IMPACT ASSESSMENT REPORT

WATER AUGMENTATION FOR LIVELIHOODS & WOMEN EMPOWERMENT

Implemented by: SEVA MANDIR

PREPARED BY:

SoulAce
Path to Sustainability

SOULACE CONSULTING PVT. LTD.

CONTENTS

ABBREVIATIONS

ATM	Automated Teller Machine
BSBF	Bright Smile Bright Future
FDL	Financial & Digital Literacy
FDF	Financial Digital Facilitator
FY	Financial Year
IGA	Income Generation Activity
KIIs	Key Informant Interviews
MIS	Management Information System
NGO	Non-Governmental Organisation
OTPs	One-Time Passwords
PPF	Public Provident Fund
PRI	Panchayati Raj Institution
RO	Reverse Osmosis
SC	Scheduled Caste
SDGs	Sustainable Development Goals
ST	Scheduled Tribe
UPI	Unified Payments Interface
VDC	Village Development Committee
FGDs	Focus Group Discussions

EXECUTIVE SUMMARY

PROJECT BACKGROUND

Colgate-Palmolive Limited and Seva Mandir have been partnering since 2018 to implement the Water for Livelihoods and Women Empowerment program in southern Rajasthan. The initiative focuses on addressing chronic water scarcity, limited livelihood opportunities, and the under-representation of women in economic and social spheres. Implemented across Girwa, Gogunda, and Jhadol blocks of Udaipur district, the program has evolved into a holistic development effort that strengthens water resources, promotes sustainable farming practices, and builds women-led community institutions. It aims to create long-term improvements in household income, water access, and women's empowerment through locally anchored, community-driven solutions.

PROJECT DETAILS

Implementation year
FY 2018 - 2025

Project year
FY 2024 - 2025

Assessment year
FY 2025- 2026

Project locations
Gogunda, Girwa and Jhadol blocks, Udaipur, Rajasthan

Budget
₹1,95,00,000/-

Implementing Partner
Seva Mandir

Alignment with SDGs

Alignment with National Policies and Programs

- Jal Jeevan Mission
- National Water Policy (2012)
- Digital India Programme
- National Education Policy 2020

PROJECT ACTIVITIES

Component	Key Activities
Water Augmentation	• Restore and renovate defunct or damaged water harvesting structures after field surveys to enhance water harvesting and supply through well recharge and channel lines, benefiting downstream wells and increasing water availability. • Conduct de-siltation and deepening of ponds to increase water holding capacity and strengthen pond structures as needed. • Renovate open wells by constructing boundary walls to prevent contamination and improve access to drinking water. • Construct water tanks equipped with filtration and chlorination systems to ensure safe drinking water. • Establish pipeline-based water distribution systems to reduce the distance households must travel to access water, ensuring availability within 100 meters. • Install and maintain safe drinking water systems with purifiers in government schools to improve student health and retention.
Womens Empowerment	• Form 20 new SHGs to provide women with a platform for collective learning, support, and issue resolution. • Conduct regular training sessions on SHG concepts, bookkeeping, audit, and the use of mobile applications for efficient monitoring and reporting. • Facilitate discussions within SHGs on key social issues such as domestic violence, early marriage, and access to government schemes. • Support SHGs in providing affordable loans to members. • Identify and support women entrepreneurs through specialised. • Entrepreneurial Development training and market linkage facilitation.
Livelihood Enhancement	• Promote vegetable cultivation and floriculture by providing quality seeds, establishing nurseries, and training farmers in best agricultural practices. • Set up Bio-Input Resource Centres to supply bio-inputs such as Jeevamrit and Neem-based products to farmers practising natural farming. • Introduce improved Sirohi bucks for goat breeding to enhance livestock productivity and conduct animal health camps for vaccination and care. • Construct night shelters for poultry to protect them from predators and adverse weather, alongside providing training on poultry management. • Provide capacity-building training on crop production, pruning, grading, marketing, and livestock management.

KEY ELEMENTS OF THE PROGRAM

Self Help Group Strengthening

Equipping villages with water for agriculture and drinking. Construction and repairs of wells, anicuts, water tanks,

Capacity building and livelihoods training for women in farming and entrepreneurship

Training on Financial and digital literacy

PROJECT COVERAGE

109 Training on Financial and digital literacy

0.1 Mn Beneficiaries Covered

3K Beneficiaries Covered

244 Million Litre, Water Replenished

KEY FINDINGS

WATER AUGMENTATION PROGRAM

63.6%
of the respondents contributed 90 labour days for water augmentation works.

81.8%
of the respondents reported growing additional crops due to improved water availability.

97.0%
of the respondents strongly agreed that pond desilting improved soil fertility.

100%
of the respondents acknowledged improved drinking water facilities in schools.

100%
of the respondents cited new water sources in schools, while 50.0% mentioned water tanks/purifiers.

100%
of the respondents were aware of oral hygiene programs in schools.

63.2%
of the respondents stated their children brushed twice daily post-intervention.

LIVELIHOOD PROGRAM

74.0%
of the respondents mentioned receiving support for discussing individual member problems through SHGs.

54.0%
of the respondents saved ₹100 monthly in SHGs, while 46.0% saved ₹50.

70.0%
of the respondents engaged in vegetable farming, and 83.3% of respondents grew marigolds under floriculture.

95.0%
of the respondents received quality seeds/saplings, and 88.0% were trained in best practices.

99.0%
of the respondents used Jeevaamrit, and 67.0% adopted Neemastra.

53.0%
of the respondents who received Sirohi bucks as part of the improved goat breed program, on average, could sell 2 goats a year with an average annual income of ₹16554/-

100%
of the respondents found breed improvement, health camps, and goat management training useful.

FINANCIAL DIGITAL LITERACY

84.0%
of the respondents owned smartphones, enabling access to digital financial literacy training.

96.0%
of the respondents were aware of Jeevan Jyoti Suraksha Beema Yojana.

72.0%
of the respondents viewed animated stories on savings and banking.

KEY IMPACTS

WATER AUGMENTATION PROGRAM

80.6%
of the respondents benefited from pond desilting, and 83.5% from anicut repairs.

100%
of the respondents experienced improved water access for livestock, and 97.0% observed higher milk production.

96.7%
of the respondents noted increased well water levels due to anicut/pond work.

96.7%
of the respondents agreed that water quality improved post-intervention.

100%
of the respondents strongly agreed that school attendance improved due to better water facilities.

73.7%
of the respondents reported that children were happier with clean drinking water in schools.

61.7%
of the respondents felt happier at home due to accessible clean water.

63.3%
of the respondents observed ecological revitalisation from groundwater recharge.

63.3%
of the respondents reported longer water availability in wells/harvesting structures.

FINANCIAL DIGITAL LITERACY

84.0%
of the respondents owned smartphones, enabling access to digital financial literacy training.

96.0%
of the respondents were aware of Jeevan Jyoti Suraksha Beema Yojana.

72.0%
of the respondents viewed animated stories on savings and banking.

01. INTRODUCTION

NEED AND BACKGROUND OF THE PROGRAM

Southern Rajasthan, especially the tribal areas of Girwa and Jhadol blocks in Udaipur district, faces some of the most acute development challenges in the country. The region is characterised by hilly terrain, widespread poverty, and degraded natural resources. A large part of the land is under common ownership, such as forests, pastures, and revenue land, most of which is severely eroded and unproductive. Rainfall is low and unpredictable, with an annual average of around 600 millimetres, and a large portion of it is lost due to runoff and lack of storage structures. As a result, agriculture is mostly rain-fed and limited to a single cropping season. Many farmers are unable to cultivate a second crop due to the absence of irrigation, which keeps their income low and food insecurity high.

This acute water scarcity, combined with inadequate livelihood opportunities and poor infrastructure, has led to significant levels of distress migration, mainly involving men. Women who remain in the villages manage caregiving, agricultural work, and resource collection, often without necessary support or access to financial services and decision-making forums. The area also has low literacy, especially among women, along with high child malnutrition, poor health and hygiene conditions, and limited availability of clean drinking water.

Recognising these interconnected challenges, Colgate-Palmolive Limited partnered with Seva Mandir to initiate the Water for Livelihoods and Women Empowerment program in 2018. The program was developed as an integrated rural development effort that focused on improving water availability, enhancing livelihoods, and empowering women through community-driven processes. Since its inception, the initiative has evolved in both scale and depth, aiming to bring long-term change in the lives of rural families by building water infrastructure, promoting natural farming practices, supporting income generation activities, and strengthening women-led platforms like self-help groups. Through sustained financial support and local implementation, the partnership has addressed critical gaps in water, income, and gender equality in one of the most underserved regions of the country.

OBJECTIVE OF THE PROGRAM

- Strengthen community-led efforts to enhance water security by rejuvenating and managing local water sources.
- Reduce the physical burden on women by ensuring access to drinking water within a 100-meter radius of their homes.
- Provide clean and safe drinking water facilities in government schools to promote better health and hygiene among children.

Raise awareness and improve oral hygiene practices among school-going children through targeted interventions.

Support farmers in adopting natural farming techniques and improve their income through stronger value-chain integration and market access.

Promote financial and digital literacy among women by building a community cadre of trained Digital Sakhis, enabling informed decision-making and access to financial services and government schemes.

ABOUT COLGATE-PALMOLIVE (INDIA) LIMITED

Colgate-Palmolive is more than a company; it's a caring, innovative growth engine, reimagining a healthier future for all people and the planet. Colgate-Palmolive (India) Limited stands as the undisputed market leader in oral care in the country, relentlessly pursuing sustainable, profitable growth for its shareholders, while fostering an inclusive and empowering workplace for its people. With a primary focus on cutting-edge, science-led innovations in oral and personal care across the Indian market, the company is globally recognized for its visionary leadership and pioneering efforts in advancing sustainability and community well-being. Among its recent landmark accomplishments, the company has made colossal strides in drastically reducing plastic waste and championing recyclability, meticulously conserving water and energy at its state-of-the-art manufacturing facilities, empowering women through vital financial and digital literacy programs, and profoundly enhancing children's oral health through the iconic Colgate Bright Smiles, Bright Futures® program.

ABOUT NGO PARTNER – SEVA MANDIR

Seva Mandir is dedicated to realising a society where all citizens, regardless of background, can collaborate to address local challenges effectively. They advocate for a democratic and polyarchic approach to development and governance, emphasising the importance of citizen engagement alongside formal state structures. The organisation seeks to establish conditions where individuals and their associations actively participate in decision-making processes to benefit and empower the most vulnerable members of society.

WELL REPAIR AND MAINTENANCE

02 RESEARCH METHODOLOGY

Colgate-Palmolive commissioned SoulAce to conduct an impact assessment study during the fiscal year 2025–26 to evaluate the outcomes and effectiveness of the integrated development initiative implemented in 2024–25. The assessment aimed to measure improvements in water security, oral health awareness, and women's empowerment in the program villages. It also sought to understand the extent of community participation, infrastructure utilisation, and behaviour change. The findings were intended to guide future program design and strengthen long-term sustainability.

OBJECTIVES OF THE STUDY

To measure the overall reach, coverage, and scale of the interventions implemented under the program across Girwa, Gogunda, and Jhadol blocks, particularly in terms of water augmentation, livelihood generation, and community mobilisation.

To assess the outcomes of various components such as improved water availability, reduction in women's drudgery, adoption of natural farming practices, enhancement in oral health awareness among school children, and increased access to financial and digital services for women.

To evaluate the effectiveness of program delivery mechanisms, community engagement strategies, and technical interventions in achieving the intended social, economic, and environmental outcomes.

To understand the behavioural, social, and institutional changes brought about by the program, especially in terms of women's empowerment, children's health and hygiene practices, and farmers' shift towards sustainable livelihoods.

To know the sustainability of the program interventions, including the functioning of community-based institutions (like SHGs and Digital Sakhis), operation and maintenance of water infrastructure, and continuation of key practices after the withdrawal of active implementation support.

To formulate strategic recommendations for future program design, with a focus on strengthening community ownership, deepening impact, and enhancing replicability and scalability in similar geographies.

RESEARCH METHODOLOGY

The impact assessment study adopted a comprehensive mixed-methods approach, integrating quantitative data with qualitative insights. This combination enabled the study to capture both measurable outcomes and contextual understanding, resulting in a more detailed evaluation of the project's impact.

APPLICATION OF QUANTITATIVE TECHNIQUES

The quantitative component included collecting and analysing numerical data to identify patterns, trends, and relationships among key variables. Structured surveys were carried out with primary beneficiaries using standardised questionnaires, enabling the collection of measurable data. The collected data was then analysed through statistical methods to ensure objectivity and produce evidence-based insights into the project's outcomes.

APPLICATION OF QUALITATIVE TECHNIQUES

To understand lived experiences, perceptions, and contextual factors shaping the program, a combination of KIIs, FGDs and case studies was conducted. These qualitative methods involved key project stakeholders, including the village farmers, SHG Women, VDC Members, PRI Members, Digital Sakhis, School children and the members of the program team. The insights gathered through these tools complemented the quantitative findings and offered a deeper understanding of the program's effectiveness, key barriers, existing challenges, and potential areas for improvement.

ENSURING TRIANGULATION

Insights from qualitative research supported the findings of the quantitative study. This report was designed using a triangulation approach, which helped enhance the overall reliability of the results.

SAMPLING FRAMEWORK

The study adopted a stratified random sampling technique to achieve a comprehensive representation of various sub-groups within the target population. For qualitative interactions, purposive sampling was employed to include relevant key stakeholders.

Stratified random sampling involves dividing the population into specific categories or subgroups and then randomly choosing participants from each group, ensuring diverse and representative inclusion in the study.

Purposive sampling involves deliberately choosing individuals or groups based on particular characteristics or expertise, allowing for a focused and in-depth understanding of the research topic.

DATA QUALITY CONTROL & ANALYSIS

The study used a centralised dashboard and an in-house application to track data in real-time, which supported the maintenance of data integrity and allowed for timely corrective measures when needed. For analysing the data, descriptive numerical methods and graphical techniques were applied to systematically display and interpret trends, effectively highlighting key characteristics and patterns.

STANDARDISED FRAMEWORK FOR EVALUATION

The research followed the OECD-DAC framework for evaluation, ensuring alignment with internationally recognised standards and practices. This framework offered a strong and consistent method to evaluate the project's impact, improving the reliability and relevance of the research findings.

RESEARCH DESIGN

Name of the project

Colgate Keep India Smiling
Water Augmentation for Livelihoods & Women Empowerment

Research design

Descriptive research design

Implementing Partner

Seva Mandir

Sampling Technique

Stratified Random Sampling and Purposive Sampling

Qualitative Methods used

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

Key Stakeholders

Community Leaders, SHG Women, VDC Members, PRI Members, Digital Sakhis, and Program Team Members

UPHOLDING RESEARCH ETHICS

The impact assessment study followed a strong framework based on key research ethics principles.

INFORMED CONSENT
Participants were well-informed about the study's purpose, potential risks, and benefits, allowing them to make voluntary decisions.

CONFIDENTIALITY
All participant information was handled with strict confidentiality, helping build trust.

DATA SECURITY AND ANONYMITY
Strong safeguards were in place to protect data privacy and ensure that individuals could not be identified.

NON-MALEFICENCE
The study ensured that participants were not exposed to any harm and that their well-being was prioritised.

INTEGRITY
The research was carried out with honesty and transparency, maintaining its credibility.

JUSTICE
All participants were treated fairly, without any form of bias or stereotyping, promoting equal and respectful engagement.

SAMPLING FRAMEWORK

Name of the Project	Sampling Frame	Sample Size	Total Covered
Self Help Groups	5 SHGs x 15 members	5 SHGs	75
Livelihood Beneficiaries (HH)	50 HH * 5 members	50 HH	250
Financial and Digital Literacy Beneficiaries	Only females - 50 * 5 members	50 Beneficiaries	250
Community - Water Beneficiaries (HH)	80HH*5 members	80 HH	400
Bright Smile Bright Futures (Khajuri and Malpur, Sera - Village)	Teacher - 1, 3 Schools x 30 students	90	90
Total			1065

03. ANALYSIS OF THE PROGRAM DESIGN

The program was conceptualised with a strong focus on addressing key developmental bottlenecks in rural communities. By integrating water resource management, sustainable livelihoods, financial digital literacy, and oral health, the initiative aimed to bring holistic improvements in quality of life. The design was rooted in community participation, convergence with local systems, and capacity-building strategies to ensure long-term sustainability.

THEORY OF CHANGE

The Theory of Change for this initiative maps the pathway from foundational investments and activities to sustainable, long-term community transformation. It presents a structured vision of how multi-sectoral inputs lead to progressive outputs, behavioural outcomes, and broader systemic impacts. The model below illustrates the logical flow and strategic alignment across program components.

Program Component	Inputs	Activities	Outputs (Immediate Results)	Outcomes (Long-Term Changes)	Impact (Systemic Shifts)
Water Augmentation	The program mobilised technical experts, construction materials, community labour, and convergence support from local governance systems	The intervention involved pond desilting, anicut repairs, installation of water tanks and purifiers in schools, and awareness building among the community.	• As a result, 97.0% of the respondents reported improved soil fertility due to pond desilting. • Around 81.8% of the respondents were able to grow additional crops due to better water availability. • In schools, 100% of the respondents acknowledged the availability of new water sources, and 50.0% mentioned the presence of water purifiers.	• Improved water availability allowed for extended irrigation cycles, while 96.7% of the respondents observed increased water levels in wells. • Livestock had better water access, leading to increased milk production, as reported by 97.0% of the respondents. • Women's and children's burden of fetching water was reduced, with 100% confirming that men also participated.	• The intervention led to the revitalisation of groundwater and ecological systems, as observed by 63.3% of the respondents. • There was a notable improvement in school attendance, with 100% of respondents agreeing this was due to better water facilities. Overall, families experienced higher satisfaction due to easier access to clean water.

Program Component	Inputs	Activities	Outputs (Immediate Results)	Outcomes (Long-Term Changes)	Impact (Systemic Shifts)
Livelihood Development	• The program invested in Self-Help Group (SHG) platforms, provided improved seeds and saplings, distributed Sirohi bucks and local goat breeds, and supplied bio-inputs like Jeevamrit and Neemastra. • Training kits and exposure visits were also part of the input strategy.	• The team facilitated SHG meetings and discussions, provided training in goat rearing, floriculture, and vegetable cultivation, and distributed agriculture toolkits. • Awareness was built on sustainable practices using bio-resources.	• As a result, 70.0% of respondents adopted vegetable farming, while 83.3% engaged in marigold cultivation. • Approximately 99.0% used Jeevamrit, and 67.0% applied Neemastra. • Moreover, 95.9% received improved goat breeds and livestock management support.	• The intervention led to significant behaviour change. Around 94.0% of respondents reported high confidence following cluster meetings. • All respondents who received poultry support found it useful. • Families noted improvement in food security, household income, and status within the community.	• The long-term effect has been the creation of resilient livelihoods. Women have gained social and economic recognition. • Community members now practice sustainable agriculture, supported by local knowledge and bio-inputs, leading to a more self-reliant rural economy.
Financial and Digital Literacy	The program introduced smartphones, audio-visual materials, Digital Sakhis (trained women facilitators), and information on government schemes. It also created access to digital tools for banking and insurance awareness.	Key activities included organising digital financial literacy sessions, conducting demonstrations of mobile applications, spreading awareness on schemes such as Jeevan Jyoti Suraksha Beema Yojana, and using animated videos to teach savings concepts.	• After the sessions, 84% of respondents owned smartphones, and 72.0% had watched financial awareness videos. • About 96.0% were aware of financial schemes. Digital Sakhi support was rated extremely helpful by 84.0% of the respondents.	• As a result, 80.0% of respondents reported high confidence in using ATM cards and mobile apps. • Around 84.0% felt capable of managing their finances and avoiding digital fraud. • Financial decisions were no longer restricted to men, as women began to actively participate.	The intervention has laid the foundation for a digitally empowered community. With growing trust and capability in digital transactions, rural women have become more independent, demonstrating increased control over savings, insurance, and household expenditure. This marks a shift toward inclusive digital finance and gender-equitable financial systems.

Program Component	Inputs	Activities	Outputs (Immediate Results)	Outcomes (Long-Term Changes)	Impact (Systemic Shifts)
Bright Smiles, Bright Future (Oral Health Initiative)	The program brought in trained health educators, school partnerships, hygiene kits, and parent-teacher engagement mechanisms to create an ecosystem focused on oral hygiene.	• School-based hygiene sessions were conducted regularly. • Children received hygiene kits and were trained in proper brushing techniques. • Schools actively collaborated with health workers to reinforce messaging.	• As a result, 100% of respondents were aware of oral hygiene initiatives. • Following the sessions, 63.2% of respondents confirmed that their children brushed their teeth twice daily. School children demonstrated visible improvement in hygiene awareness.	• Over time, children's oral health improved, and parents became more conscious of daily hygiene routines. • Schools observed better concentration and fewer sick days, attributed to healthier children.	The oral health initiative helped instil preventive healthcare habits at a young age. It established schools as centres for health education, reinforcing the value of cleanliness and hygiene within families and the wider community.

IMPLEMENTATION STRATEGY

The program follows a comprehensive, community-centred approach to ensure lasting impact and sustainability. By fostering local ownership and integrating participatory methods, suitable technologies, behaviour change, and strong institutional support, the strategy effectively addresses resource management, health, and livelihoods in the targeted tribal regions. The table below outlines the key strategic pillars and their operational focus.

VILLAGE CHECK POINT WATER TAPS

Strategic Pillars and Operational Focus	
Strategic Area	**Operational Approach**
Strengthening Community Institutions	The program places communities at the centre of governance by forming and nurturing Gram Samuh, Self-Help Groups, and user committees. These groups are trained and equipped to take charge of managing water and livelihood assets created through the project, ensuring local ownership and long-term upkeep.
Integrated Water Resource Planning	Water availability is enhanced by improving traditional water bodies and implementing catchment treatments. Desilting, repairing structures, and promoting groundwater recharge techniques are prioritised to extend water access for farming and household use across seasons.
Promoting Sustainable Agriculture	The initiative introduces natural and regenerative farming methods with minimal external inputs. Local farmers are supported with bio-fertilisers and connected to supply systems for inputs. Market linkages and aggregation models are encouraged to help them earn better returns and reduce input costs.
Decentralised Clean Water Access	Hamlet-level clean drinking water systems are developed in areas underserved by larger schemes. These solutions are tailored to local geography, simple to operate, energy-efficient, and affordable, ensuring maximum reach and minimum maintenance burden.
Safe Water in Government Schools	The program ensures access to clean drinking water in schools by constructing or repairing water facilities. This improves students' health and hygiene and supports the creation of a cleaner learning environment.
Oral Health and Hygiene Promotion	Creative and engaging educational tools are used to help children adopt better oral hygiene habits. Awareness sessions are designed to be fun and memorable, ensuring behavioural change that can last beyond the duration of the program.
Digital and Financial Literacy for Women	A cadre of Digital Sakhis is trained to guide women in using digital tools for managing finances, accessing government schemes, and making informed choices. These local champions serve as a bridge to financial inclusion and empower women to participate more actively in economic decision-making.

(Source: NGO Project Documents)

MONITORING AND EVALUATION FRAMEWORK

Monitoring and Evaluation played a crucial role in systematically tracking the progress and effectiveness of the project interventions. This section outlines the structured methods used to collect data, assess outcomes, and incorporate community feedback for continuous improvement.

Baseline Household Surveys were conducted at the start of each annual cycle, covering 30% of households per village. New households were added yearly to keep the data updated.

Village Mapping was completed in 10% of targeted villages to support planning and spatial analysis.

Technical Surveys & Hydrogeological Studies were conducted to determine suitable locations for water harvesting and borewells.

Water Quality Testing was done before and after interventions to measure the impact of desilting, anicut repairs, and other water-related activities.

Process Monitoring was conducted by Gram Vikas Committees and field staff through monthly village meetings to track progress and address implementation challenges

End-line Outcome Assessment Surveys were conducted at the end of each 3-year cycle to measure changes from baseline in key areas like water availability, livelihoods, financial literacy, and oral health.

Data Management System was maintained using spreadsheets and MIS, with dashboards for real-time tracking and decision-making.

Feedback Mechanisms included community meetings and reporting channels, with feedback from women and marginalised groups used to improve implementation.

SOULACE TEAM WITH COMMUNITY BENEFICIARIES


04

KEY FINDINGS AND IMPACTS

This chapter presents a comprehensive overview of the major findings and overall impact of the program across its various components. It evaluates the effectiveness of the interventions and their contributions to improving livelihoods, water management, financial literacy, and social empowerment. Drawing on both qualitative and quantitative data collected throughout the implementation period, this section of the assessment report provides valuable insights into the program's outcomes and the progress achieved.

COMPONENT 1: WATER AUGMENTATION PROGRAM

This program component focuses on the critical need for water augmentation, working around sustainable water management solutions to address agricultural and drinking water challenges. The population, primarily marginal farmers and tribal communities, benefited through community-driven interventions like pond desilting, well restoration and irrigation infrastructure development.

KEY FINDINGS

SOCIO-ECONOMIC & DEMOGRAPHIC PROFILE OF THE RESPONDENTS

CHART 1: AGE-WISE DISTRIBUTION

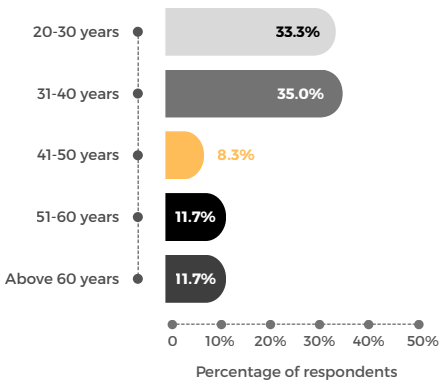
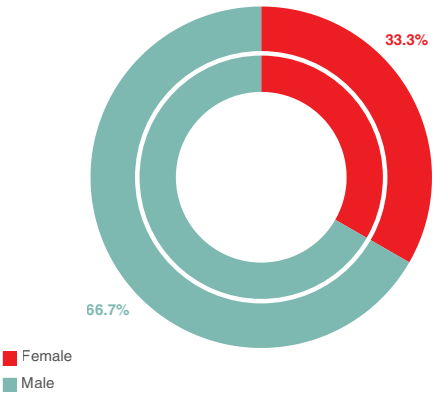


CHART 2: GENDER-WISE DISTRIBUTION



- The data shows that a significant portion of the respondents were in the age bracket of 20–40 years, accounting for 68.3% collectively.
- A majority of the respondents (66.7%) were male.

CHART 3: FAMILY SIZE DISTRIBUTION

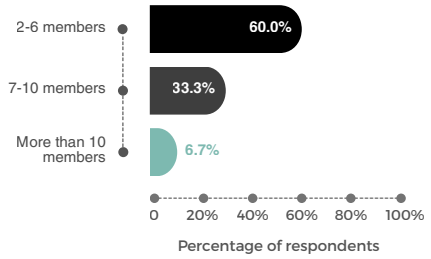
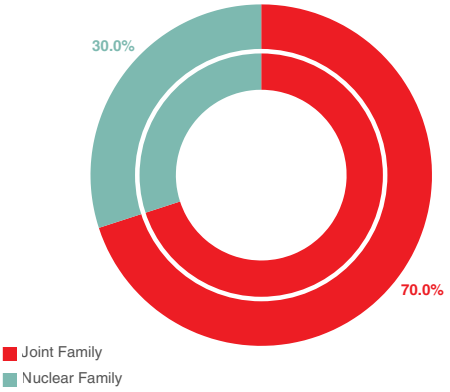


CHART 4: TYPE OF FAMILY



Most of the families (70%) in the project area are living in a joint family, with more than 71% having 5 to 13 members in the family.

The joint family adds pressure on the few family members who were mainly responsible for household chores, especially fetching water. A deeper analysis of the gender ratio shows a disturbing trend among children below 14 years of age, which is 948, as compared to a healthy trend among adults, which is 1008.

CHART 5: SOCIAL CATEGORY OF RESPONDENTS

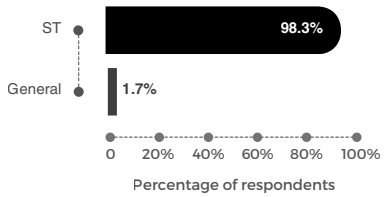


CHART 6: PRIMARY FAMILY OCCUPATION

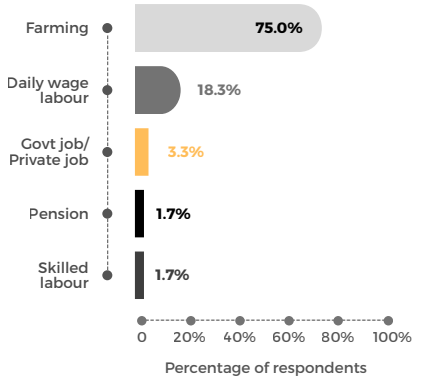
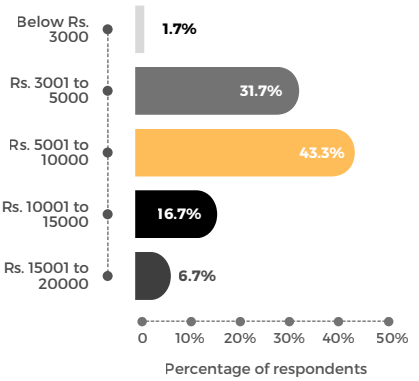


CHART 7: MONTHLY HOUSEHOLD INCOME (INR)



- A vast majority of the respondents (98.3%) belonged to the Scheduled Tribe (ST) category.

- The majority of the respondents (75.0%) reported farming as their primary family occupation, while 18.3% were engaged in daily wage labour.
- A significant majority of the respondents (60.0%) reported a monthly household income between ₹5001–15000, while 31.7% had a meagre income ranging from ₹3001–5000.

Focus Group Discussion, Kharpeena Village, Girwa Block

An FGD was conducted by the program assessment team of SoulAce with group members engaged in poultry farming. The participants shared that since receiving support from the program, their poultry management had improved significantly. All members agreed that the provision of night shelters helped protect their birds from predators and adverse weather conditions, which had previously been a major challenge. They noted that the birds were now safer and healthier. The training sessions provided were also highly valued, with most members expressing increased confidence in proper feeding, cleaning, and timely vaccination practices. The health camps were frequently mentioned as particularly beneficial. Members recalled that earlier, poultry losses due to disease were common, but after the camps, they gained knowledge on disease prevention and early detection, resulting in fewer health issues.

Although many kept only a small number of birds, the income generated from selling poultry had become a valuable supplementary source. Members reported selling two to three birds monthly at approximately ₹1200 per bird, with the earnings often used to cover children's educational expenses or minor household needs. Some members had begun gradually increasing their poultry numbers. Overall, the group expressed satisfaction with the program's support, highlighting the night shelters and health training as the most impactful components. They felt the program had made poultry management more manageable and were more confident in their ability to sustain this livelihood activity.

CHART 8: LAND OWNERSHIP AMONG RESPONDENTS

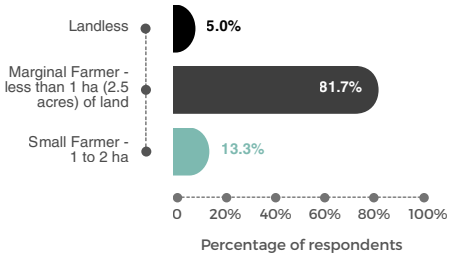


CHART 9: NO. OF LIVESTOCK/ POULTRY OWNED

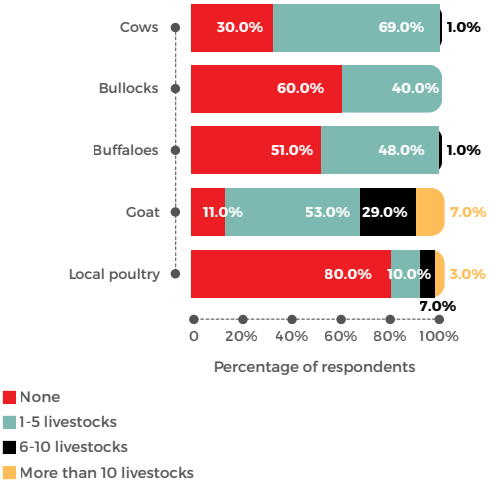
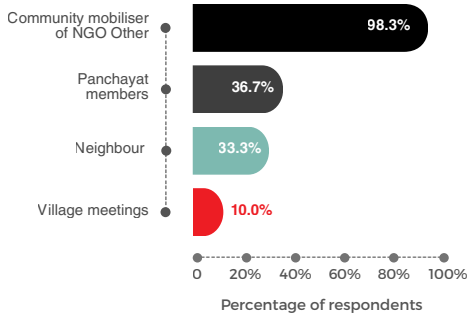


CHART 10: SOURCE OF INFORMATION ABOUT THE PROGRAM



- A larger majority of the respondents (81.7%) were marginal farmers owning less than 1 hectare of land.
- A significant majority of respondents (75.0%) owned between 1 and 5 cows and bullocks, while 56.7% of respondents owned 1 and 5 buffaloes. More than 96% of families own goats, of which 46.7% of respondents owned 1-5 goats, while a significant proportion (26.7%) of respondents had more than 10 goats. 52 % of families own local poultry, mostly (43.3%) owning 1 to 5 birds.
- 98.3% reported that they received information about the program from the community mobiliser of the NGO, and 36.7% indicated Panchayat members as their source of information, closely followed by 33.3% who heard from their neighbours.

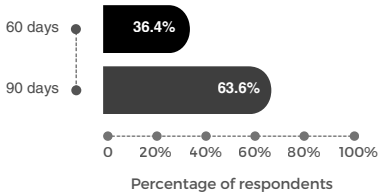
The data aligns positively with the program's design, which was tailored to engage tribal farming communities through grassroots channels. The strong response from Scheduled Tribe respondents, primarily involved in farming with limited land resources, validates the program's targeted outreach and relevance. The community mobilisers played a vital role in ensuring widespread awareness, indicating the effectiveness of the communication strategy.

DISCUSSION WITH SHG WOMEN ON POULTRY INTERVENTION

WATER AUGMENTATION

WATER AUGMENTATION FOR AGRICULTURE

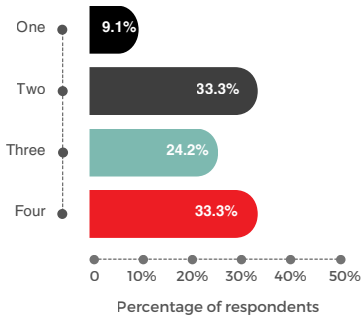
CHART 11: NO. OF LABOUR DAYS CONTRIBUTED BY RESPONDENTS



63.6%

of respondents contributed 90 days of labour, while 36.4% of respondents contributed 60 days of labour.

CHART 12: NUMBER OF WATER AUGMENTATION MEETINGS ATTENDED



A majority of the respondents, 91.9%, attended two to four water augmentation meetings, while only 9.1% of respondents attended one meeting.

The high attendance in multiple meetings aligns with the program's efforts to involve community members regularly in water management discussions, indicating effective mobilisation and interest among stakeholders.

GROUP PHOTO WITH WATER AUGMENTATION BENEFICIARIES, DELAWAS VILLAGE, GOGUNDA BLOCK

IRRIGATED AREA BEFORE – AFTER WATER AUGMENTATION

CHART 13: AREA IRRIGATED BEFORE WATER AUGMENTATION (ACRES)

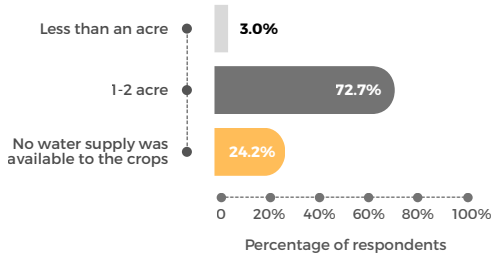
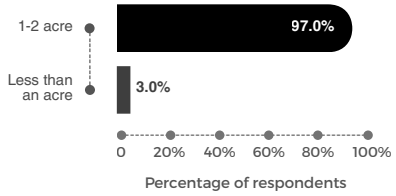


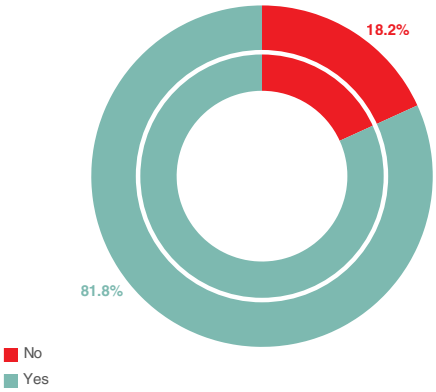
CHART 14: AREA IRRIGATED AFTER WATER AUGMENTATION (ACRES)



Before the intervention, a majority of respondents (72.7%) reported irrigating between 1 and 2 acres of land, while 24.2% indicated that their crops had no access to a water supply at all. After the water augmentation, the situation improved markedly, with a vast majority (97.0%) able to irrigate between 1 and 2 acres of land.

This comparison clearly demonstrates a significant increase in water availability for irrigation, reducing the number of farmers with no water supply and expanding the area under cultivation.

CHART 15: ABILITY TO GROW ADDITIONAL CROPS DUE TO IMPROVED WATER AVAILABILITY



A substantial majority of respondents (81.8%) reported being able to grow additional crops as a result of improved water availability following the intervention. This indicates a significant enhancement in irrigation access, enabling farmers to diversify cropping patterns, increase productivity, and improve food security and household income.

Additional Crops Grown After Water Availability: After improved water availability, the most commonly cultivated crops are corn (maize) and sesame seeds, followed by a variety of vegetables such as chilli, ladyfinger and flowers. A few also mentioned wheats, soybean and engaging in poultry farming.

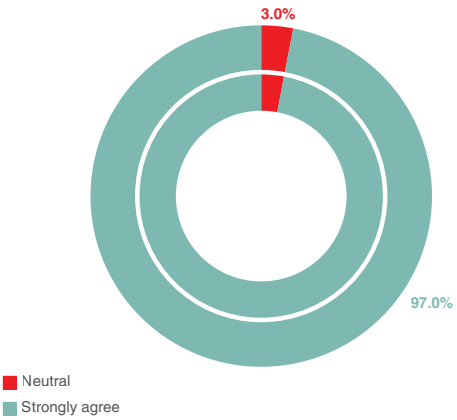
Focus Group Discussion: Water Augmentation for Agriculture, Delawas Village, Gogunda Block

During the discussion, the members of the group shared how the water augmentation work had brought meaningful improvements in their village, especially around farming activities. The members of the group spoke about the repair of the anicut and restoration of nearby wells, which had helped in storing water close to the farmlands. They mentioned that regular repair and maintenance work had been taken up and many of them were engaged in this work for nearly three months, receiving daily wages which supported their household income during that period. The members of the group recalled that around four to five meetings were conducted in the village to discuss the water-related challenges and the upcoming interventions. Earlier, the anicut remained dry and due to that, there was no irrigation facility available. After the repair, one member mentioned that they were now able to irrigate approximately one beegha of land with ease. Another member added that earlier they were only growing crops like maize, millet, and potatoes, which required less water. With better water availability, they had now started cultivating crops like soya bean, green vegetables, coriander, and green chilies, which had increased both the variety and quantity of their harvest.

All the members of the group agreed that water stored in the anicut was now being used not only for crops but also for other household needs. One of the members noted that due to this additional cropping, their household income had increased by around 4,000 to 5,000 rupees per month. The consistent availability of water had also led to improved soil fertility, as shared by another member who observed healthier crop growth.

The members also discussed the desilting work done in the village pond. They mentioned that this had improved the pond's water storage capacity. One member pointed out that the silt removed from the pond was used in the fields, which had helped in improving the soil quality. All the members of the group expressed that these combined efforts such as water structure repairs, desilting, and training had strengthened farming practices and led to better livelihood outcomes for the community.

CHART 16: PERCEPTION OF SOIL FERTILITY IMPROVEMENT DUE TO POND DESILTING



A vast majority of respondents (97.0%) strongly agreed that soil fertility improved as a result of pond desilting. This indicates that the intervention effectively enhanced the agricultural potential of the region. Desilting not only restored the storage capacity of water bodies but also provided nutrient-rich silt that was reused by farmers in their fields. The increased moisture retention and organic content in the soil contributed to improved crop productivity and healthier soil structure.

97.0%

of the respondents noticed a clear positive impact on soil fertility after the pond desilting activity.

Desilting refers to the process of removing accumulated silt, mud, and debris from the bottom of water bodies like ponds. This helps in increasing their storage capacity, improves water percolation into the ground, and provides fertile silt that can be spread over farmlands to enhance soil nutrition and productivity.

> Earlier I had to depend on limited rainfall and could only grow crops on a small patch of land. After the water work in our area, I was able to irrigate more land and even grow extra crops which helped my family a lot. I also joined the water meetings a few times which helped me understand how to manage things better.
>
> **- Sankar Lal, Nala Phala**

FOCUS GROUP DISCUSSION, WATER AUGMENTATION BENEFICIARIES, DELAWAS VILLAGE

WATER AUGMENTATION FOR DRINKING WATER

PRE-PROJECT WATER COLLECTION PRACTICES AND CHALLENGES

CHART 17: PRIMARY WATER FETCHERS IN THE HOUSEHOLD

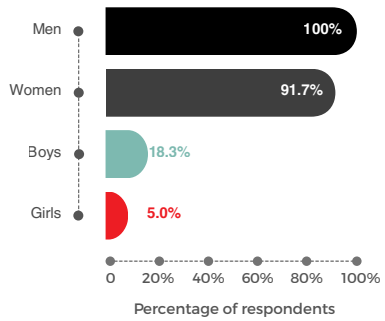


CHART 18: NUMBER OF FAMILY MEMBERS FETCHING WATER TOGETHER

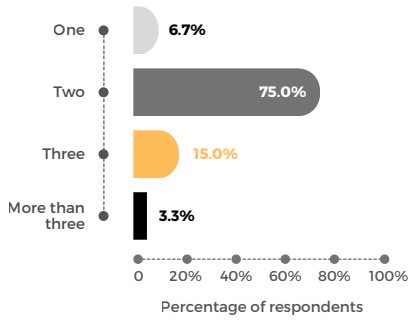
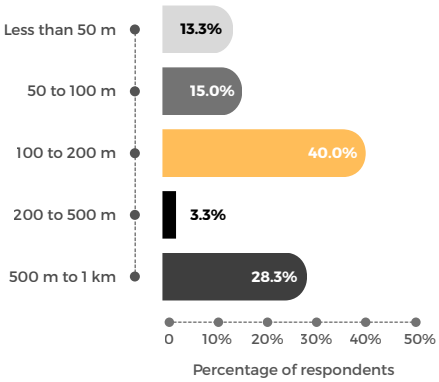


CHART 19: DISTANCE TRAVELLED TO FETCH WATER BEFORE THE PROJECT (KM)



Prior to the intervention, water collection placed a significant burden on households, requiring time and effort from multiple members.

- Though both men and women are responsible for fetching water, a higher percentage (91.7%) of respondents mentioned women to be responsible for fetching water as compared to men (76.7 %). However, as compared to girls (5%), a higher percentage mentioned that boys (18.3%) also helped in fetching water.
- 75% of respondents indicated that two family members were mostly involved in collecting water, pointing to the collective effort required.
- 40% of respondents reported walking between 100 and 200 meters, while 28.3% had to even travel between 500 meters and 1 kilometre to access water.

This data underscores the severity of the pre-intervention situation, where a considerable portion of the household's daily time and energy was consumed by the task of water collection. The involvement of multiple family members and the long distances covered in fetching water reflect the physical and time-related challenges faced by these communities, emphasising the critical need for reliable and accessible water sources closer to their homes.

FGD WITH POND DESILTING BENEFICIARIES

Interview with Program Team, Seva Mandir

Mr. Dhuleshwar, a team member involved in field-level implementation, shared his experience of working on the project focused on water conservation and livelihood promotion. He stated that the initiative aimed to enhance water availability for both agriculture and household use, improve agricultural productivity, and promote livestock-based income generation. According to him, activities such as pond desilting, anicut repair, and well restoration were carried out in several villages, which significantly improved water retention and contributed to a rise in groundwater levels.

He described how communities were mobilized through regular meetings, and villagers contributed to the work by offering labour during construction and desilting activities. As a result of increased water availability, farmers who previously grew only one crop were now cultivating multiple crops. He observed a shift in cropping patterns, with many farmers introducing vegetables and flowers into their fields. He emphasized that the enhanced irrigation coverage brought visible changes in agricultural output and livelihoods. Mr. Dhuleshwar also explained that livestock support was provided through improved goat breeds, vaccination, mineral supplements, and training on feeding, disease prevention, and shelter construction. Many farmers had begun selling more goats annually, and night shelters for poultry ensured better survival and health of birds. Training sessions on poultry housing and feeding were found useful by the community, and these interventions contributed to increased household income. He expressed that while the outcomes were promising, some challenges persisted. In certain villages, ensuring the upkeep of water structures and continued adoption of improved agricultural practices required additional handholding. He suggested that regular follow-ups and refresher trainings would help in sustaining the benefits. He concluded by stating that the combination of water and livelihood activities had led to meaningful changes in the lives of farming households.

Focus Group Discussion: Water Augmentation for drinking water, Mundawali Village, Jhadol Block

The focus group discussion with community members highlighted the improvements brought by the installation of the water tank and standpost system in the village. The members of the group shared that earlier, drinking water was not easily available and families had to walk long distances to fetch water from far-off sources. This task often required three to four members from each household and took more than an hour daily.

After the construction of the village water tank and the repair of nearby anicuts, a visible improvement was noticed in water availability. The members said that the water level in surrounding wells also increased, benefitting overall groundwater recharge. Pipelines were laid across the village and several standposts and taps were installed. Each standpost now serves four to five families, making clean drinking water more accessible near homes. The stored water from the tank flows through the pipelines and reaches the nearest standposts in a timely manner. On average, fetching water now takes only about 10 to 15 minutes, which has helped save nearly an hour each day for most households.

The members mentioned that this time saved is now being used for other household responsibilities and for better attention to children's education. Even when extra water is needed, the proximity of taps has made collection quicker and easier. The group collectively agreed that the quality of drinking water has improved after the intervention. The village has also formed a Water Management Committee. All members contribute a small amount every month calculated at one rupee per person per day, which is recorded by a designated committee member. This fund is used for regular maintenance of the tank, cleaning, chlorination and timely filling of water. Monthly meetings are held to review these activities, and processes are carried out on schedule. The members acknowledged that this system of local management has created a dependable and efficient water supply for the village.

CHART 20: TIME SPENT FETCHING WATER BEFORE THE PROJECT (MINUTES)

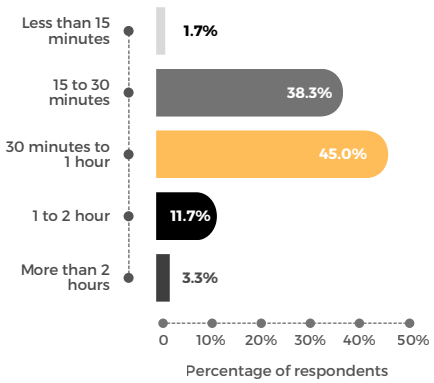


CHART 21: TIME SPENT FETCHING WATER NOW (MINUTES)

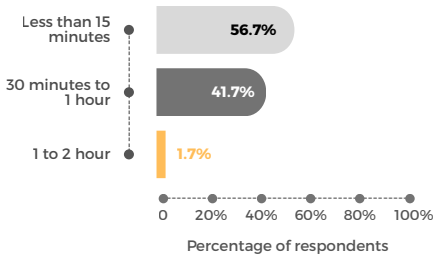
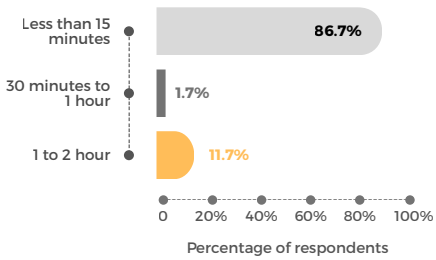


CHART 22: AVERAGE TIME SAVED DAILY IN FETCHING WATER (MINUTES)



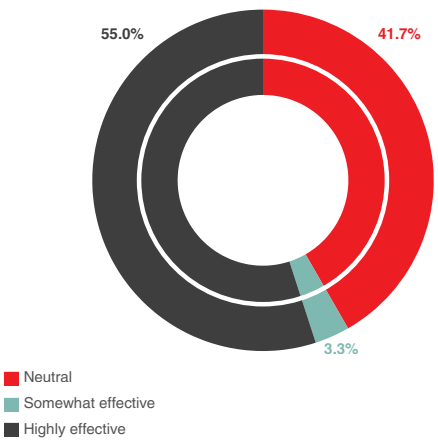
The data reveals a significant reduction in the time respondents spend fetching water following the project intervention. Before the project, only 1.7% of respondents took less than 15 minutes to fetch water, while the majority (45%) spent between 30 minutes and 1 hour. Additionally, 11.7% spent 1 to 2 hours, and 3.3% spent more than 2 hours daily on this task, highlighting the considerable burden on households.

After the intervention, the scenario improved markedly.

Over half of the respondents (56.7%) now spend less than 15 minutes collecting water, and 41.7% spend between 30 minutes and 1 hour. Only a small fraction (1.7%) still spends between 1 and 2 hours. This demonstrates a substantial decrease in time spent on water collection.

Furthermore, the average time saved daily by respondents is significant, with 86.7% reporting saving around 15 minutes, and 11.7% saving between 1 and 2 hours each day. This reduction in time burden has the potential to free up valuable hours for other productive activities, reduce physical strain, and improve quality of life, especially for women and children who are often responsible for water collection.

CHART 23: EFFECTIVENESS OF THE WATER MANAGEMENT COMMITTEE



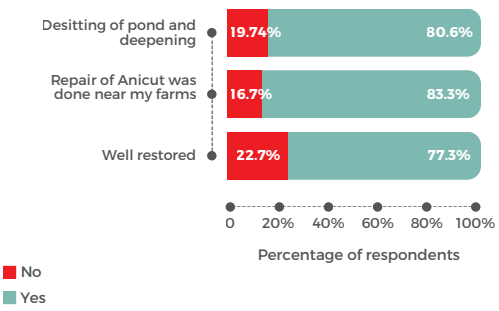
55.0%

found the Water Management Committee to be highly effective, while 41.7% remained neutral.

A significant majority expressed high satisfaction with the committee's effectiveness.

IMPACT

CHART 24: BENEFIT RECEIVED THROUGH WATER AUGMENTATION IN AGRICULTURE



Pond desilting and deepening

A significant majority of farmers (80.6%) reported that improved water availability from pond desilting enabled them to grow additional crops.

Repair of anicut near farms

Farmers reported even higher gains from anicut repair, with 83.3% stating that they were able to cultivate additional crops due to improved water retention and distribution.

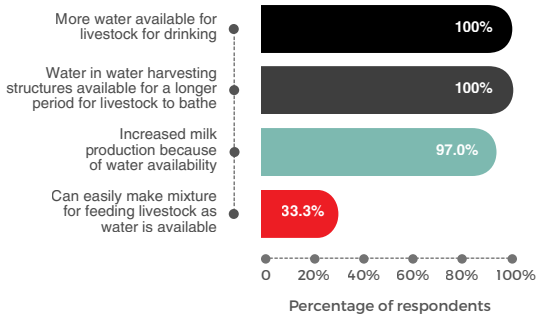
Well restoration

Well restoration also enhanced water security, with 77.3% of respondents able to grow more crops because of improved water availability.

The high percentages of respondents benefiting from pond desilting and anicut repair demonstrate the program's success in improving water availability for agriculture. Well restoration, while benefiting a smaller majority, also supports the overall goal of water augmentation.

> "I played an active role as a VDC member in identifying the need for anicut repair in our village. During our regular meetings, I raised the issue of how the damaged structure was reducing water storage and affecting irrigation for nearby farms. I helped prepare a proposal and shared it with Seva Mandir. After the repair work was completed, I observed a clear improvement in water retention, and farmers began receiving better irrigation. I also took initiative in monitoring the anicut and helped organize regular cleaning and minor maintenance with support from the community. I believe this kind of collective ownership is crucial for keeping the structure functional and ensuring long-term benefits for everyone."

CHART 25: BENEFITS IN LIVESTOCK REARING DUE TO IMPROVED WATER AVAILABILITY



- All respondents reported that more water was available for livestock drinking due to improved water access.
- All respondents stated that water in harvesting structures lasted longer, allowing livestock to bathe.
- 97.0% observed an increase in milk production because of improved water availability.

- One-third of the respondents (33.3%) mentioned that water availability helped them easily prepare feed mixtures for livestock.

The data indicate that the program interventions enhanced water availability, leading to direct benefits in livestock health and productivity. These findings align with the objective of improving livelihoods through sustainable water resource management.

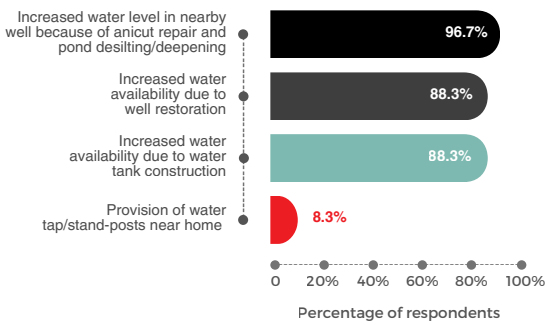
NOTE

Average Increase in Annual Income Due to Additional Crops and Increased Irrigated Area is ₹12,865/- [₹1,000 – ₹55,000]

100.0%

of the respondents reported improved water availability for livestock drinking and longer retention in harvesting structures.

CHART 26: BENEFITS FROM WATER AUGMENTATION IN DRINKING WATER AVAILABILITY



Enhanced Drinking Water Availability through Water Augmentation

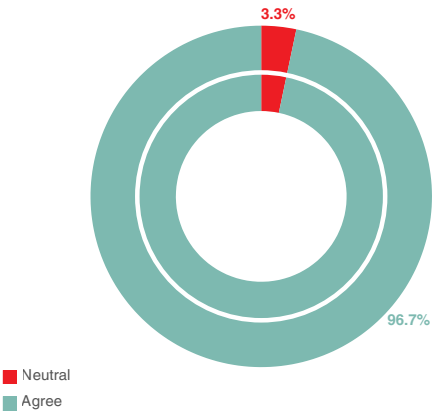
The findings from the assessment highlight that the water augmentation measures introduced by the program led to significant improvements in drinking water availability for the community.

- 96.7% of respondents observed an increased water level in nearby wells, which they attributed to the repair of anicuts and the desilting or deepening of ponds. This demonstrates the positive impact of watershed-based interventions on groundwater recharge.
- 88.3% reported improved access to water due to the restoration of wells, indicating that reviving traditional water sources played a key role in meeting household water needs.
- 83.3% stated that the construction of water tanks contributed to enhanced water availability, ensuring regular and safe storage for daily use.

The data clearly reflects that the program's comprehensive approach to water resource development brought measurable benefits to the community. By focusing on both catchment-level recharge structures and direct water source restoration, the initiative successfully strengthened water security in the region. The widespread reporting of improved water access validates the effectiveness of the interventions and shows how strategic infrastructure investments can transform everyday life in water-stressed areas.

> Earlier it used to take a long time to fetch water and two of us had to go together every day to manage it. We had to walk quite far and spend a lot of time just bringing water home. Now it takes much less time and sometimes I can even go alone. Things have become easier after the provision of water system. The people managing the water work have done a good job and most of us are happy with how it is being handled now.
>
> **- Badda, Sera, Girwa Block**

CHART 27: PERCEIVED IMPROVEMENT IN WATER QUALITY



A substantial majority of respondents agreed that the quality of water improved after the intervention. The data shows a clear positive shift in community perception about water quality, reflecting the effectiveness of the infrastructure improvements made through the program.

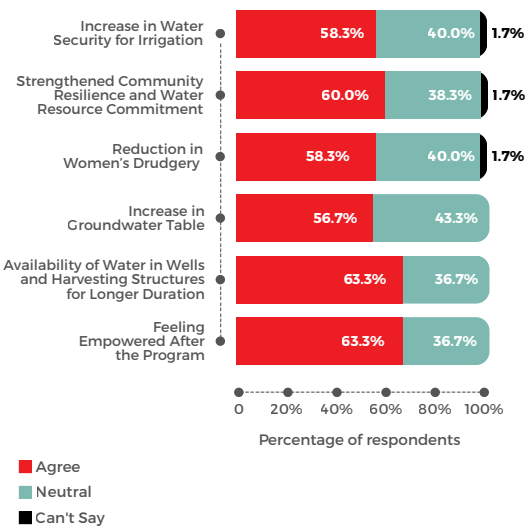
96.7%

of the respondents recognised an improvement in water quality following the program intervention.

NOTE:

Monthly Household Contribution Towards Maintenance of Water Systems: Rs. 30

CHART 28: COMMUNITY PERCEPTIONS ON WATER SECURITY, GROUNDWATER RECHARGE, AND ECOLOGICAL IMPACT AFTER THE PROGRAM



- **Water availability and ecological impact**

A majority of the respondents (63.3%) agreed that there was an increase in the availability of water in wells and harvesting structures for a longer duration and ecological revitalisation due to groundwater recharge.

- **Perceived improvement in water security and women's drudgery**

58.3% observed an increase in water security for irrigation and a reduction in women's drudgery.

- **Community resilience and commitment strengthened**

Most respondents (60.0%) agreed that the program strengthened community resilience and commitment to managing water resources. About 38.3% of respondents were neutral.

- **Rise in groundwater table**

More than half of the respondents (56.7%) acknowledged an increase in the groundwater table. A lesser share of respondents (43.3%) remained neutral, and none expressed uncertainty.

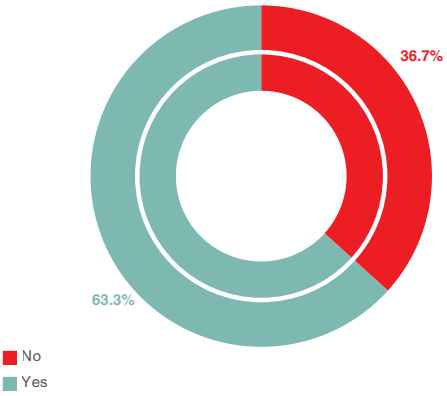
The perceptions reflect the program's multi-faceted intervention approach, which combined water harvesting infrastructure, groundwater recharge techniques, and community mobilisation. Increased trust in collective water management indicates that capacity-building and awareness activities were effective for long-term behavioural and institutional changes at the community level.

CLEAN DRINKING WATER AND ORAL HEALTH AWARENESS IN SCHOOL

WATER DRINKING SYSTEM IN SCHOOLS

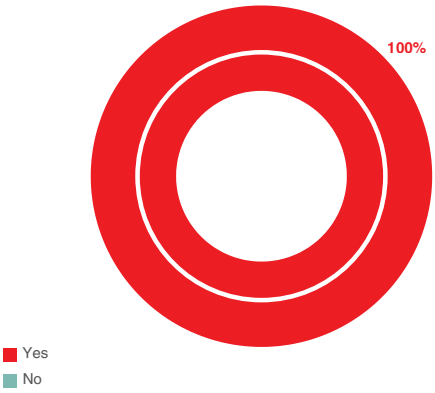
Access to clean and safe drinking water is essential for children's health and regular school attendance. As part of the program's focus on improving foundational services, a dedicated intervention was introduced to strengthen drinking water infrastructure in government schools. This section outlines the steps taken to install water purifiers and ensure reliable water access, directly supporting the well-being of students and reducing dropouts due to poor hygiene and health issues.

CHART 29: SCHOOL ATTENDANCE OF CHILDREN IN LOCAL SCHOOLS



A majority of respondents (63.3%) reported that their children were attending local schools, while 36.7% of respondents stated that their children were not enrolled in local schools.

CHART 30: AWARENESS OF DRINKING WATER FACILITY IMPROVEMENTS IN SCHOOLS



All respondents reported awareness of improvements in drinking water facilities in schools.

The data shows that 100% of the respondents with children enrolled in local schools was aware of the provision made for school drinking water infrastructure.

FGD, SCHOOL STUDENTS, KHAJURI, GIRWA BLOCK

FGD with Students – Khajuri Village, Girwa Block

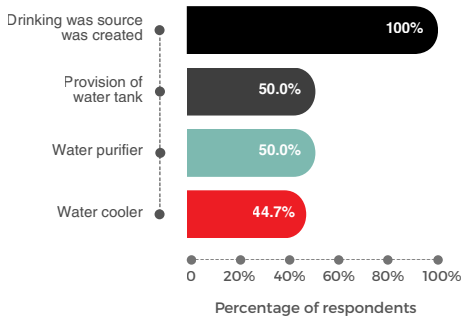
During the discussion with students in Khajuri village, they shared the challenges they faced before the drinking water intervention. Earlier, there was no drinking water facility within the school premises. Students had to walk from their homes or travel to the panchayat building located at a distance to collect drinking water. This not only consumed a lot of their time but also caused frequent distractions during class hours. Some students also mentioned they had to go to the same place to wash their plates after the mid-day meal, which further reduced their classroom engagement.

The children shared that this regular disruption affected their concentration and learning. They missed out on lessons and often felt tired after returning to class. Moreover, the need to move around frequently for water discouraged them from staying in school for the full day. A few also mentioned that the lack of clean water sometimes led to minor health problems like stomach pain or infections.

After the project intervention, the school now has a drinking water tank and purifier installed within the premises. Students can easily access clean, cool water during school hours. This has not only saved time but also brought a sense of relief and comfort. They no longer need to leave their classrooms for water or for washing their plates, and as a result, their focus on studies has improved significantly. Many students expressed that their attendance has become more regular, and they feel healthier and more motivated to learn. The students appreciated the change and felt that their school environment had become much more supportive and child friendly.

FGD SCHOOL STUDENTS AND COMMUNITY BENEFICIARIES, SERA VILLAGE, GIRWA BLOCK

CHART 31: AWARENESS OF SPECIFIC DRINKING WATER FACILITIES PROVIDED IN SCHOOLS



The above findings showed a strong level of community awareness regarding improvements in school drinking water facilities. All 38 respondents (100%) recognised that a drinking water source was created in their children's schools, highlighting the visibility and impact of this essential intervention. 50% of respondents were aware of the provision of water tanks and purifiers, and 44.7% mentioned the presence of water coolers.

This indicates that half or more of the parents are aware of multiple supportive facilities provided alongside the main drinking water source. The results reflect the positive reach of the intervention and show that key components of the initiative are being noticed by the community. With continued engagement and communication, awareness of all facilities is likely to grow even further, strengthening community involvement and appreciation.

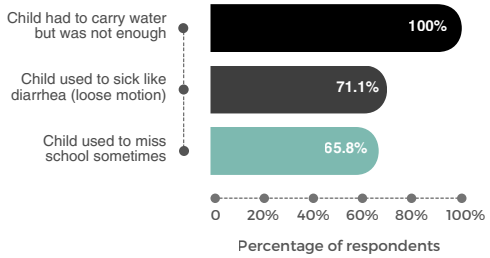
FGD with Students, Sera Village, Girwa Block

In Sera village, the students recalled how, before the project, they often faced difficulties accessing safe drinking water during school time.

Many relied on nearby wells or handpumps, which sometimes went dry or were too far. Several students shared that they had to miss parts of their classes just to fetch water. A few even missed schools entirely when there was no reliable water source, especially during hotter months.

After the new drinking water system was introduced in the school, including a water cooler and purifier, the situation improved remarkably. Students now drink water comfortably within the school premises, and the water remains clean and cold. The students shared that they no longer face health issues like stomach pain or vomiting, which were common earlier due to contaminated water. The new facility has also led to better school attendance. Several girls mentioned feeling safer and more at ease since they no longer need to go out during class hours. The students appreciated the regular availability and cleanliness of the water. According to them, the intervention has not only improved their health but also made school a more welcoming place to be in every day.

CHART 32: DIFFICULTIES FACED BY CHILDREN DUE TO A LACK OF WATER FACILITIES IN SCHOOL



Inadequate water availability

All respondents (100.0%) mentioned that children had to carry water to school, but it was not sufficient. This indicates a universal experience of water scarcity within the school setting.

Health issues due to poor water access

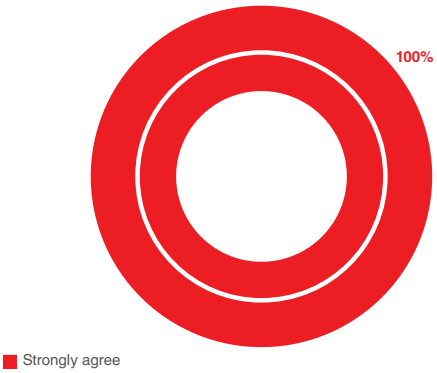
A significant number of respondents (71.1%) shared that their children experienced frequent sickness, such as diarrhoea, linked directly to the poor quality or limited availability of water at school.

Missed school days

About 65.8% of respondents reported that their children had to miss school at times due to the water-related issues they faced, highlighting the impact on school attendance.

> ***Student Testimonial***
> Earlier we used to go out of the school gate to look for water and sometimes missed classes because of it. Now we have clean and cool drinking water in the school, and we don't need to leave the class. It helps us stay in school the whole day.
>
> **- Anjali, 8th Grade, Village Khajuri, Block Girwa, Udaipur**

CHART 33: PERCEIVED IMPROVEMENT IN SCHOOL ATTENDANCE DUE TO WATER FACILITIES



The data indicates a unanimous perception among respondents that the presence of water facilities positively impacted school attendance.

100% of the respondents strongly agreed that there was a perceived improvement in school attendance due to the availability of water facilities.

CLEAN DRINKING WATER AND ORAL HEALTH AWARENESS IN SCHOOL, KHAJURI VILLAGE, GIRWA BLOCK

FGD: Clean drinking water and Oral health awareness in school, Khajuri Village, Girwa Block

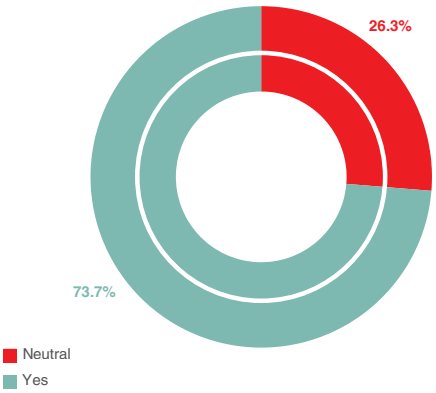
A focus group discussion was conducted with community members to understand the impact of the Water Augmentation Program in the village, especially in local schools where their children are enrolled. The members of the group shared that earlier, schools did not have proper drinking water facilities. Children would carry bottles filled from nearby panchayat buildings or government offices where handpumps were available. A significant portion of their recess would be spent in fetching water rather than resting or playing. Even after the mid-day meal, children would either bring water from outside or go to handpumps to wash their plates, which often resulted in their break time getting over without proper rest.

After the intervention by Colgate and Seva Mandir, proper systems like RO units and water coolers were installed in the schools. The members of the group noted that these systems were fully functional and equipped with taps at child height, making it easier for students to access clean drinking water throughout the school day. Because of this improvement, students no longer had to leave school premises to fetch water. The group shared that clean and safe drinking water was now easily available in the schools, leading to better health among children and a noticeable improvement in their school attendance.

The discussion also brought out changes in hygiene behaviour. All the members mentioned that children had developed the habit of brushing their teeth daily, at least once in the morning. This shift was supported by awareness sessions and regular guidance provided by teachers. The improved water access and focused hygiene messaging worked together to promote better health and routine practices among students.

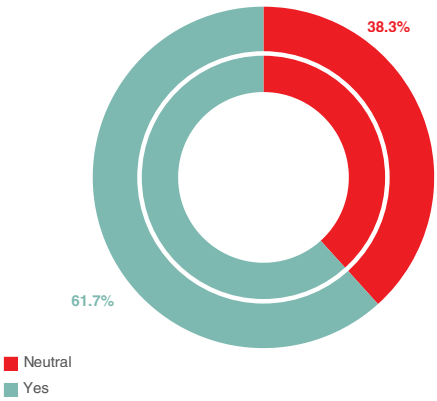
The group acknowledged that the program brought positive changes by combining necessary infrastructure with awareness efforts, resulting in visible benefits for children's well-being and overall school experience.

CHART 34: CHILDREN'S HAPPINESS AFTER ACCESS TO CLEAN AND COOL DRINKING WATER IN SCHOOLS



A majority of the respondents (73.7%) reported that children were happy after getting access to clean and cool drinking water in schools, while a smaller proportion of respondents (26.3%) remained neutral.

CHART 35: HOUSEHOLD HAPPINESS AFTER ACCESS TO CLEAN DRINKING WATER NEAR HOME



61.7%
felt happy after gaining access to clean drinking water near their homes.

Student Testimonial

Before the project many of us got stomach pain and missed school because the water was not clean. After getting new water facilities in school, we stopped falling sick and now we come to school regularly.

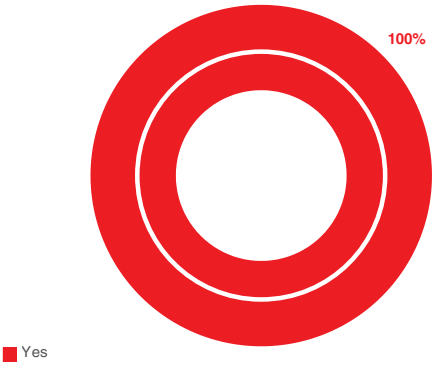
- Bherulal, 9th Grade, Village Khajuri, Block Girwa, Udaipur

After the program started in our village we began to notice many changes around us. The water in our area became cleaner and stayed available for a longer time in wells and storage tanks. It was easier for women to collect water, and they did not have to walk far like before. Children were happier in school because they got clean and cool water to drink, and they started attending school more regularly. At home too, we felt relieved as clean drinking water was available nearby. People in the community started working together to take care of water sources and many of us felt more responsible for managing them well.

- Kalibai, Khajuri, Girwa Block

ORAL HYGIENE AWARENESS IN SCHOOLS

CHART 36: AWARENESS ABOUT ORAL HYGIENE PROGRAMS IN SCHOOLS



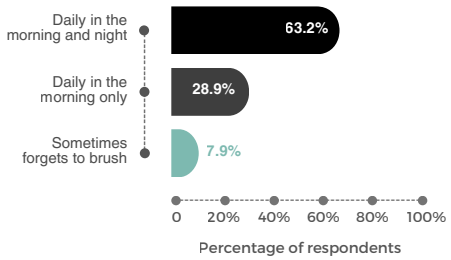
All respondents reported awareness of oral hygiene programs in their children's local schools.

100% of the respondents confirmed that they were aware of the oral hygiene programs being conducted at these schools.

"Earlier, many children had no awareness of oral hygiene, which led to dental issues, and they missed school due to poor hygiene. After the Colgate and Seva Mandir program started, they learned how to brush properly, and the availability of clean water made access easier. Attendance has gone up. As a panchayat member, we supported this from the beginning and are ready to help with more such work."

- Malpur Village, Jhadol Block, Udaipur

CHART 37: FREQUENCY OF TOOTH BRUSHING AMONG CHILDREN



A majority of the respondents (63.0%) reported that their children brushed their teeth daily, both in the morning and at night. The next largest group of respondents (28.9%) said their children brushed only in the morning every day.

This data reflects the program's efforts to promote proper dental hygiene through regular awareness sessions in local schools, and most children attending local schools maintained their dental hygiene.

DISPLAYING COLGATE - BRAND NAME

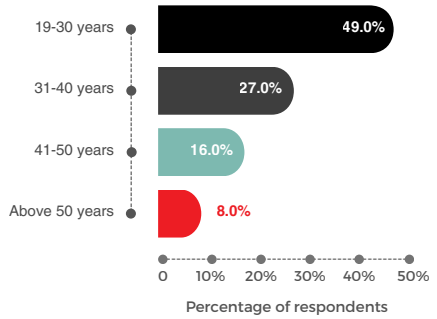
COMPONENT 2: LIVELIHOOD PROGRAM

This program component focuses on the holistic development of rural communities, working around sustainable livelihood enhancement for marginalised populations, particularly women and smallholder farmers. The initiative strengthens economic resilience, improves social standing, and promotes environmentally sustainable practices, creating a transformative impact on both individual livelihoods and community well-being.

KEY FINDINGS

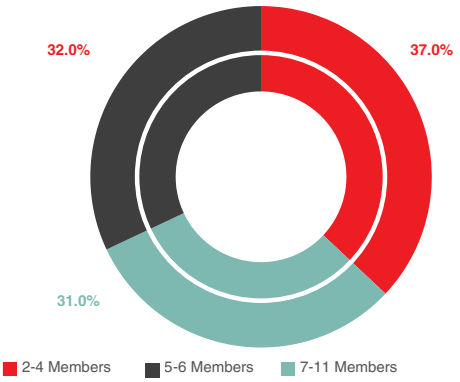
SOCIO-ECONOMIC & DEMOGRAPHIC PROFILE OF THE RESPONDENTS

CHART 38: AGE-GROUP-WISE DISTRIBUTION



A majority of the respondents (49.0%) were aged between 19 and 30 years. This was followed by 27.0% of respondents in the 31–40 years age group.

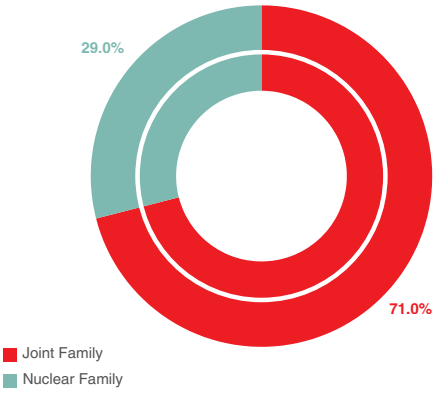
CHART 39: FAMILY SIZE



71.0%

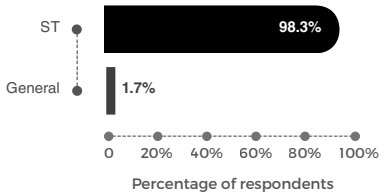
of respondents mentioned living in a joint family, with 32% of families having 5 to 6 members.

CHART 40: TYPE OF FAMILY STRUCTURE



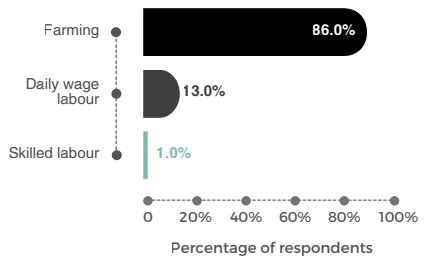
The overall gender ratio among children is considerably less (839) as compared to that among the adult population (924).

CHART 41: SOCIAL CATEGORY OF THE RESPONDENTS



A large majority of the respondents (83.0%) belonged to the ST category, followed by 11.0% of respondents from the General category.

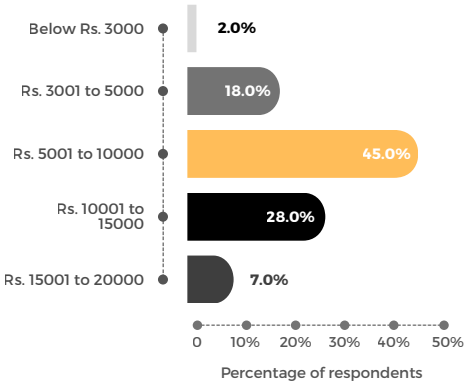
CHART 42: PRIMARY OCCUPATION OF THE FAMILY



86.0%

of the respondents reported farming as the primary occupation of their family.

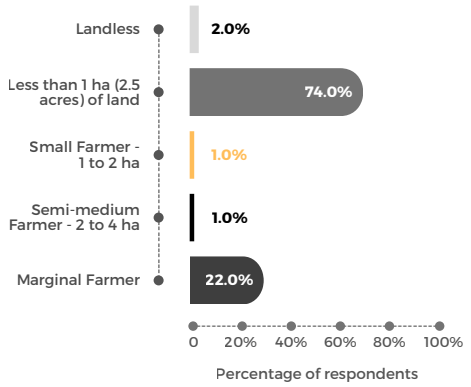
CHART 43: MONTHLY FAMILY INCOME (RS)



Nearly half of the respondents (45.0%) had a monthly family income between ₹5001-₹10000, while 28.0% were in the ₹10001-₹15000 range.

The high number of ST respondents matches the program's focus on marginal communities. Farming as the main occupation supports agriculture in the program. The income data shows a need for economic support for many families.

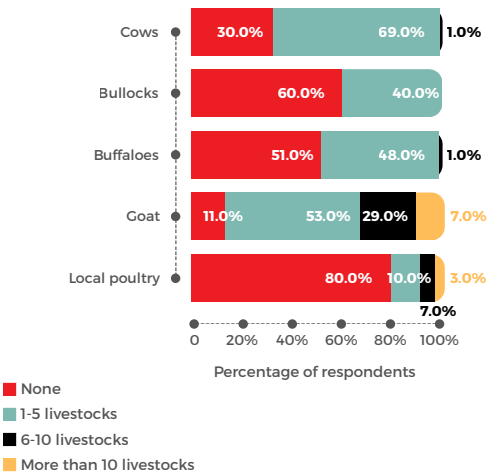
CHART 44: LAND OWNERSHIP DETAILS



- A majority of the respondents (74.0%) owned less than 1 hectare of land, followed by marginal farmers (22.0%).
- Among the 2 landless households, one respondent reported farming on leased land, while another practised shared cropping.

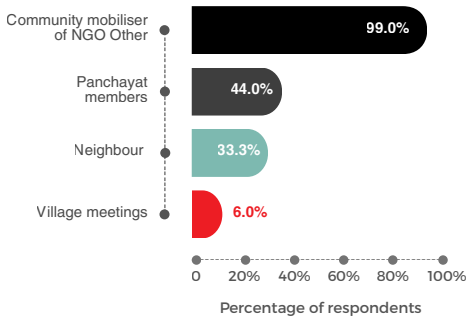
The data aligns with the program's focus on supporting small and marginal farmers by addressing their specific land ownership challenges.

CHART 45: NO. OF LIVESTOCK/ POULTRY OWNED



- 69.0% of respondents owned 1-5 cows, while 30.0% had none. Only 1.0% had 6-10 cows.
- A considerable number of respondents (40.0%) owned 1 to 5.
- 48.0% owned 1-5 buffaloes.
- More than half of the respondents (53.0%) owned 1 to 5 goats.
- A large majority of respondents (80.0%) did not own local poultry. Only 10.0% had 1-5 birds.

CHART 46: SOURCE OF INFORMATION ABOUT THE PROGRAM

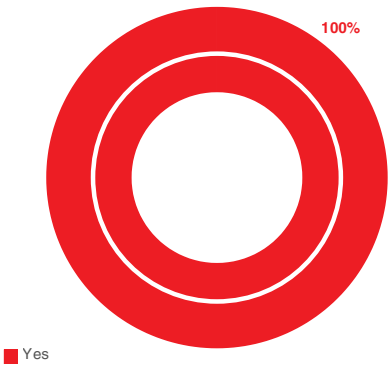


The vast majority of the respondents (99.0%) reported that they received information about the program from the community mobiliser of the NGO, while 44.0% of respondents cited panchayat members.

99.0% of the respondents mentioned that the source of information was a community mobiliser of an NGO.

SELF-HELP GROUP

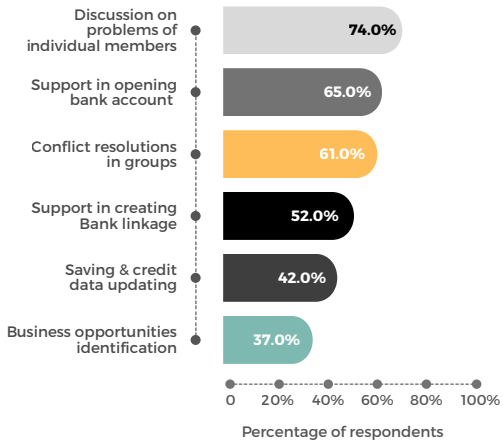
CHART 47: MEMBERSHIP IN THE SELF-HELP GROUP FORMED BY SEVA MANDIR



All respondents reported being members of the Self-Help Groups formed by Seva Mandir.

100% of the respondents were SHG members formed by Seva Mandir.

CHART 48: TYPE OF SUPPORT RECEIVED FROM THE NGO UNDER SHG



Discussion on the problems of individual members

The majority of respondents (74.0%) received support in discussing personal or group issues, making it the most accessed form of assistance.

Support in opening a bank account

65.0% received help in opening bank accounts, indicating that financial inclusion was a strong area of intervention.

Conflict resolution in groups

Support in resolving internal group conflicts was reported by 61.0% of respondents, reflecting attention to maintaining group harmony.

Support in creating bank linkage

Bank linkage facilitation was accessed by 52.0% of respondents, suggesting moderate assistance in strengthening formal financial connections.

Saving & credit data updating

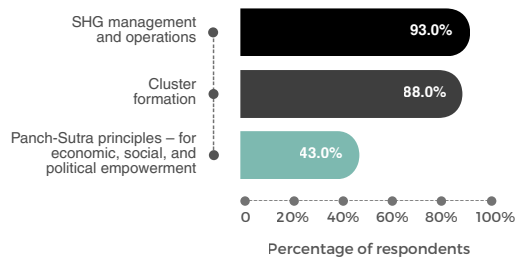
Respondents (42.0%) shared that they received help in updating their savings and credit records, pointing to backend operational support.

Business opportunities identification

37.0% of respondents acknowledged support in identifying business opportunities.

The responses align with the NGO's core SHG activities, which emphasise social cohesion, financial literacy, and institutional linkage building. The high numbers for group-based support (like conflict resolution and account facilitation) reflect the program's strong emphasis on group functionality and access to formal banking systems.

CHART 49: TYPE OF TRAINING RECEIVED FROM THE NGO UNDER SHG



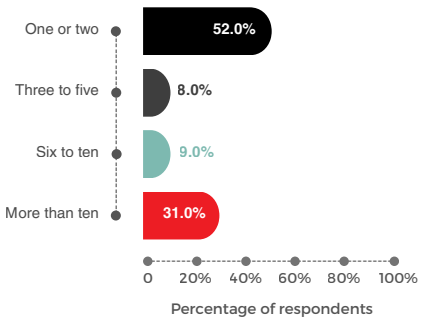
93.0%

received training on SHG management and operations, followed by 88.0% of respondents who were trained in cluster formation. 43.0% of respondents recollected receiving training on Panch-Sutra principles aimed at economic, social, and political empowerment.

The data indicates that the program successfully delivered training on SHG management and cluster formation to a large majority of participants. Additionally, a significant portion of respondents received training on Panch-Sutra principles, demonstrating the program's commitment to fostering economic, social, and political empowerment among participants.

93.0% of the respondents mentioned receiving training on SHG management and operations.

CHART 50: NUMBER OF CLUSTER MEETINGS OR TRAININGS ATTENDED



Slightly more than half of the SHG women respondents (52.0%) reported attending one or two cluster meetings or training sessions, while 31.0% participated in more than ten sessions. This shows that while most participants were engaged, a considerable number demonstrated high levels of involvement, indicating growing participation and interest in collective learning and group-strengthening activities.

> I got to know about the program through the community mobiliser who visited our area and explained everything clearly. I became a member of the Self-Help Group formed by Seva Mandir and it helped me in many ways. We had regular discussions about our personal and group problems which made me feel supported.
>
> **- Pushpa Kunwar, Secretary, Delawas, Gogunda Block**

Overall Impact of the Program

FGD: Water, Livelihood and Empowerment of Women

The discussion with members of the women's group revealed that the program had led to a strong sense of sustainability and self-reliance among participants. The members of the group shared that they had received training in various skills, including digital literacy and goat rearing. Through support in animal husbandry, several women experienced economic benefits, and many began taking responsibility in areas such as vegetable farming and goatry. Training on group formation and contribution within SHGs helped members better understand financial management, making them feel more confident and capable.

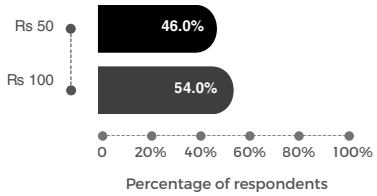
All the members mentioned that they were now able to engage in income-generating work from home, which was not possible earlier due to the burden of fetching water from distant sources. With water availability improved, they could save a considerable amount of time each week. This time was now being used to support children's education and other household responsibilities. Previously, long hours spent as daily wage labourers yielded limited income, but after the intervention, livelihood opportunities became more accessible and manageable.

The group discussed how each household now had at least one member engaged in productive work, which had gradually improved the family's financial situation. Earlier, women were hesitant to speak openly, but their involvement in SHGs gave them a platform to voice their concerns and collectively address shared problems. Trainings, exposure visits, and regular group meetings helped enhance their communication skills, and the women began participating more actively in community spaces. According to the members, there had been a visible shift in the role of women within the community. The number of women engaged in farming, vegetable cultivation, poultry, and goat rearing had increased.

As this trend spread, more families began to benefit from the program. Female decision-making capacity also improved, with more women now participating in household decisions and contributing to school fees, healthcare, and daily expenses. The members of the group agreed that the program had brought meaningful changes by improving their livelihoods, enabling better access to resources, and strengthening their position both at home and in the community.

FINANCIAL ACCESS AND UTILISATION THROUGH SHGS

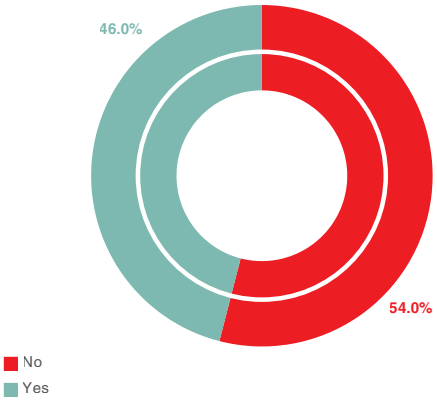
CHART 51: MONTHLY SAVINGS IN SHG (₹)



54.0%

reported saving ₹100 monthly in SHGs, while 46.0% of the respondents saved ₹50.

CHART 52A: LOAN TAKEN THROUGH SHG

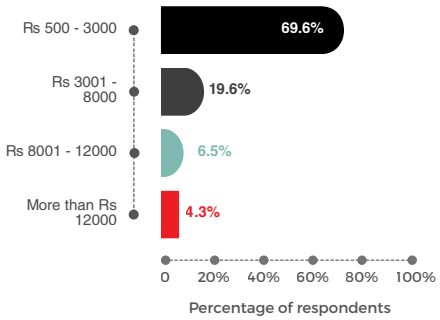


46.0%

of the respondents mentioned they have taken a loan from their group as inter-loaning. Among the respondents who have taken loans within SHG, 69.6% reported taking loans between ₹500 and ₹3000.

RIDGE GOURD (TURAI) CULTIVATION

CHART 52B: AMOUNT OF LOAN TAKEN (₹)



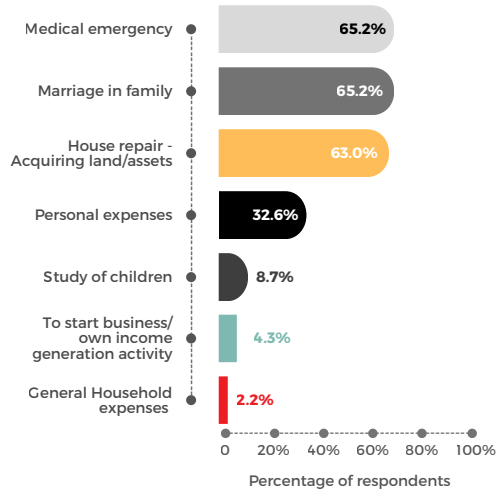
19.6%

of the respondents borrowed amounts ranging from ₹3001 to ₹8000. Few (6.5%) reported loans taken between ₹8001-₹12000, while 4.3% took loans exceeding ₹12000.

The data reflect that the program successfully enabled women to engage in SHG activities through targeted training on SHG management and cluster formation. The consistent savings habits and access to small loans indicate growing financial inclusion and self-reliance fostered by the intervention.

VEGETABLE FARM (RIDGE GOURD, CHILLI, OKRA)

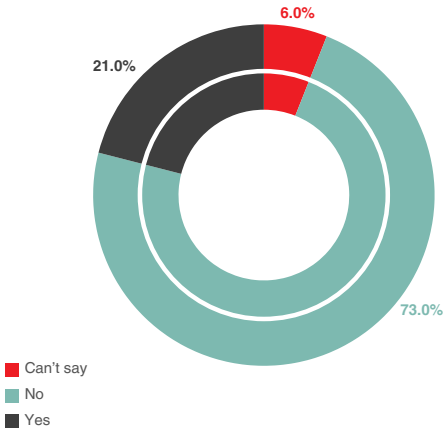
CHART 53: PURPOSE OF THE LOAN TAKEN



- A majority of the respondents (65.2%) reported taking loans for medical emergencies, and an equal percentage, 65.2%, for marriage in the family.
- Respondents (63.0%) also reported using loans for house repair or acquiring land and assets.
- A smaller group of respondents (32.6%) mentioned taking loans for personal expenses.
- 8.7% took loans for children's studies, while 4.3% took loans for starting a business or income generation, and 2.2% for general household expenses.

The data shows that the majority of respondents prioritised loans for immediate and pressing needs like medical emergencies, marriage, and housing. The findings suggest that most respondents were driven by urgent family or survival needs instead of depending on moneylenders, aligning with the program's objective of supporting vulnerable households during crises.

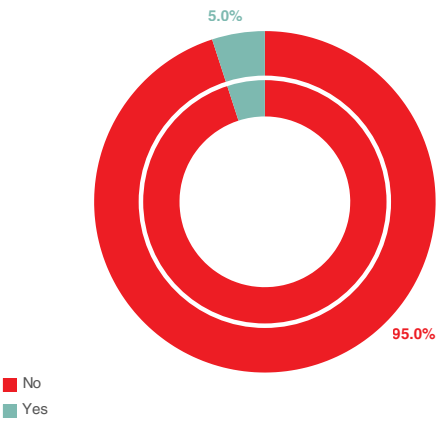
CHART 54: SHG BANK ACCOUNT STATUS



73.0%

reported that they did not have an SHG bank account, while a small number (21.0%) confirmed having an SHG bank account.

CHART 55: INVOLVEMENT OF SHG IN INCOME GENERATION ACTIVITIES



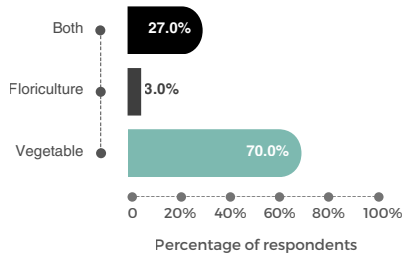
The vast majority of respondents (95.0%) reported that they were not involved in income generation activities through SHGs.

"I used to save a small amount every month with my group which helped me feel more secure. I also took a loan for a marriage in my family and house repairing. I did not take any big amount but whatever I received helped us a lot. The group supported me during the tough times."

- -Kamla Bai, Mundawali, Jhadol Block

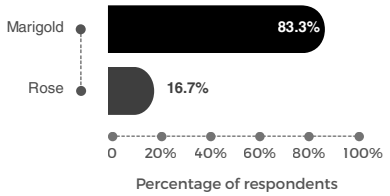
IMPROVING LIVELIHOODS

CHART 56: TYPE OF AGRICULTURAL LIVELIHOOD PROJECT ENGAGED IN



After receiving training and support under the project, the majority of the respondents (70.0%) started engagement in vegetable farming, 27.0% participated in both vegetable and floriculture activities, while a few (3%) were involved exclusively in floriculture.

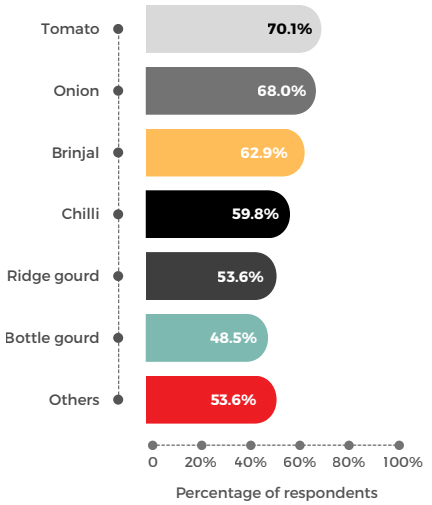
CHART 57: TYPE OF FLOWER GROWN UNDER FLORICULTURE POST-INTERVENTION



The majority of the respondents (83.3%) mentioned growing marigold flowers under floriculture, while 16.7% indicated that they grew roses.

The data indicates that vegetable farming is the predominant agricultural activity among respondents, with many also diversifying into floriculture. Among floriculture practitioners, marigold is the most commonly grown flower, suggesting its popularity and potential market demand in the region.

CHART 58: TYPE OF VEGETABLES GROWN UNDER AGRICULTURE POST-INTERVENTION



Crop Diversification and Preferences in Vegetable Cultivation

The data reveals a strong diversity in vegetable cultivation among respondents after the training and support provided under the project. Tomato emerged as the most widely grown vegetable, reported by 70.1% of the respondents. This was closely followed by onion (68.0%), brinjal (62.9%), and chilli (59.8%). A significant proportion also cultivated ridge gourd (53.6%), bottle gourd (48.5%), and other vegetables (53.6%).

The data highlights a broad-based engagement in vegetable cultivation, with a clear preference for commonly consumed and marketable vegetables like tomato, onion, and brinjal. The variety of crops grown indicates both nutritional and economic considerations in farming decisions, reflecting a strong agricultural base supported by crop diversification.

The other vegetables include a diverse range of crops such as cluster beans, peas, cabbage, coriander, okra, cauliflower, fenugreek (methi), and yam (kachaloo), reflecting the variety in local agricultural practices.

BENEFITS OF THE FLORICULTURE AND VEGETABLE FARMING INTERVENTION

Livelihood Enhancement through Income Diversification

The intervention enabled farmers to expand beyond traditional farming by cultivating flowers and vegetables, creating multiple income streams and improving financial resilience.

Nutritional Improvement through Household-Level Vegetable Production

By promoting vegetable farming, the intervention increased access to fresh and healthy food, enhancing the nutritional intake of families and reducing dependency on external sources.

Promotion of Sustainable Farming Practices

Training under the intervention encouraged the use of organic inputs like Jeevaamrit and Neemastra, helping farmers reduce chemical usage, lower input costs, and maintain long-term soil fertility.

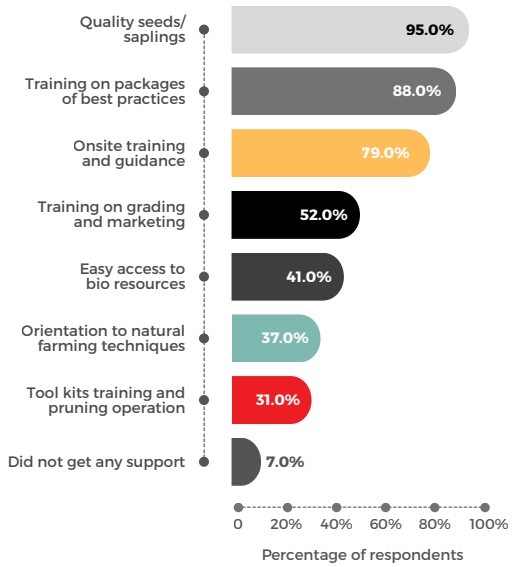
Market Linkages and Post-Harvest Support

The intervention supported farmers with skills in grading, packaging, and selling produce, which improved their ability to access better markets and secure fair prices for their products.

Inclusive Support for Small and Marginal Farmers

Designed for small landholders, the intervention demonstrated that even limited land (1–2 acres) could be made productive through floriculture and vegetable cultivation, making the model scalable and accessible.

CHART 59: SUPPORT RECEIVED FROM NGO FOR AGRICULTURE/ FLORICULTURE



NGO Support for Agriculture and Floriculture

Provision of Quality Inputs

Most of the respondents (95%) acknowledged receiving quality seeds or saplings from the NGO. This crucial input support likely contributed to improved crop yields and healthier plants, forming the foundation for successful agricultural and floricultural activities.

Training and Capacity Building

Training was a major component of the support, with 88% of respondents emphasising receiving instruction on best practices for crop cultivation. Additionally, 79% benefited from onsite training and guidance, which helped participants apply new techniques practically in their fields. This hands-on approach strengthens the adoption of improved methods.

Marketing and Post-Harvest Support

More than half of the respondents (52%) acknowledged that they were trained in grading and marketing their produce. This component is important as it enhances their ability to fetch better prices and access wider markets, improving economic returns from their agricultural activities.

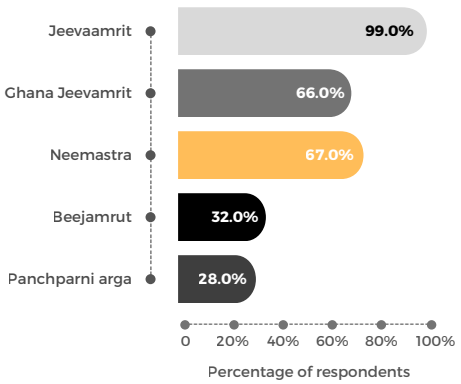
Promotion of Sustainable Practices

Access to bio-resources was recollected by 41% of participants, and 37% remembered that they received an orientation on natural farming techniques. These initiatives indicate efforts to encourage environmentally friendly and sustainable farming methods, reducing dependency on chemical inputs and promoting long-term soil health.

Floriculture-Specific Support

Training related to toolkits and pruning operations was mentioned by 31% of respondents, focusing on floriculture needs. This specialised support helped improve flower quality and productivity, contributing to diversification and higher income potential for farmers involved in floriculture.

CHART 60: TYPES OF BIO-RESOURCES USED IN FLORICULTURE AND VEGETABLES



Bio-Resources Usage in Floriculture and Vegetable Cultivation

Predominant Use of Jeevamrit

An overwhelming majority of respondents (99%) reported using Jeevamrit, a natural bio-fertiliser known for enhancing soil fertility and promoting healthy plant growth. This near-universal adoption highlights its importance and acceptance among farmers.

Jeevaamrit (Liquid Microbial Fertilizer)

Jeevaamrit is a fermented organic solution made from cow dung, cow urine, jaggery, pulse flour, and soil. It acts as a powerful microbial inoculant that boosts soil health and plant growth. Farmers use it to improve nutrient availability, strengthen crop immunity, and reduce dependence on chemical fertilizers. Its ease of preparation and effectiveness have made it the most widely adopted bio-resource among natural farming practitioners.

Significant Adoption of Ghana Jeevamrit and Neemastra

Two-thirds of respondents used Ghana Jeevamrit (66%) and Neemastra (67%). These bio-resources are valued for their nutrient-rich composition and pest-repellent properties, indicating a strong preference for natural farming inputs within the community.

Neemastra (Organic Pest Repellent)

Neemastra is a natural pest control spray prepared by fermenting neem leaves with cow urine and cow dung. It effectively deters common pests like aphids and mites without harming beneficial insects or soil microorganisms. Farmers apply it as a foliar spray to protect crops while maintaining environmental safety. Its pest-repelling properties make it a popular alternative to chemical pesticides.

Ghana Jeevamrit (Solid Organic Manure)

Ghana Jeevamrit is a composted organic manure made from cow dung, cow urine, and agricultural waste. Unlike liquid Jeevaamrit, it is applied directly to the soil, where it slowly releases nutrients and improves moisture retention. This input is particularly useful in drought-prone areas, as it enhances soil structure and long-term fertility. Farmers prefer it for crops requiring sustained nutrition, such as fruit trees and vegetables.

Moderate Use of Beejamrut and Panchparni Arga

Around one-third of the respondents used Beejamrut (32%) and Panchparni Arga (28%). These bio-resources support seed treatment and plant protection, showing diversified applications of natural products in crop management.

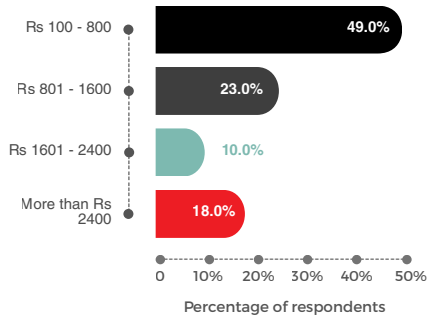
Beejamrut (Seed Treatment Solution)

Beejamrut is a bio-enhancer used to coat seeds before sowing. It consists of cow dung, cow urine, lime, and soil, which together protect seeds from fungal and bacterial infections. This treatment promotes stronger germination, healthier root development, and early plant vigour. Farmers using Beejamrut report better crop establishment and reduced seedling mortality, making it valuable for high-value horticultural crops.

Panchparni Arga (Herbal Pest Spray)

Panchparni Arga is a fermented herbal extract made from five types of leaves, typically including neem, custard apple, and other medicinal plants. It serves as a broad-spectrum organic pest repellent and plant tonic. When sprayed on crops, it strengthens resistance against pests and diseases while improving overall plant health. Though less commonly used than Neemastra, farmers who combine both observe enhanced pest control benefits.

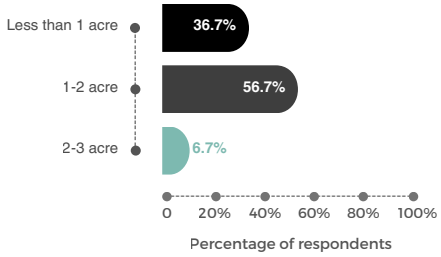
CHART 61: ESTIMATED SAVINGS ON FERTILISER AND PESTICIDE EXPENDITURE USING BIO-RESOURCES



The data shows that the highest proportion of respondents experienced modest savings between ₹100–800 on fertiliser and pesticide expenditure after using bio resources. This was followed by 23.0% of respondents who saved between ₹801–1600, 18.0% who saved more than ₹2400 and 10.0% who saved between ₹1601–2400.

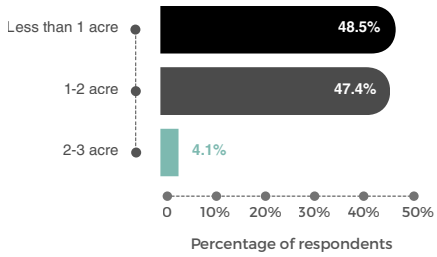
99.0% of the respondents used Jeevaamrit in floriculture and vegetable cultivation.

CHART 62: LAND AREA COVERED UNDER FLORICULTURE (IN ACRES)



This pattern aligns with the program's target of promoting floriculture as a supplementary income activity for small and marginal farmers. More than half of the respondents (56.7%) reported cultivating floriculture on 1–2 acres of land, while a considerable number (36.7%) covered around 1 acre of land under floriculture.

CHART 63: LAND AREA COVERED UNDER VEGETABLE CULTIVATION (IN ACRES)



48.5%

cultivated vegetables on around 1 acre of land, while almost equal percentage (47.4%) cultivated vegetables on 1 to 2 acres of land. Very few (4%) grew vegetables in 2 to 3 acres.

WATER AUGMENTATION ANICUT

CASE STUDY 1

FROM STRUGGLE TO SUSTAINABILITY – GANGA BAI'S JOURNEY THROUGH VEGETABLE FARMING

LOCATION: DEWAS VILLAGE, JHADOL BLOCK, UDAIPUR

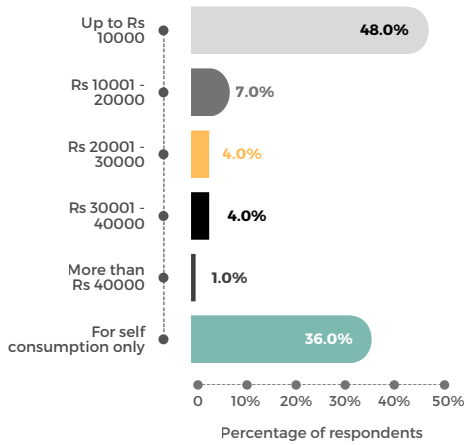
Ganga Bai, a resident of Dewas village, has transformed her life and livelihood through dedication, training, and support from Seva Mandir's vegetable farming initiative. With consistent encouragement and help from her husband, she ventured into vegetable cultivation—a practice new to her but full of potential.

She actively attended Seva Mandir's training sessions, which enhanced her knowledge on improved agricultural practices, seasonal crop planning, and pest management. Ganga Bai not only applied these techniques diligently on her small landholding but also showed unwavering commitment to learning and applying new methods. Her hard work soon began to show results. In a short span, she managed to earn approximately ₹50,000 from selling seasonal vegetables. With this income, Ganga Bai took a significant step, she invested in the installing of a borewell on her land. This has given her household and her farm a reliable source of water, reducing her dependency on erratic rainfall or shared water sources.

Today, Ganga Bai grows a variety of vegetables throughout the year, adjusting her crop pattern according to the season. Her family has a steady supply of nutritious food, and she is able to generate regular income from surplus produce. As a SHG member, she also participates actively in community development activities and serves as a role model for other women in her village.

VEGETABLE PACKAGING FOR SALE IN LOCAL MARKETS

CHART 64: ADDITIONAL ANNUAL INCOME FROM HORTICULTURE AND VEGETABLES (₹)



A significant majority of the respondents (48.0%) reported earning up to ₹10,000 annually through horticulture and vegetable cultivation. This was followed by 36.0% of the respondents who produced only for self-consumption. A smaller proportion of respondents reported earning ₹10,001–20,000 (7.0%), ₹20,001–30,000 (4.0%), ₹30,001–40,000 (4.0%), and more than ₹40,000 (1.0%).

The data reveal that horticulture and vegetable cultivation primarily support subsistence needs and low to moderate income generation for most respondents. While a few participants generate higher earnings, the majority benefit from this livelihood activity as a supplementary or self-sustaining source of income.

> I started vegetable farming with the support I received from the NGO and helped me understand how to take care of the crops properly. I also learned how to grow flowers like marigold and got training on how to use natural farming methods. I used natural inputs like Jeevaamrit and Neemastra which helped reduce the money I used to spend on fertilizers and pesticides.
>
> **- Varju Bai, Surajgarh, Gogunda Block**

ANICUT

CASE STUDY 2

BHANWAR KHANDERA – FROM FLORICULTURE TO FULL-TIME VEGETABLE FARMING

LOCATION: DEWAS, BLOCK: JHADOL, DISTRICT: UDAIPUR

Bhanwar Khandera, a resident of Dewas village, has emerged as an inspiring figure in the area through his consistent efforts in agricultural livelihood development. Initially engaged in floriculture, Bhanwar earned approximately ₹20,000 last year by cultivating flowers. Encouraged by this success, he decided to transition fully into vegetable farming, which has now become his main source of income. With active participation in the livelihood initiatives supported under the Colgate and Seva Mandir program, Bhanwar has attended all relevant training sessions and village-level meetings. These trainings helped him gain hands-on knowledge about vegetable cultivation practices—ranging from seed selection, organic manure preparation, to pest control and efficient irrigation. His energy and enthusiasm for farming have only grown over time.

Presently, Bhanwar is managing his vegetable farm full-time and earning a steady and satisfactory income by selling seasonal vegetables in the local markets across the Jhadol and Gogunda blocks. His farm includes locally preferred vegetables such as okra, bottle gourd, ridge gourd, brinjal, and green chilies. The increased income has allowed him to contribute better to his household needs and plan for future expansions.

Beyond his own success, Bhanwar has also played an influential role in his village. He regularly motivates fellow villagers to adopt vegetable farming as a reliable income-generating activity. Many locals have begun experimenting with small-scale cultivation after witnessing his progress. Bhanwar Khandera's journey is a strong example of how consistent engagement with livelihood programs, willingness to learn, and hard work can lead to sustainable change. His efforts reflect the potential of small-scale farming to improve rural incomes and build a sense of community leadership.

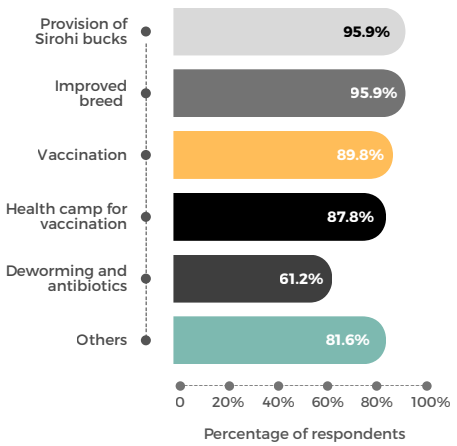
WOMEN FETCHING DRINKING WATER FROM WELL

IMPROVING LIVELIHOODS THROUGH ANIMAL HUSBANDRY

Livestock Development: Goat Rearing & Poultry

Goat rearing and poultry farming are vital for rural livelihoods, offering extra income, nutrition, and risk diversification. Improved goat breeds like Sirohi boost milk and meat production with low investment, while backyard poultry provides a steady supply of eggs and meat, often managed by women. Both are ideal for small landholdings, quick to mature, and scalable through community efforts.

CHART 65: SUPPORT RECEIVED FOR GOAT REARING



Provision of Improved Breeds

Among the families who received benefits from the goatry program, the majority of respondents (95.9%) mentioned receiving Sirohi bucks and improved breeds, highlighting the program's focus on enhancing goat quality for better productivity.

Health Interventions

Vaccination was provided to the goats of 89.8% of respondents, with 87.8% bringing their goats to health camps.

Deworming and antibiotic treatments were given to the goats of 61.2% of respondents, ensuring better health and reduced mortality of goats.

Additional Support Services

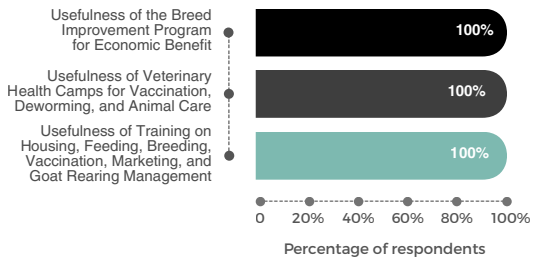
Beyond breeds and health, respondents also received training on housing, feeding, breeding, marketing, and management of goat rearing.

Mineral mixtures

Mineral mixtures were supplied to improve nutrition and overall goat care. These services were reported by 81.6% of respondents.

The respondents receiving Sirohi bucks as improved breeds align with the program's core strategy to enhance goat rearing through breed improvement. The extensive vaccination coverage and participation in health camps suggest strong implementation of animal health initiatives.

CHART 66: USEFULNESS OF LIVESTOCK DEVELOPMENT INTERVENTIONS FOR ECONOMIC AND MANAGEMENT BENEFITS



Economic gains through breed improvement

All respondents (100.0%) acknowledged the usefulness of the breed improvement program in enhancing their economic condition.

Improved animal health and longevity

An equal proportion of respondents (100.0%) reported that veterinary health camps for vaccination, deworming, and general animal care were useful.

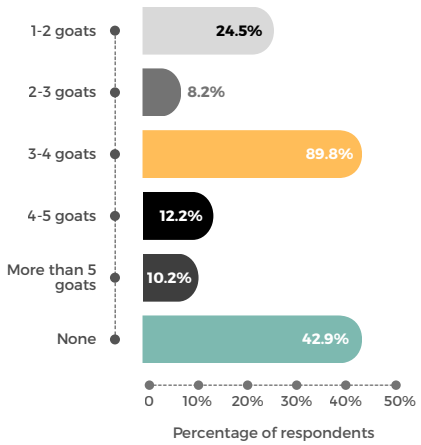
Strengthened livestock management skills

All respondents (100.0%) found the training sessions on housing, feeding, breeding, vaccination, marketing, and goat rearing management beneficial.

The data highlights the complete acceptance and perceived value of the interventions delivered under the livestock development program. The 100.0% response across all three components reflects the program's alignment with community needs and priorities. Breed improvement likely enhanced livestock productivity, while health camps reduced mortality and improved animal welfare.

100% of the respondents said that veterinary health camps for vaccination, deworming, and general animal care were useful.

CHART 67: NUMBER OF IMPROVED-BREED GOATS SOLD ANNUALLY



24.5%

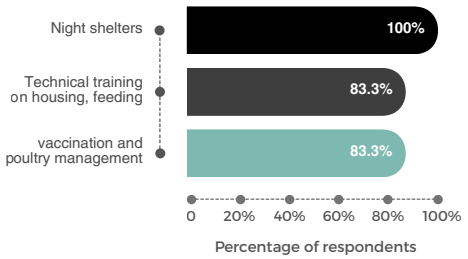
of respondents sold 1–2 goats, 22.4% sold 2-5 goats, and 10.2% sold more than 5 goats annually. On average, each family could sell 2 goats a year, with an average annual income from the sale of goats to be ₹16554/- [₹4,000 to ₹50000]

"I received support for goat rearing which helped me a lot. I was given Sirohi bucks and better-quality breeds that made a difference in my income. I also got help with vaccinations and attended health camps which kept my goats healthy. The training sessions taught me how to manage feeding, breeding and selling properly. I started understanding how to take better care of the animals and this improved their health and the way I worked.

- Devli Bai, Dewas, Jhadol Block"

ANIMAL HUSBANDRY- POULTRY

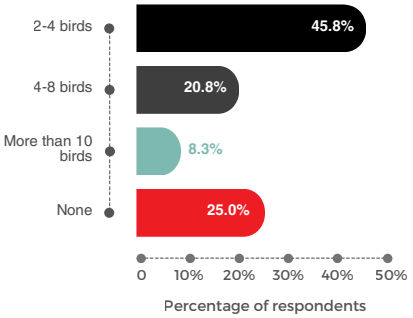
CHART 68: SUPPORT RECEIVED FOR POULTRY



Among the respondents who received support in the form of night shelters for poultry, the majority (83.3%) mentioned receiving technical training on housing, feeding, vaccination, and poultry management.

The data shows that all respondents received essential support through night shelters, ensuring safe and secure poultry housing. The majority benefited from comprehensive technical training on housing, feeding, vaccination, and poultry management, reflecting a well-rounded approach to improving poultry productivity and health.

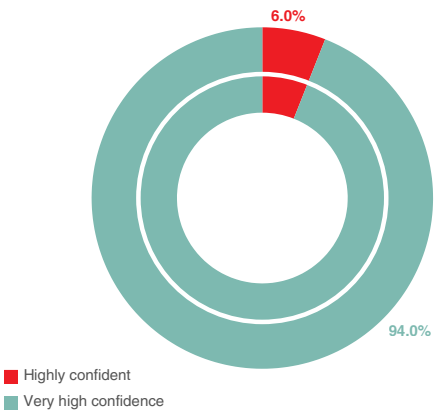
CHART 69: NUMBER OF POULTRY BIRDS SOLD ANNUALLY



The data shows that most households engage in poultry selling at a small scale, 2 40 4 birds sold annually by nearly half of the respondents (45.8%). About 20.8% of the respondents sold 4–8 birds, while only 8.3% sold more than 10 birds annually.

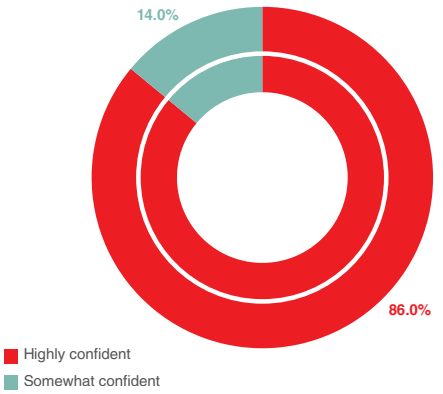
IMPACT

CHART 70: CONFIDENCE GAINED AFTER ATTENDING CLUSTER MEETINGS/TRAININGS



The data shows that the training or cluster meetings had a strong positive effect on the participants, with almost all respondents experiencing a notable boost in confidence levels.

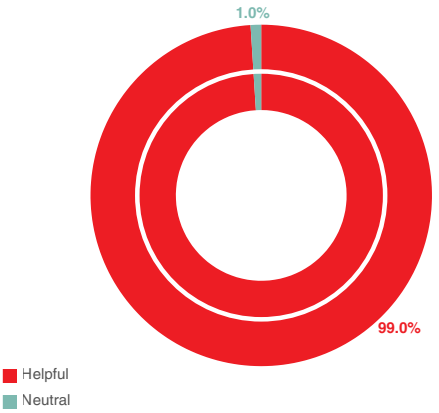
CHART 71: CONFIDENCE LEVEL AFTER JOINING SHG



A large majority of the respondents (86.0%) reported feeling highly confident after joining the SHG, while the remaining 14.0% of the respondents felt somewhat confident.

The rise in confidence reflects the effectiveness of the SHG model in empowering women to express themselves, make decisions, and participate actively in group activities.

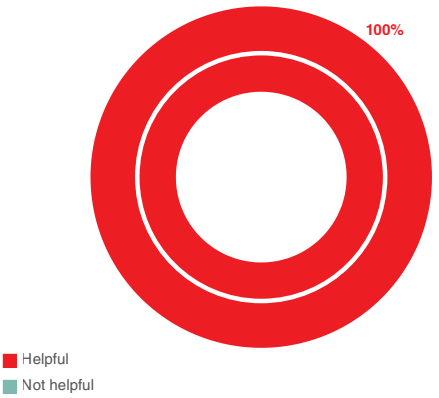
CHART 72: USEFULNESS OF NGO SUPPORT IN FLORICULTURE AND/OR VEGETABLE CULTIVATION



The data shows that nearly all respondents recognised the support as beneficial, indicating a strong positive reception of the intervention. This aligns with the program's focus on promoting sustainable livelihoods through agricultural support.

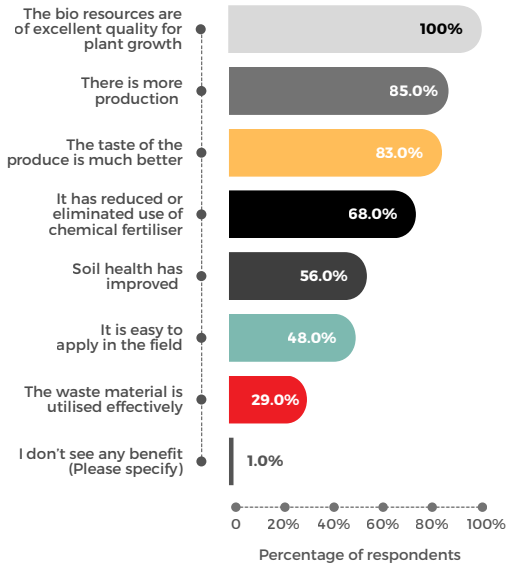
99.0% of the respondents recognized the support in floriculture and/or vegetable cultivation as beneficial.

CHART 73: USEFULNESS OF TOOL KIT FOR TRAINING AND PRUNING OPERATIONS



All respondents (100.0%) found the toolkit helpful for training and pruning operations. The complete agreement on usefulness suggests that the training materials effectively addressed the needs of the target group and supported the intended skills development in pruning and training practices.

CHART 74: PERCEIVED BENEFITS OF NATURAL FARMING USING BIO-RESOURCES



Excellent quality for plant growth

All respondents (100.0%) stated that the bio-resources were of excellent quality for plant growth, marking this as the most widely recognised benefit.

Increased production

A larger majority of respondents (85.0%) perceived an increase in production due to the use of bio resources.

Better taste of produce

A large number of the respondents (83.0%) mentioned that the taste of the produce had improved noticeably, making it a commonly acknowledged outcome.

Reduced use of chemical fertilisers

Nearly two-thirds of respondents (68.0%) observed that the use of chemical fertilisers had reduced or been completely eliminated.

Reduced use of chemical fertilisers

Nearly two-thirds of respondents (68.0%) observed that the use of chemical fertilisers had reduced or been completely eliminated.

Ease of application

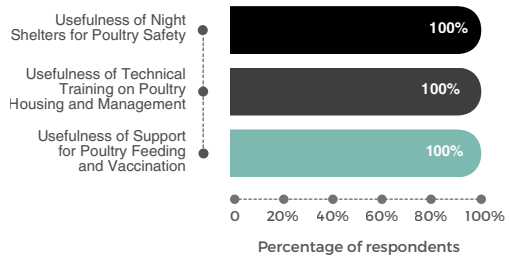
Close to half of the respondents (48.0%) felt that applying the bio-resources in the field was easy and manageable.

Usage of waste materials

A smaller portion of respondents (29.0%) noted that waste materials were being utilised effectively.

100% of the respondents experienced the bio resources as excellent quality for plant growth.

CHART 75: USEFULNESS OF POULTRY INTERVENTIONS: NIGHT SHELTERS, TECHNICAL TRAINING, AND SUPPORT FOR FEEDING AND VACCINATION



Usefulness of night shelters for poultry safety

The respondents (100.0%) acknowledged the usefulness of night shelters in ensuring poultry safety.

All respondents (100.0%) reported that the technical training on poultry housing and management was useful.

The respondents (100.0%) found the support for poultry feeding and vaccination to be valuable.

The respondents' feedback aligns with the program's focus on enhancing poultry safety, management skills, and health maintenance. This triangulation demonstrates that the interventions collectively contributed to improved poultry care practices and supported the overall program objectives effectively. Average Income from Sale of Poultry was ₹3660/, ranging from ₹500 to ₹20,000.

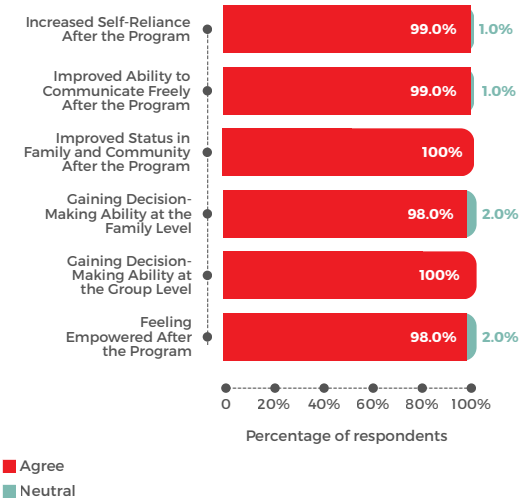
"I joined the SHG and started getting support for poultry and farming. I received a night shelter for the birds and also got trained on how to take care of them. This helped me understand housing, feeding, and vaccination better. I sold a few birds and gained some income from it. I also attended cluster meetings where I felt more confident to speak and make decisions."

- Thavari Devi, Dewas, Jhadol Block

WATER LIFTING ANICUT FIR IRRIGATION PURPOSE

IMPACT OF PROGRAM ON WOMEN'S EMPOWERMENT

CHART 76: PERCEIVED EMPOWERMENT AND SOCIAL IMPACT AFTER THE PROGRAM



Enhancement in self-reliance and communication

A vast majority of the respondents (99.0%) agreed that their self-reliance increased after the program. Similarly, 99.0% of respondents felt their ability to communicate freely improved.

This data highlights that the program strongly contributed to boosting individual confidence and communication skills among the participants.

Improvement in community and family status

All respondents (100.0%) agreed that their status in family and community improved post-program. This unanimous agreement shows a clear positive change in social recognition and respect within their immediate environments.

Decision-making ability and overall empowerment

100.0% of respondents agreed they gained decision-making ability at the group level, while 98.0% felt the same at the family level. Similarly, 98.0% agreed they felt empowered after the program.

100% experienced that their status in family and community improved post-program.

BENEFICIARY INSTALLED TUBE WELL WITH VEGETABLE INCOME

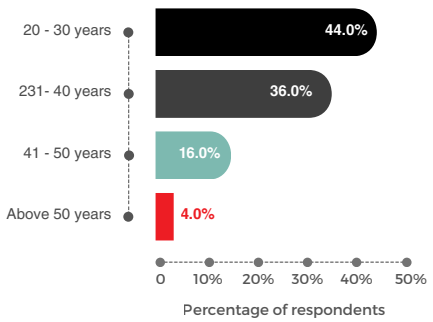
COMPONENT 3: FINANCIAL DIGITAL LITERACY PROGRAM

This component of the program focuses on the enhancement of financial and digital literacy among rural populations, working around marginalised farming communities through structured training and digital tools. The initiative engages participants via community mobilisers and digital Sakhis, delivering accessible financial education through animated content and practical guidance.

KEY FINDINGS

SOCIO-ECONOMIC & DEMOGRAPHIC PROFILE OF THE RESPONDENTS

CHART 77: AGE-GROUP-WISE DISTRIBUTION



A majority of the respondents (44.0%) were in the age group of 20–30 years, while a moderate number (36.0%) of respondents were between 31 and 40 years.

CHART 78: TYPE OF FAMILY STRUCTURE

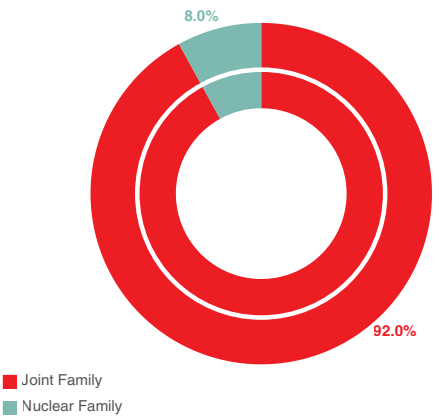
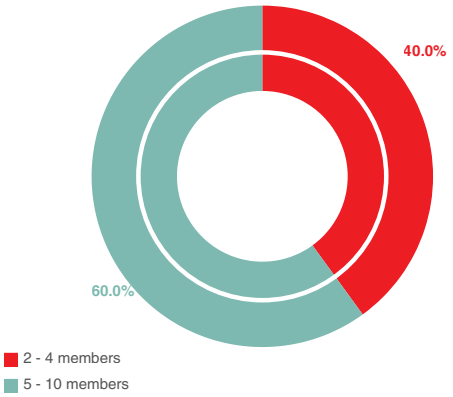


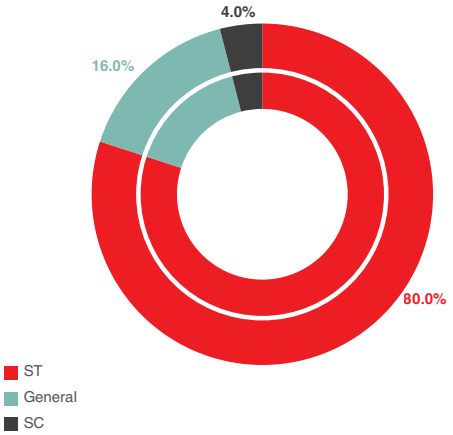
CHART 79: FAMILY SIZE DISTRIBUTION



92.0%

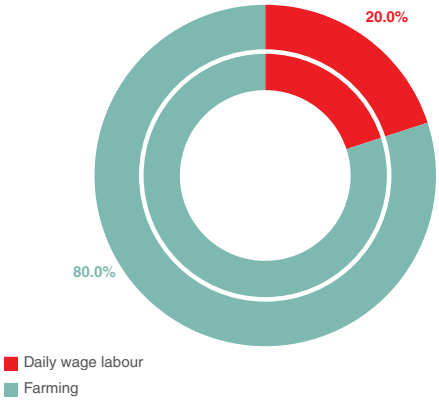
of families are living in a joint family, with most families (60%) having 5 to 10 members in the family.

CHART 80: SOCIAL CATEGORY OF THE RESPONDENT



Most of the respondents (80.0%) belonged to the ST category.

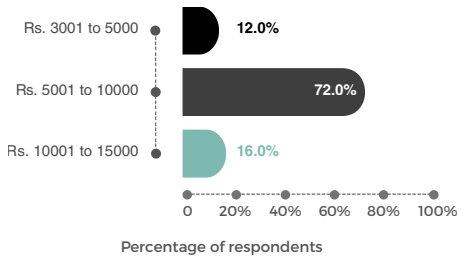
CHART 81: PRIMARY OCCUPATION OF THE FAMILY



80.0%

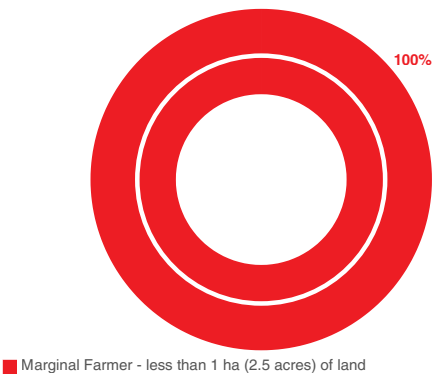
reported farming as their primary occupation, while the remaining were engaged in daily wage labour.

CHART 82: MONTHLY FAMILY INCOME (₹)



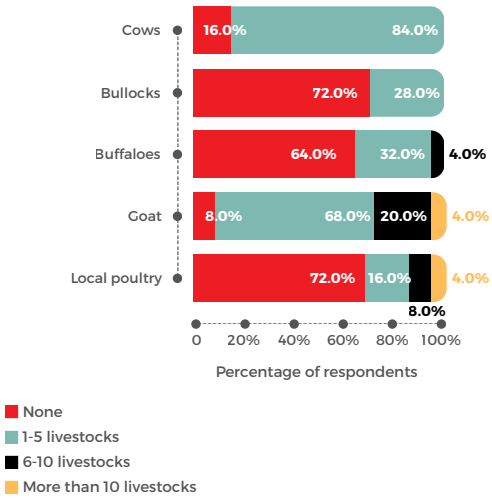
Most of the respondents (88.0%) have a monthly family income between ₹5001 and ₹15000.

CHART 83: LAND OWNERSHIP STATUS



All respondents (100.0%) were marginal farmers, each owning less than 1 hectare (2.5 acres) of land.

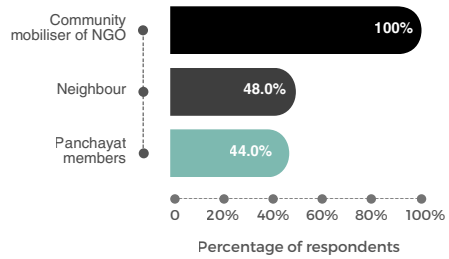
CHART 84: NO. OF LIVESTOCK/ POULTRY OWNED



- A larger number of the FDL respondents (84.0%) owned 1–5 cows.
- Most respondents (72.0%) did not own bullocks, while 28.0% had 1–5.
- A majority of FDL respondents (64.0%) had no buffalo. Only 32.0% owned 1–5.
- 68.0% of FDL respondents owned 1–5 goats, followed by 20.0% who owned 6–10.
- Most of the FDL respondents (72.0%) did not own local poultry, while only 16.0% had 1–5.

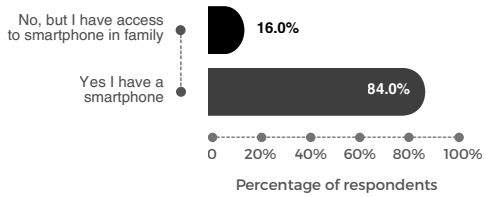
The program successfully reached primarily young adults from marginalised ST communities, focusing on marginal farmers with small landholdings and livestock. This alignment ensured that the interventions were tailored to address the specific socio-economic realities of the target group, supporting improved livelihoods and resource management in farming households.

CHART 85: SOURCE OF INFORMATION ABOUT THE PROGRAM



All respondents (100.0%) mentioned the community mobiliser of the NGO as their source of information about the program. A small number (48.0%) learned about it from their neighbours, followed closely by those who heard about it through panchayat members (44.0%).

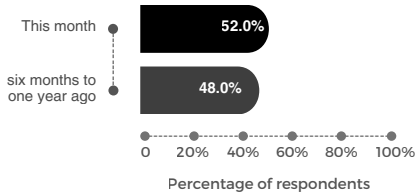
CHART 86: ACCESS TO SMARTPHONES AMONG RESPONDENTS



A Substantial majority of respondents (84.0%) reported having their own smartphone, while the remaining respondents (16.0%) did not have a smartphone but had access to one within their family.

This high access to smartphones aligns with the program's efforts to deliver digital content and mobile-based communication.

CHART 87: TIMING OF TRAINING RECEIVED FROM DIGITAL SAKHI ON FINANCIAL ASPECTS



52.0%

received training from Digital Sakhi on financial aspects this month, while the remaining respondents had received the training six months to one year ago.

> Before the intervention women did not know how to use a bank or save properly. With the financial literacy training, they now understand things like insurance, savings accounts, and even mobile banking. They even pay bills on their own phones. This kind of knowledge gives them confidence. I feel proud when women grow stronger.
>
> **- Panchayat Member, Delawas, Gogunda Block**

FGD WITH FDL BENEFICIARIES, DELAWAS VILLAGE, GOGUNDA BLOCK

CHART 88: BANK ACCOUNT OWNERSHIP IN OWN NAME

All respondents have individual bank accounts, indicating full financial inclusion among the group surveyed.

FGD: Financial Digital Literacy, Delawas Village, Gogunda

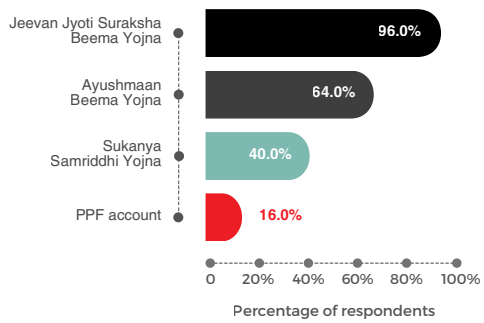
A focus group discussion was conducted with rural women who participated in the Financial Digital Literacy Program. The members of the group shared that there had been visible changes in how they handled financial and digital tools after the intervention. While most of them had bank accounts before, many were not confident in using ATMs or mobile banking services. After receiving training, members with smartphones gradually learned to check balances and use digital payment apps. Some of the members were now comfortable using these tools independently, while others were still learning with the continued guidance of the Digital Sakhis, who visited regularly to offer support.

The sessions conducted under the program were appreciated for helping the members feel less hesitant and more secure about using digital platforms. A few members mentioned that they had begun accessing government schemes such as the Fasal Bima Yojana and had developed a better understanding of savings and insurance through the animated videos shown during the sessions. Most members had viewed the content related to banking, savings, and insurance, although knowledge about investment options was still limited in the group.

There was a common understanding among the group that identifying digital frauds remained a challenge, especially with misleading messages that requested sensitive information like OTPs.

However, regular workshops organized by Seva Mandir and the constant availability of Digital Sakhis helped ease these concerns and allowed the members to resolve issues quickly. The group also shared that the program had brought about positive changes in household decision-making. A number of members mentioned that they had started discussing financial matters more openly within the family and had begun tracking their SHG-related savings digitally. All members reported feeling more confident in handling money-related decisions. They pointed out that the personal visits and consistent support from the Digital Sakhis made the learning process easier and more approachable. Overall, the members viewed the combination of digital education and community-based mentoring as highly effective. The program had not only improved individual capacities but also encouraged knowledge-sharing within the community, as trained members had started guiding their neighbours, helping create a supportive environment for ongoing financial literacy.

CHART 88: AWARENESS OF GOVERNMENT SCHEMES THROUGH FINANCIAL DIGITAL LITERACY



- Almost all respondents (96.0%) were aware of Jeevan Jyoti Suraksha Beema Yojana (life insurance scheme), indicating strong outreach and understanding among the participants.
- A significant proportion (64.0%) of respondents were aware of Ayushman Bharat Yojana (health insurance scheme), reflecting moderate reach and relevance among the group.
- 40.0% of respondents knew about Sukanya Samridhi Yojana (girl-child savings scheme), showing emerging awareness among participants.
- Only 16.0% of respondents were aware of the PPF scheme, indicating limited exposure to long-term financial savings products.

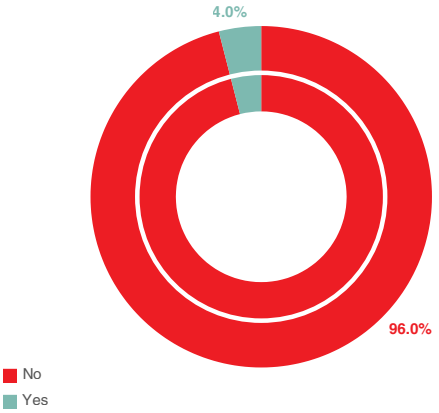
The data shows that life and health insurance schemes have higher levels of awareness among digitally literate participants, while awareness of long-term savings schemes remains relatively lower.

96.0% of the respondents were aware of the Jeevan Jyoti Suraksha Beema Yojna scheme.

I got to know about the program from the community mobiliser who visited our area. I have my own smartphone which helped me a lot as the program shared many things digitally. I attended training sessions by Digital Sakhi on financial literacy. Because of the training I opened a bank account in my name and also came to know about different government schemes like Jeevan Jyoti and Ayushmaan Beema Yojna.

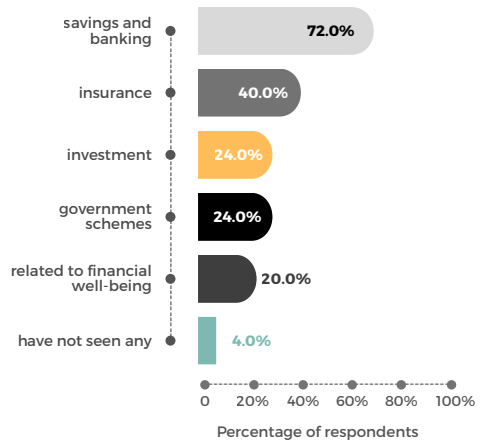
- **Anita, FDL Leader, Chechlaya, Jhadol Block**

CHART 89: AVAILING OF INSURANCE PLANS, GOVERNMENT SCHEMES, OR ENTREPRENEURSHIP OPPORTUNITIES



A vast majority of respondents (96.0%) said that they did not avail themselves of insurance plans, government schemes, or entrepreneurship opportunities.

CHART 90: ANIMATED STORIES VIEWED ON FINANCIAL DIGITAL LITERACY



Savings and Banking

A large majority of respondents (72.0%) viewed animated stories related to savings and banking, suggesting that this was the most widely accessed and possibly the most relevant topic for the participants.

Insurance

40.0% of the respondents reported watching stories on insurance, indicating moderate engagement with content related to financial security and risk coverage.

Investment and Government Schemes

Stories on investment and government schemes were viewed by 24.0% of the respondents each, reflecting a growing interest in more advanced financial topics beyond basic savings.

Financial Well-being

20.0% of the respondents saw stories focused on financial well-being, showing that holistic financial education is reaching a smaller section of the audience.

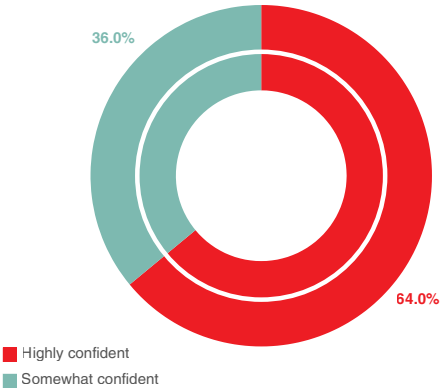
The data highlights that the program successfully reached a majority of respondents with animated stories on savings and banking, the core topics in financial literacy. This aligns with the program's goal to improve financial knowledge through accessible digital media, ensuring key financial concepts are understood by most participants.

I watched the animated stories on savings and banking and found them very helpful. They explained things in a way that was easy to understand. I also saw stories about insurance and government schemes which made me more aware of what is available. The videos helped me learn how to manage money better and think about saving for the future.

- Phulvanti Devi, FDL Beneficiary, Naal Bacchar, Girwa Block

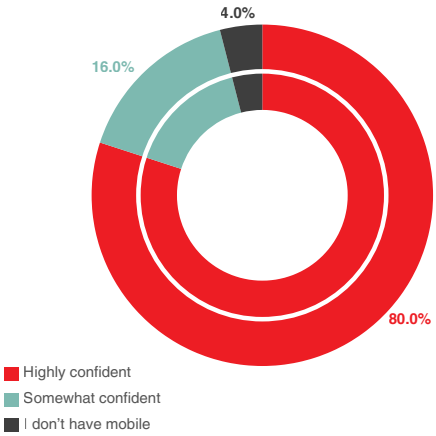
IMPACT
DIGITAL BANKING CONFIDENCE AND USAGE

CHART 91: CONFIDENCE IN USING A BANK ATM CARD



A larger number of the respondents (80.0%) reported being highly confident in using a bank ATM card. While some of the respondents (12.0%) were somewhat confident.

CHART 92: CONFIDENCE IN USING MOBILE APPS FOR CHECKING BALANCE AND MAKING PAYMENTS



80.0%

were highly confident in using mobile apps for checking balance and making payments. A smaller portion of respondents (16.0%) were somewhat confident.

The data shows that most respondents demonstrated strong confidence in using both ATM cards and mobile banking apps, indicating a good level of digital banking literacy.

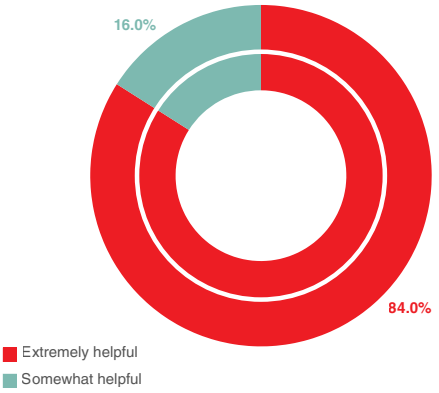
Interview with the Program team, Seva Mandir

Ms. Sangita, a team member responsible for facilitating women's empowerment activities, shared her reflections on the project's focus on building the capacities of women through SHGs and digital literacy. She stated that the initiative supported the formation and strengthening of SHGs and conducted multiple trainings on bookkeeping, income planning, and financial literacy. As a result, many women began saving regularly, managing records, and initiating small-scale income-generating activities such as goat rearing, grocery shops, and farming.

She explained that the Digital Sakhi initiative was a key component that helped build awareness on digital transactions, online safety, and government entitlements. Women were trained using simple digital modules and videos, which made it easier for them to understand new concepts. She observed that many women who had never used mobile banking earlier were now confident in using UPI and identifying fraud risks. The trained Sakhis were helping other women and community members to adopt digital tools and access information. Ms. Sangita also shared how drinking water systems and oral health awareness programs in schools positively impacted children's health and attendance. She stated that students became more conscious about hygiene and learned good habits like brushing regularly. These small steps led to broader improvements in health awareness across families.

She emphasized that women had become more confident in participating in community discussions and managing their own finances. Some women had even started their own ventures after gaining financial knowledge. However, she also pointed out that further support was needed in the areas of market linkages and advanced training for SHGs to ensure long-term sustainability. She suggested that more exposure visits and ongoing mentoring would strengthen the economic activities initiated by the women.

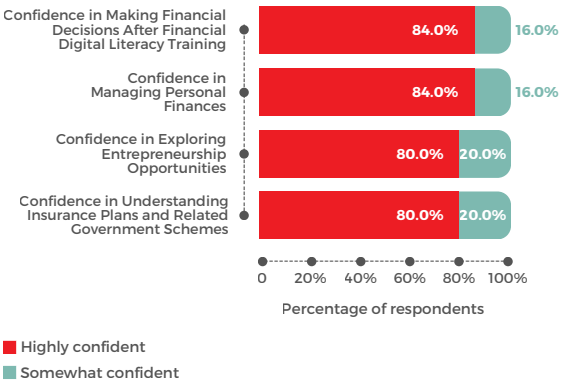
CHART 93: HELPFULNESS OF SUPPORT FROM DIGITAL SAKHI IN LEARNING FINANCIAL DIGITAL LITERACY



A large majority of the respondents (84.0%) found the support from the Digital Sakhi to be extremely helpful in learning financial digital literacy, while the remaining respondents (16.0%) reported it as somewhat helpful.

> When I started training our village women how to use mobile banking, they were scared of making mistakes. But with practical exposure now they confidently check balances, transfer money, and even teach others. Women use UPI methods for payments more easily.
>
> - **Digital Sakhi, Delawas, Gogunda Block**

CHART 94: OVERALL CONFIDENCE



Confidence in making financial decisions

A substantial majority of the respondents (84.0%) reported feeling highly confident in making financial decisions after attending the Financial Digital Literacy training. The remaining respondents (16.0%) indicated they were somewhat confident.

Confidence in managing personal finances

Most respondents (84.0%) expressed high confidence in managing their personal finances, while 16.0% felt somewhat confident in this area after the training.

Confidence in exploring entrepreneurship opportunities

A majority of the respondents (80.0%) felt highly confident about exploring entrepreneurship opportunities, and the remaining 20.0% felt somewhat confident.

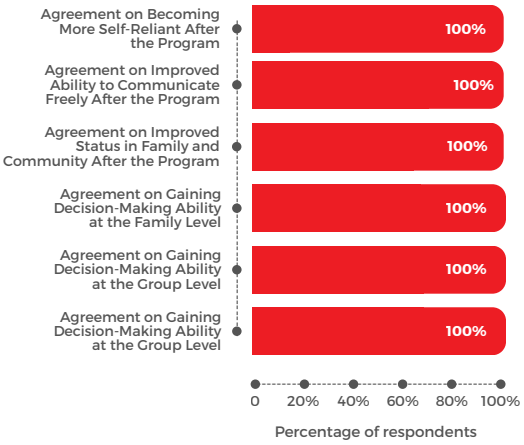
Confidence in understanding insurance plans and government schemes

Respondents (80.0%) shared that they were highly confident in understanding insurance and related government schemes, whereas 20.0% felt somewhat confident.

The data reflect that the FDL training delivered through the program significantly improved confidence across core financial domains. The high percentage of respondents showing high confidence aligns with the program's goal of equipping individuals, especially from underserved communities, with the knowledge to independently manage finances and consider self-employment.

> The financial literacy program has helped women in our village understand banking, insurance, and savings. Many now use mobile banking, which was not easily available earlier. In digital literacy training we encourage such programs through animated videos because educated women lead to stronger families and villages.
>
> - **Digital Sakhi, Naal Bacchar, Girwa Block**

CHART 95: PERCEIVED EMPOWERMENT AFTER THE PROGRAM



- **Self-reliance**

All respondents agreed that they became more self-reliant after the program

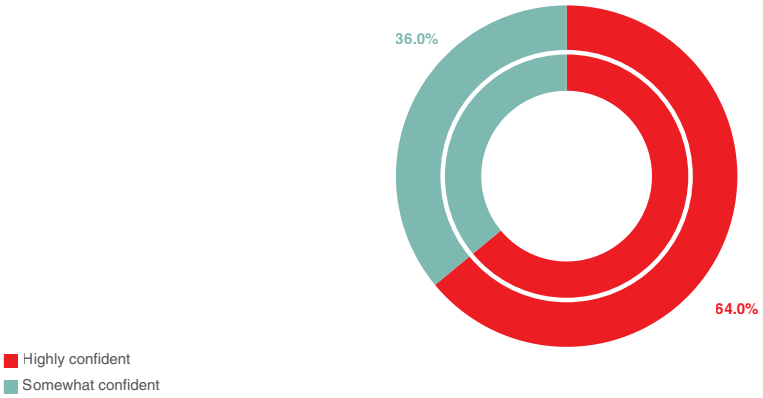
- All respondents reported an improvement in their ability to communicate freely after the intervention.
- All respondents agreed that their status within the family and community had improved following the program.
- All respondents felt they gained the ability to make decisions within their family.
- 100.0% of respondents reported gaining the ability to make decisions at the group level.
- Every respondent (100.0%) felt empowered after completing the program.

The program's design focused on building capacities through structured sessions on self-awareness, communication, group interaction, and rights education. The unanimous positive responses across all empowerment dimensions, ranging from communication to decision-making.

100% of the respondents felt empowered after the intervention.

ANICUT MUNDAWALI

CHART 96: CONFIDENCE IN SAFEGUARDING AGAINST DIGITAL FRAUD



The majority of the respondents, 64.0%, reported being highly confident in safeguarding against digital fraud, while 36.0% of the respondents were somewhat confident.

"Before attending the training, I was not very sure about using ATMs or mobile apps for money matters but after the sessions I started doing these things on my own. I learned how to check my balance and make payments through the app and now I feel comfortable doing it. The Digital Sakhi helped me a lot in understanding all this and cleared my doubts. After the training I started making decisions about my money and managing it better."

- **Basanti Bai, FDL Beneficiary, Kacchba, Gogunda Block**

GROUP PHOTOS WITH PROGRAM BENEFICIARIES, NAAL BACHHAR, GIRWA

Water, Livelihood and Women Empowerment, Naal Bacchar, Girwa

The discussion with members of the women's group revealed that the program had led to a strong sense of sustainability and self-reliance among participants. The members of the group shared that they had received training in various skills, including digital literacy and goat rearing. Through support in animal husbandry, several women experienced economic benefits, and many began taking responsibility in areas such as vegetable farming and goatry. Training on group formation and contribution within SHGs helped members better understand financial management, making them feel more confident and capable All the members mentioned that they were now able to engage in income-generating work from home, which was not possible earlier due to the burden of fetching water from distant sources. With water availability improved, they could save a considerable amount of time each week. This time was now being used to support children's education and other household responsibilities. Previously, long hours spent as daily wage labourers yielded limited income, but after the intervention, livelihood opportunities became more accessible and manageable.

The group discussed how each household now had at least one member engaged in productive work, which had gradually improved the family's financial situation. Earlier, women were hesitant to speak openly, but their involvement in SHGs gave them a platform to voice their concerns and collectively address shared problems. Trainings, exposure visits, and regular group meetings helped enhance their communication skills, and the women began participating more actively in community spaces.

According to the members, there had been a visible shift in the role of women within the community. The number of women engaged in farming, vegetable cultivation, poultry, and goat rearing had increased. As this trend spread, more families began to benefit from the program.

Female decision-making capacity also improved, with more women now participating in household decisions and contributing to school fees, healthcare, and daily expenses. The members of the group agreed that the program had brought meaningful changes by improving their livelihoods, enabling better access to resources, and strengthening their position both at home and in the community.

FENCING DEVELOPED WITH INCOME EARNED DEWAS

05. IMPACT CREATED ACROSS MULTIPLE LEVELS

The impact of the program at various levels can be seen in the following ways:

INDIVIDUAL LEVEL

Farmers expanded their crop cycles due to improved access to reliable irrigation facilities.

Participants became proficient in mobile banking and learned how to prevent digital fraud.

Many farmers adopted organic inputs like Jeevaamrit, which helped reduce farming input costs.

SHG members developed financial discipline by practising structured savings regularly.

Women gained confidence in making financial decisions after receiving SHG training.

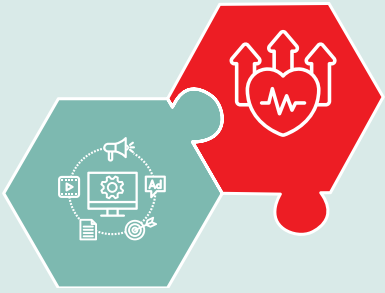
Individuals accessed small loans through SHGs to meet urgent financial needs.

HOUSEHOLD LEVEL

The time women spent on fetching water has reduced significantly, enhancing their productivity at home and in livelihood activities.

Diversification in farming and livestock rearing improved household income and nutritional intake.

Children's health improved due to the availability of better drinking water at home.



Families began using digital tools for safe financial transactions and accessing government schemes.

Households saved money by replacing chemical farming inputs with bio-resources.

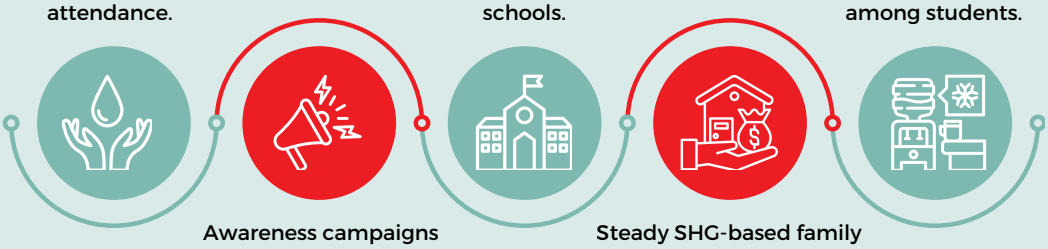
Women reported an elevated status in both their families and communities following active participation in SHG activities.

SCHOOL LEVEL

Better water facilities in schools led to reduced child illness and improved attendance.

Children expressed greater happiness and comfort due to enhanced water infrastructure in schools.

Schools installed water purifiers and coolers, contributing to better health among students.



Awareness campaigns helped improve oral hygiene habits among schoolchildren.

Steady SHG-based family incomes allowed parents to invest more in their children's education.

COMMUNITY LEVEL

Groundwater recharge and desilting of ponds enhanced the community's climate resilience.

SHGs emerged as platforms for peer learning, collaboration, and solving local challenges.

Community networks actively shared knowledge on mobile banking and insurance benefits.

Water Management Committees played a key role in strengthening local water governance.

Community members contributed labour to restore traditional water structures like ponds and wells.

Improved livestock health benefited the entire community through increased collective milk production.

STATE LEVEL

Successful models of water structure revival were used to inform state-level water resource policies.

SHG federations aligned well with broader state missions focused on women's empowerment

Widespread use of smartphones in rural areas advanced the state's goals for digital inclusion.

Financial literacy training programs were scaled up across the state to build informed citizens.

Increased adoption of organic farming practices supported sustainable agricultural development.

Horticulture and floriculture activities served as a model for diversifying rural incomes in the region.

NATIONAL LEVEL

The project demonstrated successful community-led water governance strategies for arid regions in India.

It contributed to the formalisation of rural micro-enterprises and progress in financial inclusion.

Insights from the program informed NEP 2020's emphasis on digital literacy and vocational training.

SHGs were highlighted as effective models for advancing women's empowerment and reducing poverty.

The project emphasised the importance of restoring traditional water structures as a climate adaptation measure.

It provided strong evidence to support the national scale-up of mobile-based financial literacy initiatives.

06. TRANSFORMATION THROUGH INTERVENTION: BEFORE AND AFTER ANALYSIS

PRE VS. POST INTERVENTION SCENARIO

Component	Parameter	Pre-Intervention Scenario	Post-Intervention Scenario
Water Augmentation	Availability of surface water	Most of the existing water bodies in the area were either silted up, encroached upon, or non-functional, leading to severe depletion of surface water availability.	After the intervention, four water harvesting structures and four community water bodies were restored, resulting in the recharge of approximately 22 million litres of water.
	Functionality of wells and tube wells	Many wells and tube wells remained dry for most of the year due to poor groundwater recharge, which severely affected irrigation and domestic water supply.	As a result of the recharge measures implemented, 94 wells have become functional again, significantly improving both agricultural productivity and household water availability.
	Women's drudgery in fetching drinking water	Women had to walk long distances, ranging from 300 meters to 1 kilometre, to collect drinking water, often from unsafe or unreliable sources, which consumed valuable time.	Post-intervention, water sources are now available within 50 meters of households, reducing the daily water-fetching burden and saving approximately one hour per woman per day.
	Access to safe drinking water in schools	Schools did not have access to safe and filtered drinking water, forcing children to either drink untreated water or go without water during school hours.	Three schools have now been equipped with systems that provide filtered and cooled drinking water, directly benefiting 629 school children.
	Water availability for cattle	Cattle often faced severe water shortages, especially during peak summer months, leading to stress, dehydration, and reduced productivity.	Restoration of water bodies and improved groundwater recharge have enhanced water availability for livestock, positively impacting 2,312 cattle across project villages.

Component	Parameter	Pre-Intervention Scenario	Post-Intervention Scenario
Livelihoods	Seasonal income through agriculture	Women had limited opportunities to earn seasonal income through agriculture due to a lack of access to irrigation, quality inputs, and market linkage.	With project support, 450 women were engaged in cultivating vegetables and floriculture, leading to enhanced seasonal incomes and diversified cropping patterns.
	Use of chemical inputs	Farmers were heavily dependent on chemical fertilisers and pesticides, which increased cultivation costs and caused long-term soil degradation.	Through the promotion of natural farming practices and the establishment of a Bio Resource Centre, 60 farmers received training and reduced their input costs significantly.
	Access to entrepreneurship support	Women had little to no exposure to entrepreneurship development programs and lacked guidance on starting and managing agri-based enterprises.	The project facilitated agri-entrepreneurship training for 32 women, empowering them to start enterprises like the Bio Resource Centre and commercial nurseries.
	Poultry and livestock income	Backyard poultry was primarily maintained for household consumption, with high mortality rates and negligible income generation.	Following training and support, 570 women earned ₹2,18,100 by selling brooders and eggs, and 50 women constructed improved poultry shelters to reduce mortality rates.
	Breed improvement in goat rearing	Goat-rearing practices lacked planned breeding, and communities primarily depended on low-yield local breeds, limiting income potential.	The introduction of 10 new Sirohi bucks and support for improved breed management enabled the community to earn ₹1,89,000 from the sale of high-value goats.
Financial Digital Literacy	Awareness of finance, savings, and schemes	The majority of women lacked basic financial literacy and were unaware of government schemes, insurance, or digital banking systems.	A total of 17,190 women received structured training on financial and digital literacy, significantly increasing their understanding of savings, investment, and government schemes.
	Reach of digital content and literacy tools	Training sessions were largely verbal and ineffective for illiterate or semi-literate women, leading to low retention and engagement.	The introduction of six animated digital modules on key financial topics made learning more accessible and engaging, especially for women with low literacy levels.

Component	Parameter	Pre-Intervention Scenario	Post-Intervention Scenario
Financial Digital Literacy	Women's ability to access government schemes	Women faced challenges in accessing government welfare schemes due to a lack of awareness and the absence of support in the application processes.	Twelve Digital Sakhis were trained to use the Haqdarshak mobile app to assist community members in identifying and applying for relevant government schemes.
	Availability of trained community leaders (Digital Sakhis)	There was a lack of trained community leaders who could regularly guide and mentor other women in financial literacy and digital inclusion.	A total of 134 Digital Sakhis is currently active, including 73 newly trained this year, strengthening the community support system for financial inclusion.
	Impact and behaviour change	There was no formal measurement of how financial literacy sessions translated into real-life behavioural changes among women.	2,247 women showed significant improvements in confidence, financial decision-making, and ability to access entitlements and schemes.
Bright Smiles Bright Future	School children's oral hygiene practices	Oral hygiene among schoolchildren was poor, and there were no regular awareness sessions, follow-ups, or dental check-ups in place.	Through the BSBF program, 15,458 children across 106 schools were reached, and 60% of them showed a measurable improvement in oral hygiene practices.
	Gender parity in oral health outreach	Previous outreach efforts often neglected gender balance, with girls participating less frequently in health and hygiene programs.	The project ensured gender-equitable access, with 7,739 boys and 7,719 girls equally benefiting from the oral health sessions conducted in schools.
	Follow-up and adoption of oral care	There was no mechanism to ensure that oral hygiene practices taught in schools were actually adopted or followed up over time.	Follow-up sessions were organised post-initial training, and trainers observed that over 60% of students had incorporated better oral hygiene into their daily routines.

07. KEY CHALLENGES AND BARRIERS

Program	Challenge	Description
Water Augmentation	Inadequate Infrastructure in Schools	Many schools in the surrounding areas of the project intervention still lack RO systems and adequate water supply in washrooms and toilets. While the targeted schools have seen improvements, the absence of such facilities in nearby schools continues to limit overall hygiene and sanitation practices among children in the region.
	Weak Integration Across Program Components	Limited focus on water structure restoration affects the viability of related interventions such as floriculture, vegetable cultivation, and livestock care, all of which depend on reliable water.
	Coordination Constraints with Jal Jeevan Mission	In several villages, the Jal Jeevan Mission is working to build water tanks and supply systems. However, due to implementation delays, structures are incomplete. Seva Mandir refrains from duplicating efforts in these areas, which limits the program's reach.
	Misalignment with Local Calendars and Migration	Training and awareness sessions often clash with seasonal migration and cultural events, especially among tribal communities, leading to low attendance and limited knowledge retention.
Livelihood	Inconsistent Post-Training Practice	Despite initial training, many beneficiaries struggle to adopt improved practices regularly due to limited handholding or follow-up support.
	Poor Market Access and Aggregation Mechanisms	Farmers face challenges in identifying products for sale, aggregating produce, and accessing broader markets. The absence of structured systems limits income opportunities.
	Participation Disruptions Due to Migration	Migratory populations frequently miss sessions due to traditional festivals or seasonal work, resulting in inconsistent engagement and missed capacity-building opportunities.

Program	Challenge	Description
Financial Digital Literacy	Network Limitations in Remote Areas	Digital Sakhis often face poor internet connectivity, which hampers access to mobile-based financial tools and delays service delivery.
	Volunteer Dropouts	Some Digital Sakhis disengage after accessing personal benefits from government schemes, creating a need for constant recruitment and retraining.
	Lack of Continued Learning Platforms	After initial training, there is limited access to refresher content or a support system, resulting in declining confidence and skill retention over time.

8.KEY ACHIEVEMENTS AND PROGRESS OF THE PROGRAM

Thematic Area	Key Achievements (FY 2024–2025)	Cumulative Progress
Village Institutions	2 new village institutions formed to address social issues and ensure the sustainability of resources.	Strengthened local governance mechanisms and built platforms for collective decision-making.
Women Collectives	20 new SHGs formed, connecting 300 women to a structured savings platform.	230 SHGs formed under the project intervention
	125 SHG-linked bank accounts opened to secure savings.	2845 women actively participating in SHGs
		₹74,26,687 in collective savings generated
Water Augmentation	22 million litres of water replenished this year.	24 crore litres of water replenished under the project
	4 additional months of water availability in reservoirs.	Improved access to drinking water and reduced pressure on groundwater.
	15 days saved per woman annually in fetching water.	
Livelihoods	550 women farmers benefited from livelihood-based interventions.	3250 women farmers supported to date.
	60 women adopted natural farming practices for the first time, supported by the Bio-input Resource Centre.	Integration of natural and sustainable farming practices.
	32 women entrepreneurs trained through capacity-building; 2 initiated agri-based businesses.	Promotion of women-led agri-enterprises through ongoing training and support.
Financial Digital Literacy	17,190 women linked to the FDL program this year.	66,000 women were reached under the FDL program.
	73 new Digital Sakhis trained; 134 actively engaged.	403 Digital Sakhis trained since inception.
	12 Digital Sakhis received advanced capacity building from Haqdarshak.	
	80% of the women reported awareness of insurance in 2024, a 47% increase since 2021.	Enhanced financial awareness and digital confidence among rural women.

Thematic Area	Key Achievements (FY 2024–2025)	Cumulative Progress
Bright Smiles, Bright Future	15,458 students received oral health and hygiene awareness sessions – first time under the project.	Strengthened school-based health awareness.
	106 government schools covered in Udaipur and Rajsamand districts.	Established a scalable model for preventive health education in schools.

(Source: NGO Project Documents)

09. OECD FRAMEWORK

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RELEVANCE

The program was highly relevant as it addressed pressing issues faced by rural communities in water-scarce regions. Lack of reliable water sources hindered agriculture, livestock productivity, and daily household needs, especially affecting women and children due to the drudgery of water collection. The program's focus on water augmentation, livelihood diversification, digital and financial literacy, and health interventions directly responded to these multidimensional challenges. By aligning interventions with community needs and priorities, the program ensured solutions were practical and meaningful to beneficiaries, enhancing local acceptance and participation. This relevance was critical in supporting sustainable rural development in the target area.

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COHERENCE

The program demonstrated strong coherence with global, national, and local development agendas. It was directly aligned with Sustainable Development Goals (SDGs) such as Clean Water and Sanitation (SDG 6), No Poverty (SDG 1), Gender Equality (SDG 5), and Good Health and Well-being (SDG 3). Furthermore, the project complemented national schemes, including the Jal Jeevan Mission for water supply, Digital India initiatives promoting digital literacy, and the National Health Mission's focus on hygiene and preventive health. Coordination with local governance bodies and community institutions ensured integration with existing public frameworks, enhancing policy coherence and avoiding duplication of efforts.

EFFECTIVENESS

The program successfully met its proposed objectives as evidenced by key quantitative outcomes. Water augmentation efforts resulted in replenishing 2 crore litres of water through constructed water harvesting structures, directly improving irrigation and household water supply. Livelihood development activities increased farmers' incomes by 25% after three years. Digital and financial literacy interventions led to a 15% increase in women using mobile phones to check bank balances and a 23% rise in awareness about insurance plans, empowering women financially. Additionally, the average time women spent fetching water was reduced by 30 minutes per day. These data points confirm that the program delivered on its core targets and improved the quality of life for beneficiaries.

EFFICIENCY

The program exhibited high efficiency in resource utilisation by leveraging existing community platforms such as SHGs, Gram Vikas Committees, and schools for implementation and monitoring. The use of digital tools like CAPI mobile applications streamlined data collection and reduced costs associated with surveys. The integration of local labour and convergence support from governance systems minimised external dependencies and ensured the timely execution of activities like pond desilting and water system installations. Training and capacity-building activities were embedded within regular community meetings, maximising outreach while controlling expenditure. Overall, the program efficiently balanced human, financial, and material resources to optimise results.

IMPACT

Immediate impacts were tangible and multifaceted: women's daily water collection time decreased by 30 minutes, enhancing their well-being and allowing more time for productive activities. Improved water access supported extended irrigation cycles, contributing to increased crop yields and a reported 25% rise in farmers' income. School children benefited from clean drinking water availability, leading to better health and higher retention rates. Awareness campaigns resulted in increased oral hygiene practices among children and improved financial inclusion of women. Long-term impacts included ecological revitalisation, stronger community institutions, behavioural shifts towards sustainable agriculture, and enhanced socio-economic resilience of the rural population, signifying systemic change.

Index : 5 Points - Very High ; 4 Points - High ; 3 Points - Moderate ; 2 Points - Low ; 1 Point - Very Low

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SUSTAINABILITY

Sustainability was a core focus, achieved through strengthening community institutions and ensuring local ownership. Women leaders were trained in water treatment and infrastructure maintenance, fostering institutional capacity. Village norms for benefit sharing and conflict resolution were developed, ensuring transparent and fair management. Continuous community engagement via workshops, exposure visits, and celebratory events sustained awareness and motivation. Capacity-building efforts within SHGs and clusters addressed social issues, embedding long-term behavioural change. The program established resilient infrastructure and empowered communities to sustain interventions independently, ensuring benefits will endure beyond the project lifecycle.

10. RECOMMENDATIONS

The project was well-received for its supportive approach and meaningful impact. Based on feedback from participants and stakeholders, the following recommendations are proposed to strengthen its effectiveness and reach:

IMPROVE SCHOOL-BASED WATER INFRASTRUCTURE

Provide financial aid to build water infrastructure in schools, to support safe drinking water and reduce absenteeism .

IMPROVE MARKET LINKAGES

Build farmer collectives, link with multiple vendors, and facilitate exposure visits to enhance aggregation and access to better prices.

CONTINUOUS LEARNING PLATFORMS

Develop an app or digital hub for refresher modules, assessments, and peer learning to boost confidence and service quality over time.

11. CONCLUSION

The integrated development initiative, implemented by Seva Mandir with support from Colgate-Palmolive, strategically addressed key socio-economic and environmental challenges in the tribal belt of southern Rajasthan, especially in remote and underserved villages. The program focused on three core domains: water security, oral health, and women's empowerment, employing a convergence-based and community-driven approach.

To enhance water availability, the initiative involved the construction and restoration of water harvesting structures, hydrogeological assessments, and the facilitation of piped water distribution systems. These interventions significantly reduced the burden on women and improved access to reliable irrigation and drinking water at both household and school levels. Simultaneously, oral health among schoolchildren was promoted through awareness sessions, hands-on demonstrations, and capacity-building efforts.

A key component of the program was the empowerment of women through financial and digital literacy training, equipping them to make informed decisions, access schemes, and assume leadership roles within community institutions like self-help groups. The capacity development of community members and their active engagement in managing local infrastructure and resolving issues helped strengthen grassroots governance.

The initiative aligned effectively with national priorities such as the Jal Jeevan Mission, the National Water Policy (2012), the Digital India Programme, and the National Education Policy 2020, offering a model of convergence that addresses rural development in an integrated manner.

Beyond achieving its set goals with measurable impact, the program fostered sustainable change through community ownership, behaviour transformation, and skill enhancement. It serves as a scalable and contextually relevant example of corporate-supported, non-profit-led rural transformation.