved health outcomes due to regular consumption of nutritious food.
- Focus group discussions further revealed that dietary diversity increased significantly, especially for children and pregnant/lactating women, as families began consuming at least 3-4 types of vegetables daily. Some women also sold surplus produce in the local market, generating additional income.

#### **Youth Self-Employment (YSE):**

- This initiative catalysed rural entrepreneurship among youth by promoting enterprises based on local needs and resource availability.
- Around 20% of respondents set up units producing bio-products, while others engaged in value addition- 15% in jeera (cumin), 10% each in turmeric, besan (gram flour), and stitching.
- These micro-enterprises were often seasonal, but many also operated year-round, contributing to sustained livelihoods.
- Several of them function under the "Urja" brand, such as Urja Shringar Store and Urja Masala Unit, establishing a strong local identity.
- The "Apna Bazaar" initiative provided a dedicated market platform for these rural producers, particularly women SHCs and youth entrepreneurs, allowing them to bypass middlemen, ensure fair pricing, and expand customer reach.
- As a result, 85% of respondents considered their enterprise successful, while others acknowledged operational challenges due to limited income.
- Total enterprise sales reached ₹55 lakhs in FY 2023-24, and a target of ₹1 crore has been set for the next year, reflecting optimism about the program's scalability.



### SUSTAINABILITY

The project lays a foundation for long-term change by using a community-driven development model that focuses especially on empowering women from marginalised communities. The integration of multiple aspects in the program has addressed various issues like nutrition, food security and income generation at once. By strengthening community structures like SHGs, FPOs, and GPHDs, the project raised political and civic consciousness, thereby institutionalising learning and services for the future. Furthermore, the creation of a value chain shifted entrepreneurs/producers from subsistence to market-linked production, fostering commercial viability and fair pricing in the long run. Training in regenerative agriculture, multilayer farming, and organic practices ensured ecological and economic sustainability.



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability

## CHAPTER 6

# RECOMMENDATIONS

Based on our analysis of various sustainable livelihood programs, the following suggestions are recommended to further strengthen the program:



### PROMOTE RAINWATER HARVESTING AND WATER STORAGE STRUCTURES

To improve the long-term sustainability of kitchen gardens and agriculture, encouraging the construction of low-cost rainwater harvesting systems (e.g., rooftop collection, recharge pits), through local village resources (funds and labour), would prove beneficial, especially in water-stressed hamlets.



### CREATE A COMMUNITY SEED BANK AND INDIGENOUS SEED REVIVAL PROGRAM

Setting up community-managed seed banks to store and distribute quality seeds, especially indigenous or climate-resilient varieties, would reduce dependence on markets and preserve biodiversity and seed sovereignty.



### INTEGRATE BACKYARD POULTRY OR NUTRITIONAL LIVESTOCK

To further improve household nutrition and diversify income, introducing nutritional livestock units (poultry or goats) alongside kitchen gardens with veterinary and fodder support would be helpful. This will also boost protein intake in children.



### SET UP LOCAL RETAIL OUTLETS OR MOBILE VENDING UNITS FOR 'APNA BAZAAR'

To increase market access and visibility of SHG/YSE products, introduce community retail kiosks or mobile vending units (e.g., e-rickshaw-based carts) under the 'Apna Bazaar' banner in nearby towns or markets.



### EXPAND THE COVERAGE OF THE YSE PROGRAM

The program should support enterprise development beyond agriculture-related activities and include diverse rural sectors such as small businesses, trading, catering, tailoring, and beauty services. It must provide end-to-end support—covering both pre-investment (idea generation, training, market assessment) and post-investment (financial management, marketing, mentoring) phases for such activities.

## CHAPTER 7

# CONCLUSION

The program seeks to address the urgent need to move beyond urban-centric development by fostering locally anchored growth clusters across rural areas. Leveraging its longstanding presence and strong community-based institutions, the organisation has attempted to promote local systems of production, processing, and marketing, aspiring to generate sustainable livelihoods for thousands of households. The initiative has not only created livelihood opportunities for women and youth but also focused on increasing the social security of the marginalised through awareness about social rights and entitlements. Projects like the Kitchen Garden have enhanced the overall health of families by increasing access to nutritional food. It has also ensured sustainability by building the capacity of these community members alongside creating market linkages for entrepreneurs to further sell their produce in the market with reduced dependency on third-party agents. In light of the COVID-19 crisis, the initiative responded to the larger community expectations, positioning itself as a key facilitator of recovery and resilience in these regions.