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Gram Seva
Empowering Rural Lives

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Gram Seva Program in District Kanker, Chhattisgarh 2024

An Impact Assessment

Prefaces

It is with great pleasure that we present the Impact Assessment Report of the Gram Seva Project, implemented by Samarthan – Centre for Development Support with the support of the SBI Foundation. This report represents a comprehensive evaluation of the program's outcomes, highlighting its contributions to the social, economic, and institutional development of five villages in the Kanker district of Chhattisgarh.

The Gram Seva Program was envisioned to promote sustainable and inclusive development through the active engagement of local communities, Panchayati Raj Institutions (PRIs), Self-Help Groups (SHGs), and youth, while aligning with government programs. This assessment evaluates the program's effectiveness using key indicators defined during the program design stage. The study is based on rigorous data collection, including baseline and endline comparisons, focus group discussions (FGDs), personal interviews, observations, and reviews of village records and project MIS.

The findings presented here showcase the transformative impact of the interventions on livelihoods, agriculture, water resource management, health, and institutional strengthening. They also offer critical insights into the return on investment and cost-benefit analysis, identifying successes and areas for further improvement. This report is not just a reflection of achievements but a guiding document for future actions to enhance the effectiveness and scalability of the Gram Seva intervention.

We extend our sincere gratitude to the communities and PRI representatives who generously shared their insights and experiences. We are also deeply thankful to the panchayats, schools, and other stakeholders for their support in providing relevant information. A special acknowledgment is extended to Professor Amitab Kundu (Chairperson, Samarthan) and Dr. Yogesh Kumar, (Executive Director, Samarthan) for their invaluable technical and financial guidance, and to the dedicated team members who conducted this assessment with precision and commitment.

This report serves as a testament to the power of integrated and collaborative efforts and the potential of grassroots development initiatives to create lasting change. We hope it will inspire stakeholders, policy makers and institutions to further the mission of sustainable development in rural communities.

Contents

1. Introduction- partnership, program and geography

Samarthan Centre for Development Support Samarthan is a development organization committed to fostering inclusive governance and sustainable development in the states of MP and Chhattisgarh since 1996. Established with a vision to empower communities, Samarthan focuses on enhancing participatory development and governance for improving access to essential services for the citizens through community-led initiatives. Over the years, the organization has pioneered innovative approaches in areas such as water, sanitation, health, livelihood enhancement, sustainable environment and capacity building of civil society organizations. Operating across diverse geographies, Samarthan bridges the gap between policy and practice, often proposing systemic changes in macro context while building resilient, self-reliant communities at ground level.

In the district of Kanker of CG, Samarthan partnered with the SBI Foundation for the implementation of 'Gram Seva Initiative' to demonstrate examples of integrated development in predominantly tribal villages for changing the quality of life. The project was implemented over the last three years since 2021. In the Kanker district, Samarthan has been working for the past 15 years to improve WASH (Water, Sanitation, and Hygiene), social protection, and other areas in collaboration with the district administration, WaterAid, UNDP, and other partners. These efforts have been further strengthened with the support of SBIF. Through this program, Samarthan played a vital role in bridging the gap between the government and the community by providing capacity-building and hand-holding support for the effective planning and implementation of various initiatives. To support this effort, the SBIF Foundation has provided financial assistance through the Gram Seva Program in the Kanker district, enabling targeted interventions that address the socio-economic needs of the rural population.This report has been prepared to capture significant gains of the project highlighting key approaches as well as a way forward for sustaining the gains and areas for replication of learnings.

SBI Foundation,

The CSR initiative of the State Bank Group, exemplifies its philosophy of "Service Beyond Banking" by focusing on key areas such as rural development, healthcare, education, sustainability, empowerment of Persons with Disabilities (PwDs), livelihood and skill development, youth empowerment, and sports. With a strong commitment to inclusive and sustainable development, the Foundation operates across all 28 states and 7 Union Territories of India, positively impacting over 2.44 crore people through more than 150 live projects. A key initiative, Gram Sewa, has been actively implemented in Kanker district from January 2022 to December 2024, addressing the community's development needs through an integrated rural development approach in collaboration with Samarthan's strategic partnerships. This intervention is being implemented in five selected villages of Kanker district including Kokpur, Khamdhodagi, Makdisingray, Makadikhuna and Gotpur in the Block Kanker.

The Gram Seva initiative

The Gram Seva initiative in Kanker district is focused on fostering holistic development through various strategic interventions. These include digitalization efforts via Gram Seva Kendra, establishing Smart Classrooms, Computer Labs, and Libraries/Science Equipment to enhance education. The initiative also supports SBI OJAS Scholarships, organizes Inter-School Events, and conducts Remedial Classes. To promote primary health services, Health Camps are being organized in remote areas using the SBI Sanjeevani Mobile Medical Van, alongside upgrading local health centers for better institutional facilities. The focus on Nutrition and WASH (Water, Sanitation & Hygiene) includes ensuring access to Safe Drinking Water, improving community toilets, and maintaining clean villages with waste management and collection vehicles. Additionally, the program promotes Resilient Agriculture through

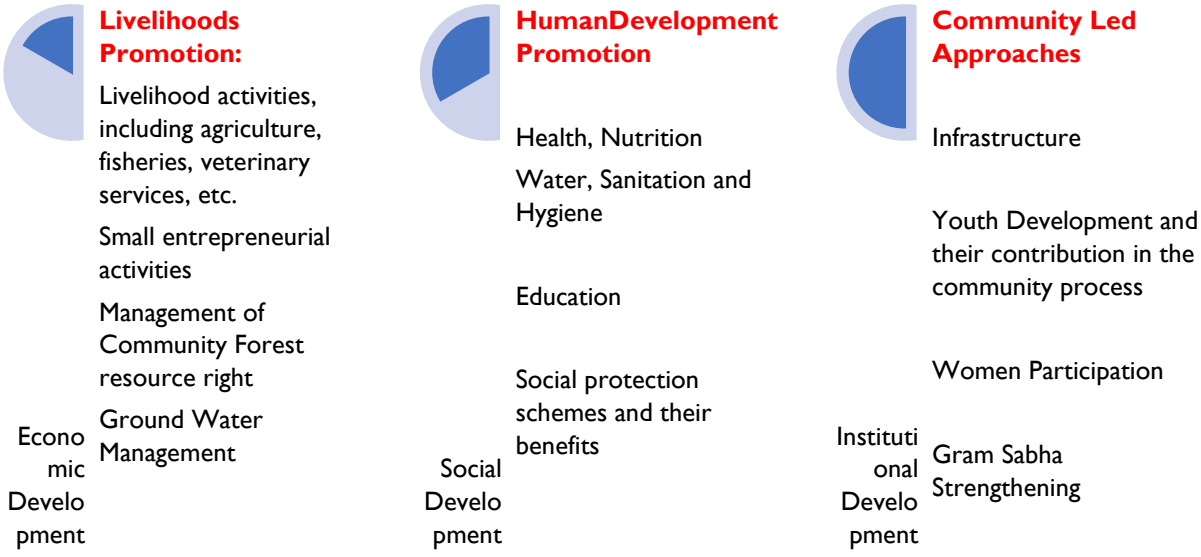
farm mechanization and improved agricultural practices. Livelihood development is being advanced by integrating Livestock and fisheries Development, Entrepreneurship Development, Water Conservation, and the SBI Jan Van initiative, contributing to overall community empowerment and sustainability.

Program Design: Theory of Change

Smallholder farmers are vital to rural economies and food systems, yet they face persistent challenges that limit their livelihoods and well-being. Restricted income often denies them access to essential services like education, healthcare, and nutritious food. Addressing these challenges requires a holistic approach that integrates productivity enhancement, diversification, and climate resilience. This program takes a comprehensive stance, incorporating key sectors such as WASH (Water, Sanitation, and Hygiene), health, education, and social protection to ensure that diverse needs are met while fostering resilience and overall well-being in rural communities. Sector-specific interventions were carefully designed to address unique regional challenges, with an emphasis on inclusivity and sustainability.

To achieve holistic rural development, the program employs integration and convergence approaches during its planning and implementation phases. Community-led participatory experiments explore the combined impact of interventions across water, agriculture, and allied sectors, showcasing how interconnected strategies can address multiple community needs. Intensive interventions are categorized into three key sectors—**Economic Development, Social Development, and Institutional Development**—ensuring strong interlinkages and comprehensive integration. These efforts demonstrate how synergy across sectors can foster sustainable development and improve the quality of life in rural areas.

Graph 01 - Theory of change



Economic Development: Integrated approaches were implemented across water, land, forest, and livelihood activities to promote sustainable livelihoods. These efforts focused on fostering economic development within communities through agriculture, allied activities, and small-scale entrepreneurship. Key initiatives included goat rearing, kitchen gardening (using the Machan method and traditional techniques), System of Rice Intensification (SRI) for rice cultivation, fisheries managed

by Self-Help Groups (SHGs), and small entrepreneurial activities such as custard apple processing by SHG members.

Additionally, interventions were extended to land, forest, and water management to provide climate-resilient solutions for agriculture and allied activities. These measures not only enhance environmental sustainability but also ensure the availability of essential resources to support livelihood activities. Further details of these interventions can be found in the respective sections.

Social Development: Social development is anchored in ensuring equitable access to quality education, health, water, sanitation, and social protection measures through various government entitlements. To enhance community health and well-being, initiatives focused on providing safe water, improved sanitation, and hygiene practices were implemented, supported by behavioral change campaigns to sustain these improvements and reduce health-related diseases in villages.

Emphasizing integration and convergence, interventions were designed to address the interconnected needs of health, nutrition, education, and water and sanitation services. These efforts were further strengthened by leveraging government social protection schemes, offering financial support, healthcare, and essential services to empower vulnerable populations. Together, these initiatives aim to create a sustainable and inclusive framework for community development and resilience.

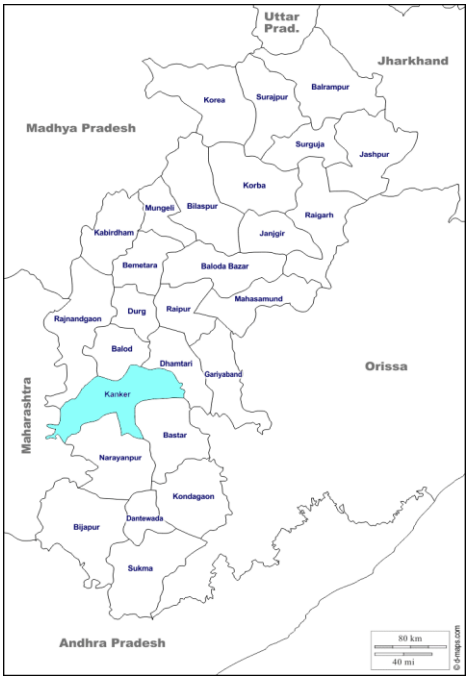
Institutional Development: The program was implemented with the active participation of the community, including various institutions. These institutions, such as PRIs, SHGs, committees, and youth groups, were key drivers of the intervention. Their involvement was crucial for effective implementation and successful outcomes. These institutions have constitutional responsibilities and established systems that enable them to sustain activities beyond the program's duration. The intervention was carried out under the leadership of the community, including Panchayats, youth, and women, whose efforts were instrumental in achieving the desired results. Women's participation was also emphasized, highlighting the importance of empowering women and encouraging their involvement in decision-making and community activities. Additionally, Gram Sabha strengthening was a key focus, aiming to enhance the functioning of local governance structures, promote active participation, and improve decision-making at the grassroots level.

Overview of Implementation Geography

Kanker district, located in the Bastar region of Chhattisgarh, is predominantly tribal, with 55.38% of its population belonging to Scheduled Tribes (ST). 54.2% of households own agricultural land, but only 14.1% reside in pucca houses. Additionally, 47.2% of households live below the poverty line. The district faces significant challenges in irrigation, with only 13% of the total cropped area being irrigated. Over 80% of the working population depends on marginal agriculture and related activities for their livelihood, underscoring the district's heavy reliance on agriculture amidst its socio-economic constraints.

The NFHS-5 data for Kanker district highlights progress in health and socio-economic indicators, with a high sex ratio (1,030 females per 1,000 males) and 70.2% of females aged 6+ attending school. Early marriage is low (5.4%), institutional births are common (94.1%), and 80.6% of young women use hygienic menstrual practices. However, only 42.9% of mothers consumed iron folic acid for 180 days, and early breastfeeding rates are low (28.8%). Malnutrition and anemia are critical issues, with 36.1% of children underweight and 65.2% of women anemic. While most households have electricity (99.4%), improved water (98.7%), clean cooking fuel use remains low (25.9%). 80.5% and using improved

sanitation facilities. Additionally, 84.8% of households have at least one member covered under a health insurance scheme.



In the Kanker district, Samarthan has been working for the past 15 years to improve WASH (Water, Sanitation, and Hygiene), social protection, and other areas in collaboration with the district administration, WaterAid, UNDP, and other partners. These efforts have been further strengthened with the support of SBIF. Through this program, Samarthan plays a vital role in bridging the gap between the government and the community by providing capacity-building and hand-holding support for the effective planning and implementation of various initiatives. By aligning government programs with community needs and aspirations, Samarthan ensures these initiatives are accessible and impactful. To support this effort, the SBIF Foundation has provided financial assistance through the Gram Seva Program in the Kanker district, enabling targeted interventions that address the socio-economic needs of the rural population.

Profile of the Villages

As part of this intervention, five tribal-dominated villages were selected in the Kanker Block of Kanker District in consultation with SBIF. These villages are located in two geographic clusters: Makhadikhuna Cluster and Kokour Cluster. Across the selected villages, there are a total of 1,045 households, of which 58.34% belong to tribal families. Among the total households, 27% are laborer families, and 53% are agriculture-based households, meaning that 80% of the population relies on agriculture and daily wage labor for their livelihood.

In these five villages, 86.5% of the families are classified as living below the poverty line, which is significantly higher than the district-level average. Prior to the intervention, a participatory baseline survey was conducted to assess the current situation and formulate plans for improvement. **The key findings of this baseline survey were the following:**

The baseline findings from January 2022 present a mixed picture across various sectors. In Water, Sanitation & Hygiene, 25% of households had access to drinking water tap connections, 89% were using toilets at home, and 50% had implemented household-level wastewater management. However, solid waste collection was not yet initiated.

In the Health & Education sector, 90% of children aged 0-3 were immunized, and 85% of deliveries took place in institutions. The linkage of non-communicable diseases (NCDs) with healthcare facilities (HCF) was at 69%, and 40% of adolescents were connected to healthcare services. School enrollment for children aged 6-14 was 92%, with an 82% improvement in primary school attendance, though average marks only improved to 46%. Youth engagement in computer knowledge was recorded at 27.6% in the pre-test.

In terms of Social Protection Schemes, 74% of eligible individuals were covered under the Widow Pension Scheme, 42% under the Old Age Pension Scheme, and 88% under the Disability Pension Scheme. The Kisan Samman Nidhi scheme reached 70%, and 81% were enrolled in the Ayushman Bharat Scheme. The PM Maternity Benefit Scheme covered 32 % women, and the

MinimataMahatariCare Scheme covered 35%. The Noni Empowerment Scheme reached 50%, and 18% of beneficiaries received scholarships from the Labor Department. However, there was no registration for Tendu Leaves, and minimal participation in individual forest rights documentation.

These baseline findings highlight areas where progress has been made, particularly in health, sanitation, and social protection, but also point to gaps, such as in waste management, education outcomes, and the extension of social protection schemes.

Based on the baseline findings and community aspirations, a community-led plan was developed using an integrated and convergence-based approach. This plan was implemented over the last three years with the support of project funds, community contributions, and government leverage. **Key outcomes of these efforts are summarised in the following table.**

Table 01 - Key performance _ At a Glance	
Digitalization	
Gram Seva Kendra	Gram Seva Kendra (GSKs): 5, Total visited person - 3,432 Submitted: Application 3,117, Approved: 1,516.
Education	
Smart Classroom	Smart Classrooms: 7 Primary schools, Students benefited: 580.
Computer Lab	Computer Lab – 01, Trained Students: 140.
Science Lab	Science Lab 1 (High School): Benefited Students: 114. Science Exhibition Participants: 95 students.
Scholarship	Benefited 35 students from scholarships. 7 Youths were qualified for National-Level and State level Games,
Interschool Events	Inter-School Events Organized: 3, Student Participants: 460.
Remedial Class	Students – 424, Navodaya School Qualified: 2 students. Eklavya Residential School Qualified: 1 student..
Health	
Health Camps Ambulance	Villages Covered: 35 villages, Health Camps: 310, Benefitted: 18,810 individuals. NCD Cases Referred to Hospitals: 3,564 (BP, Diabetes). Expenses – Per patient - 77 Rupees includes (Screening and Medicine)
Upgradation of Health Centre	Health and Wellness Centers Upgraded: 2 (Kokpur and Makdikhuna). Benefited patients – 27297. Facilities Upgraded: WASH services, Health equipment and infrastructure.
WASH (Water, Sanitation & Hygiene)	
Nutrition	Nutritional Gardens - 945 families. Children Recovered from Malnutrition: 11. Trained women – 730
Safe Drinking Water	Construct Community Water Tanks - 2, Wells Repaired: 6, Water Coolers and Filters Provided: 9, benefiting 198 individuals.
Community Toilets and Sanitation	**In 12 Schools: Benefited** Students 579. Toilet and 40 urinals retrofitted and constructed. Household toilet got repaired and retrofitted – 250
Waste Management	E-rickshaws 1, Households Benefited: 283, Dustbins Provided: 52. Household Composting Pits: 89. Menstrual Sanitary Pads Disposal units: 1 school and 30 HH
Livelihood	
Skill Development	Women Trained on Sewing, Tamarind and Mahua Processing, Street Food, Kitchen Gardening, Total Women Trained: 1292.

Resilient Agriculture	Machan Method for Kitchen Gardening: 150 HH & 7 acres. Improved Kitchen Garden: 795 HH & 238.5 acres. System of Rice Intensification (SRI) Method: 56 HH and 55.5 acres.
Farm Mechanization	Village 2, Farmers Utilizing Equipment: 75.60% of 291 farmers (221 farmers)
Livestock Development	Goat: 45 farmers. Health camps: 15, Animals Benefited: 2,263 animals (goats, poultry, ducks). Farmers Trained: 391 & 15 training sessions.
Entrepreneurship	Custard Apple Pulp Entrepreneurship: SHG Members: 10 women. Total Sales (2022-2024): ₹4,61,874.42.
Women Empowerment	
Strengthening of SHGs	Women trained: 18 SHGs and 196 women. Women who received Employment: 30 women. Women in Health, Nutrition, and Social Protection Trainings: 555 women.
Youth Development	
Fitness & Leadership	Youth Engaged: 554 youths. Youths Trained: 348 youths. Inter-School Sports Events: 4 events, 99 students. Open Gym 5 & Benefited: 180 individuals.
Infrastructure	
Rural Infrastructure	Community Buildings Renovated: 7. Buildings Renovated (Schools, AWCs, Healthcare): 14 (2 AWCs, 4 primary schools, 1 middle school), Total Buildings Renovated and Upgraded: 14
Solar Electricity	Solar Lights – 30 in 5 Villages
Environment	
Water Conservation	Total Structure 1157, Increase Catchment area (Acer - 394.8, Increase Water Capacity (CUM 1,86,800.00, Increase Irrigation Area in Acer – 113
SBI Jan Van	Jan Van (Forest Nursery & Plantation) Area: 4 acres, Planted Custard Apple & other trees - 12,950, Community Income from Timber and Plantation Sales: ₹1,03,394

2. Methodology for Endline assessment

The endline assessment of the SBI Gram Seva project was conducted during the period from November 10 to December 10, 2024.

The evaluation focused on both qualitative and quantitative outcome indicators, as outlined in the project plan. At the initial stage of the project, a baseline survey was conducted in Jan 2022. To assess the changes in the situation as a result of the project intervention, as also to conduct a cost-benefit analysis and to calculate gains from the project investment, a mix of diverse methods have been applied for the end line assessment.

Methods for outputs and outcome measures :

In the Gram Sewa project, a set of indicators, measuring both qualitative and quantitative outcomes, were built to map the situation before the launching of the project and at different stages of its implementation. Based on these indicators, the project's progress was analysed and reviewed as a regular monitoring exercise. However, in the end line evaluation, overall progress was measured through the collection of primary data in great detail, attempting to capture direct and indirect benefits and costs. Focus group discussions and other formal and informal instruments were used to assess community feedback and determine a few quantitative and qualitative parameters for use in the Benefit Cost analysis. Secondary data from Population census, NSS, government records and other official data sources have been used for building a comparative scenario at the initial and official terminal point of the project. The details of the data sources are provided in the section below. This comprehensive approach has enabled a holistic evaluation of the project's achievements and its alignment with the expected goals and targets.

Typologies of Activities undertaken under the Project The activities of project intervention can be placed under three categories. The first category comprises economic activities, including agriculture, allied agriculture and various entrepreneurial initiatives. The second category covers social development activities such as medical health camps, educational interventions and social protection measures. In case of these two categories the households are the beneficiaries and hence the information on impact indicators have been collected through MIS and household surveys. The third category pertains to institution and community based interventions where the benefits accrue to the local community. An attempt has therefore been made to measure the outcomes by comparing situations/ communities with and without interventions. Understandably, it is difficult to come up with any robust quantitative estimate of benefits and costs in several situations. Also, in several social dimensions, it is impossible to quantify the impact as their manifestation escapes the formal methods of measurement and occurs only in the long run. In such situations, it has been considered appropriate to have broad dimensional indicators at the initial and terminal time points of the project.

The Method of Cost-Benefit Analysis

Cost-benefit analysis has been conducted by calculating the economic value generated through the investments made under the project for individual activities. In the evaluation process, a combination of formal and semiformal methods have been employed to measure the benefits and impact of the project. The benefits are of three types. One is the value of the output consumed by the household during the period of the project. In case of goat rearing and fishery, for example, the amount of goat and fish consumed by the household are to be converted into monetary values at market prices. Two,

the amount earned by the household by selling the output would be a major component of the benefit. The third component of the benefit would be the stock of output at different stages of maturity that would be available for consumption or sale after the project period. The present value of the stock would have to be computed at market prices.

In the cost side, contributors to the project cost include the implementing agency (Samarthan), which has provided project support costs, received under the SBI Gram Seva project, the government, which has provided resources and extended financial support from various the scheme through its administrative machinery; and the households that have managed the activities by putting in their labor, cash, and materials.

The project costs of the implementing agency are of two types: (1) Direct Costs: These include the supply of goods, construction expenses, and other subsidies provided to the targeted households. (2) Operational Costs: These include expenses for travel, training and providing human resources.

The study determines the benefit-cost ratio and the rate of return on the total cost and that on SBI cost for the economic and social activities belonging to the first two typologies, as discussed above. It is important to note that the costs of providing initial stock of goat, fish seed etc. and the operational cost of nurturing and running the activity are incurred at different points during the project period. The same is the case of the benefits. For determining the net present value of an activity under the project, it is necessary to work out the net present value of both the benefits and costs. This has been done by applying a rate of discount to bring all the values as on the (31 October 2024). There is an assumption that if an amount is deposited as a fixed deposit in the bank, the bank provides interest, which is calculated through a specific process. The rate of interest varies from bank to bank, with an average rate of 6% used for NPV calculations.

The benefit cost ratio of an activity is the ratio of the total net present value of benefits divided by the net present value of the costs. When the ratio works out to be more than one, it can be argued that the activity is beneficial for the community. The projects with the value of 1 does not result in accrual of any incremental monetary benefit to the targeted households, other than providing employment. When the benefit cost ratio is less than unity, one must understand that the intervention is not economically viable. Undertaking such activities would then require justification in terms of social benefits that are non-measurable or accrue in the long run that have not been covered under the present framework of benefit cost analysis.

Methods for cost-benefit Analysis of value of Investment:

In the context of project investment, the rate of return has been calculated based on the cost incurred by the agency of implementation i.e. Samarthan, cost to the government through their participation in the scheme or utilization of community and government assets and household contributions. The net benefit from the project intervention in the activity is the difference between the net present value of the benefits and costs. The rate of return from an activity can be calculated by dividing the net benefit by the total cost of intervention incurred by the three actor participants. The rate of return can be computed by considering the fact that the benefits have accrued over a period of two and a half years by using the standard formulae as discussed in the following section.

The value of return on the amount spent by SBI under an activity can be computed in a similar manner by taking only the cost incurred by SBI though the implementing agency. This would mean that SBI project has generated this value of return through the present institutional arrangement with

Samarthan which has been able to obtain the support of the concerned government departments as also mobilise the required resources from the beneficiary households.

Benefit Cost Analysis and Computation of the Rate of Return on the expenditures for Different Activities under the Project

Methods for livelihood activities: Agriculture, allied agriculture, and entrepreneurial initiatives were carried out under the project for which cost benefit analysis has been applied using the following methodology. The items considered under costs and benefits are provided in the table given below:

Table 02 - Methods for livelihood activities:

Sector	Interventions	Items of investment/ expenditure incurred by the household, implementing agency and government department	Benefits under the Activities
Agriculture	Kitchen Garden – Machan Methods	Shed, Scaffolding, Wire, water, manure, pesticide etc., HR cost of technical support and trainings Labour of the beneficiary Household,	Consumption at home and market sales.
	Kitchen Garden - improved traditional methods	Shed, water, manure, pesticide etc. HR cost for technical support and trainings Labour of the beneficiary Household	Market sales and consumption at home.
	SRI – Rice Cultivation	Seed, fertilizer, medicine, Labour cost of farming HR Cost of technical support and trainings	Sale in local market Consumption at home. Output in stocks
Agriculture allied activities	Goat rearing	Shed construction/repair Sharing of cost in purchase of the goat, HR for technical support and trainings Labour time for grazing and management	Output in stocks
	Fisheries	Seed, feed, labour time, Rent of Pond HR cost of technical support and trainings	Sales in local market Consumption at home. Output in stocks
Small Entrepreneur	Custard Apple	Labour time for collection, processing, HR cost of technical support and trainings Depreciation cost of the Machinery used	Sales of the fruit and pulp Output in stocks
	Sewing activities	Labour time of the beneficiary HR cost of technical support and trainings Depreciation cost of the machinery used	Self consumption, sale of products and earnings from tailoring
	Mushroom production	Labour time of the beneficiary Rent of community building	Sales in local market Consumption at home. Assets in Stocks

Sector	Interventions	Items of investment/ expenditure incurred by the household, implementing agency and government department	Benefits under the Activities
		HR cost of technical support and trainings Depreciation cost of the machinery used	
	MFP process – Imaly and Mahuwa	Labour time of the beneficiary Rent of community building HR cost of technical support and trainings Depreciation cost of the Machinery used	Sales in local market Output in stocks

Cost Benefits Analysis for Social Development Activities

The methodology and procedures for calculation of benefits and costs for the interventions in social development sectors including education, Health and Sanitation is presented below with some details

Table 03 - Methods for Social Development Activities

Sector	Interventions	Investment/Expenditure	Benefits
Education	Computer skill development	Rent of building Operation cost – hiring of supportive teachers Repair and Maintenance cost Depreciation Cost of the computers used (to calculate per year investment)	Saving of fees in not sending students to private institutions Savings in travel cost of the students
	Remedial Class	Operation cost – hiring of teachers, Educational material supplied to the students, Rent of the classroom	Savings of the fees in private coaching
	Science laboratory – Secondary school	Infrastructure development cost Lab materials and maintenance cost Training's cost HR cost.	The difference in the fees of the local Private School from the fees of another High-Level Secondary School available in the district. Transport cost of students
	Smart Classroom Primary school	Infrastructure development cost Facilities development cost Trainings' cost HR cost. Capital cost (Depreciation Value)	Subtract the fees of the local Private primary School from the fees of another High-Level primary school. Transport cost of students
Health	Health Camp	Cost of medical health camp including Medical staff, doctors, medicine, Capital cost (Depreciation Value) – Vehicle Transport of vehicle Investment cost divided by total treated patients – cost per patient	Patient's Transport cost for PHC Labour's cost due to visit for PHC or Hat Bazar (weekly local market) cost per patient of Govt's Hat Bazar clinic
	Solid Waste Management	Labour cost of collection process Capital cost (Depreciation Value) – Vehicle Segregation centre's development cost	Household collection Panchayat's financial support Sales from Segregated waste.
Social protection	Gram Seva Kendra	Rent of Building and maintenance cost Establishment cost (computers, etc.) Operator's wages Maintenance and daily expenditure	Savings from availing service at villages level (travel cost, processing fee and time spent) Generate economy from GSK services,

Social sector benefits are calculated based on the rate of available services in the local market. If a person receives services from the market or a private institute, they must pay the service fees, which have been saved due to the availability of such services through the project at the village level. This cost saving has been calculated as a benefit in the project.

Uncountable Benefits: In addition to the above interventions, groundwater, environmental, drinking water, sanitation, and hygiene-related interventions have been implemented, which could not be evaluated using cost-benefit methods. However, improvements from these interventions have been measured, such as the increase in irrigated areas resulting from groundwater interventions and the expanded coverage of water, sanitation, and hygiene facilities at the community, institutional, and household levels.

Infrastructure development activities have also been carried out, including the repair of community buildings, installation of solar lights, youth development initiatives such as open gyms and play instruments, and training for SHGs, community institutions, and Gram Sabha mobilizations. While the benefits of these activities have not been quantified, their positive impacts have been observed as part of the process of sustainability.

Net Present Value (NPV) Analysis: Expenditures were made throughout various months of the years 2022, 2023, and 2024, and it was not possible to specify the exact dates of these expenditures. Due to this, the middle of each year has been used as a reference point for the timing of expenditures and income for the respective years, with an interest rate of 6% applied for the calculation of Net Present Value. All expenditures, incomes, and assets created during 2022, 2023, and 2024 have been valued using the NPV method. Through this process, all expenditures and incomes have been consolidated as of October 2024.

Quantifiable Indicators: Quantifiable indicators are available in the social sector, such as educational results, coverage of WASH (Water, Sanitation, and Hygiene), and household-level baseline data regarding the socio-economic profile, based on which progress has been evaluated. In cases where baseline data is not available, progress has been compared with the nearest village, such as school results. For tracking progress, comparisons of before- and after-intervention data provide insights into changes and improvements in the community. Tools such as test papers for students have also been used as quantifiable information to track the quality of education and its progress

Data source :Primary Data Collection: Primary data, including both qualitative and quantitative information, has been collected through household visits, focus group discussions (FGDs), observations, and project MIS, including village registers, committees, etc., which are maintained under the project. Quantitative data was collected during household visits to understand the labour costs in the community. Before conducting the FGDs, the MIS was analyzed in terms of progress, and the results related to changes were discussed with key stakeholders during the FGDs. FGDs were conducted with key stakeholders, including Panchayat members, Sarpanchs, teachers, youth, women, and officers. These discussions provided qualitative insights into cost-benefit analysis, returns, scheme benefits, and qualitative improvements in the community. Field visits by the core team, including Samarthan and research scholars from GGU, validated data through community feedback and direct observation.

Secondary Data Review: The assessment began with an extensive review of existing literature, reports, and data from various sources, including school registers (Attendance, results, etc.),

healthcare registers, the Population Census of India, and National Family Health Surveys. Additional data from the JJM portal and SBM were also analyzed. Registers maintained in project villages—such as the Kitchen Garden Register, GSK (Gram Seva Kendra), social protection lists, attendance records, school registers, VHNC (Village Health and Nutrition Committee) documents, SMS (Social Mobilization Support) registers, and VWSC (Village Water and Sanitation Committee) records—were reviewed for evidence generation. The January 2022 baseline study served as a foundational reference. To evaluate progress in educational quality, school results from the intervention village were compared with those from the nearest non-intensive village schools.

Analysis and Documentation : Data collected through the above methodologies were analyzed against respective indicators to measure progress. The findings highlight the socio-economic transformations achieved under the SBI Gram Seva project.

This report provides a detailed account of the project's results, illustrating how the interventions fostered socio-economic development in the intervened villages . The end-line report concludes with recommendations for scaling and replicating the model at the state and national levels, envisioning sustained growth and resilience in the communities involved.

Limitations

- Part of the analysis of outcomes and impacts are based on available information in the village level registers and project MIS updated by the community representatives and field workers respectively in the Program in Five Villages. This may not be considered fully unbiased.
- The outcome and impacts of the project were based on the demonstrated interventions in the intervening five villages, therefore results cannot be directly compared with the district level performance indicators.
- The interventions were implemented intensively in these five villages, and the outcomes have been mapped in this report. These results can be utilized for the formulation of policies or plans; however, there is a need for intensive focus on effective implementation.
- Not all indicators were covered in the baseline assessment, therefore in such cases a comparison of intervention villages was undertaken with the nearest villages to better understand the progress made in the intervention areas.
- It looked inappropriate to calculate return on investment as the period of the project was reasonably short. In later years, return on investment can be calculated.

Chaptalisation of the report:

The first chapter primarily shares context of the program providing a profile of the partner agencies as well as design of the program. Second chapter deals with the methodology of the benefit cost analysis. The third chapter provides activity specific details on performance of the project as well as benefit-cost analysis. In the fourth chapter, measurement of impacts has been captured as well as benefit cost analysis have been considered. Final chapter provides key findings and major recommendations for sustaining the ongoing initiatives as well as for expansion of the program in specific areas.

3. Program Performance:
Key outputs and outcomes

The program's performance has been captured in the program framework under three key pillars of intervention as described below:

a) ***Economic Development***
b) ***Social Development***
c) ***Institutional Development***

The section on **Economic Development** includes some of the livelihood activities related to agriculture and allied services, skill development,etc.It is considered under economic development as the project has made systematic efforts in improving livelihoods opportunities and enhancing income of the individuals or households belonging to the poor economic categories.

In the **Social Development** interventions of the project, education, WASH (Water, Sanitation, and Hygiene), health, and social protection measures have been considered. These interventions aim to achieve long-term gains for the community through human capacity development and the reduction of risks and vulnerabilities.

The third dimension of holistic development is the **Institutional Development** efforts of the project. This includes infrastructural development initiatives like street lighting and the repair, maintenance, and upgrading of public service infrastructure to support the local government. Moreover, the key performance in this section primarily focuses on the human capacity development of community institutions and their collectives. The interventions undertaken at the village and community level related to environmental protection and promotion are considered under this section as the benefits and impacts are beyond the household level.**The program's performance over the last three years has been captured in the following manner:**

A. Economic Development

In five villages, there are 665 farmers, 80% of whom hold less than 2.5 acres of land. The livelihoods of these small and marginal farmers traditionally relied on a single Rabi season crop, supplemented by income from wage labour. To address these challenges, an integrated approach has been implemented, incorporating diverse livelihood activities such as goat rearing, poultry farming, and fisheries. Additionally, improved agricultural techniques, such as the System of Rice Intensification (SRI), have been introduced to enhance productivity, and kitchen gardening has been promoted to increase household income and improve family consumption of fruits and vegetables.Women and small farmers from these families have emerged as entrepreneurs, engaging in value-added activities such as Non-Timber Forest Products (NTFP) processing, Sitafal (custard apple) processing, and food production. Social protection measures, including ration distribution, pensions, and maternity benefits, have also been ensured to provide additional support to these families.

Samarthan has facilitated the local panchayat in planning for these farmers by implementing household-level participatory planning. To execute the livelihood plans, investments were made through the Gram Seva project, which encouraged community contributions and leveraged government programs supporting these activities. The economic outcomes achieved through fisheries, goat rearing, kitchen gardening, and SRI are detailed in the following section.

Agriculture
Crop Diversification, SRI, Vegetable farming, Promoted Low water intensity farms

Agriculture Allied
Livestock (Goat, Poultry, Duckery, Fisheries

Entrepreneurship
MFP Processing (Mahuwa, Tamarind, Custard) and Skills Development (Sewing, Food Processing, etc.)

Agriculture

Promoting Sustainable Agricultural Practices and Kitchen Gardens

To address the challenges faced by small farmers, crop diversity was promoted, focusing on low-water-intensity crops to ensure sustainable agricultural livelihoods on small landholdings. Climate-resilient practices were also introduced to enhance environmental sustainability. In five villages, 945 farmers were included in agriculture interventions, targeting small landholding families that primarily relied on single-crop farming during the rainy season. Their traditional practices included cultivating rice, vegetables, pulses, and other crops, but agricultural activities were constrained by limited water resources.

Recognizing agriculture as a critical livelihood resource, interventions introduced kitchen gardening (using the *Machan Method* for 150 farmers and improved traditional methods for 795 farmers) and the System of Rice Intensification (SRI) for 150 farmers to promote resilient practices. Efforts also focused on utilizing barren land for cultivating pulses and oil crops. Prior to these interventions, *Machan* and SRI methods were not practiced, and vegetable and rice cultivation followed traditional methods. The intervention has improved these practices significantly.

The 945 farmers were trained in modern agricultural techniques, crop management, and related practices through workshops, field demonstrations, and exposure visits. Regular handholding support has been provided by Samarthan to ensure effective implementation. Cost-benefit analyses were conducted for SRI and kitchen gardening practices, but similar analyses for pulses and oil crops could not be completed due to insufficient data. This section records and evaluates the yearly production of SRI and kitchen gardens using cost-benefit methods, with the current costs as of October 2024 calculated through the Net Present Value (NPV) method.

Promoting Kitchen Gardens

Two types of kitchen gardens were promoted:
a) **Machan Method**
b) **Improved Traditional Processes**
These methods utilized wastewater and surface water available in the villages to enhance agricultural sustainability and productivity.

Machan Method for Kitchen Gardening

The *Machan* method is an innovative agricultural technique designed for tribal communities engaged in traditional farming. Traditionally, these communities used backyard spaces for vegetable gardening, mainly for self-consumption with minimal focus on profitability.

To address this gap, the *Machan* method was initially demonstrated in one household to raise community awareness and encourage the adoption of improved cropping methods. This technique involves vertical supportive structures to grow crops that benefit from light shade or require support during growth. It is particularly effective for crops such as bottle gourd (*Lauki*), cowpea (*Barbatti*), ridge gourd (*Torai*), and bitter gourd (*Karela*), which thrive in shaded environments.

The *Machan* method enhances crop yield and quality by preventing fungal and bacterial diseases, making it a highly beneficial practice for tribal farmers.

Table 02: Production of vegetables in kitchen gardens in project villages

Production (In Quintal)			
Vegetable	Year 2023 (Jun - Dec)	Year 2024 (Jun - Dec)	Total
Lauki	82.8	95.8	178.6
Barbatti	77.5	84.78	162.28
Torai	66.6	71.3	137.9
Karela	66.5	72.3	138.8
Total	293.4	324.18	617.58

Following the successful demonstration and kitchen gardening programs, other families showed interest in this approach. By 2023 and 2024, 150 families had adopted the Machan Method for vegetable farming on 7 acres of land. The vegetable farming was carried out from June to December each year, depending on the availability of rainfall. In the first year, they produced 293.4 quintals of vegetables, and it was bubbled in production in the third year.

Cost-Benefit analysis of Kitchen Garden through Machan method

Table 04 - Details of Cost Benefits from Kitchen Garden (In INR)				
Details		Year _ 2023 (Jun - Dec)	Year _ 2024 (Jun - Dec)	Total
Costs	Seed	38,789	42,247	81,036
	Material for Machan	2,18,770	1,88,961	4,07,731
	Labour cost	3,49,101	3,45,660	6,94,761
	HR Cost	29,997	50,697	80,694
Total Costs		6,36,657	6,27,565	12,64,222
Benefits	Sale + Consumption	15,98,614	17,59,026	33,57,640
Benefit-cost Ratio		2.51	2.80	2.66

The table clearly demonstrates that an investment cost of ₹12,64,222 has generated benefits amounting to ₹33,57,640 over a period of two years. This cost represents the present value as of October 2024, calculated using the Net Present Value (NPV) method. The benefit-cost ratio stands at 2.66 for the project period. This highlights that the activity is commercially viable and holds significant potential for further promotion.

Increased Vegetable Production through the Machan Method

"My name is Basanta Kodopi, and I am a resident of Kokpur village. Farming has always been my family's primary livelihood, and for years, we cultivated vegetables. However, the yields were consistently low, and the income generated was barely enough to meet our needs.

Through the Gram Seva Program, my family learned about the innovative *Machan* method of vegetable cultivation. We were also provided with essential materials such as wires, ropes, and high-quality seeds to get started.

Before adopting this method, our annual vegetable production was valued at just ₹1,800. With the *Machan* technique, our production has increased dramatically, reaching ₹11,200 annually. Now, we have sufficient vegetables for our family's consumption, and the surplus is sold in the local market, significantly boosting our household income.

What I value the most is the financial independence this has given me. The earnings from selling vegetables allow me to spend as per my needs and priorities."

— Basanta Kodopi, Kokpur

Improved Traditional Kitchen Gardening:

Farmers have space in their backyards, commonly referred to as BADI, where they traditionally grow vegetables. This practice has been improved through the use of high-quality seeds, timely sowing, and proper crop maintenance to enhance production.

Over the past three years (2022, 2023, and 2024), 795 farmers across five villages participated in backyard farming (BADI development), utilizing 238.5 acres of land. Most importantly, women farmers played a significant role in this initiative after receiving training and handholding support.

Production of vegetables in kitchen gardens in project villages

Table 05 -Details of Production – (June to Dec in each year) (In Quintal)				
Vegetable	2022	2023	2024	Total
Lauki	78	71	149	298
Leafy vegetables	164	139	303	607
Brinjal	135	92	227	455
Chilli	6	227	233	466
Total	383	529	913	1826

The above table clearly shows that vegetable production has gradually increased over the last three years, with a total production of 1,826 quintals during this period.

Cost- Benefits Analysis of kitchen garden interventions through improve method

Table 06 - Cost Benefits from Kitchen Garden (INR in Rupees)					
Details		2022	2023	2024	Total
Cost	Seed	1,07,191	1,05,338	1,15,561	3,28,090
	Labour cost	10,04,920	9,48,038	10,10,438	29,63,395
	HR Cost	39,701	40,987	46,421	1,27,108
Total Invest		13,75,127	13,05,037	13,83,454	40,63,618
Benefits	Sale & Consumption	19,10,423	46,18,791	22,77,209	88,06,423
Benefit cost Ratio		1.39	3.54	1.65	2.17

Improving kitchen gardening methods has generated an economy of ₹88.06 lakh from vegetable production, which included both consumption and market sales. A benefit of ₹88.06 lakh has been achieved, resulting in a benefit-cost ratio of 2.17. Therefore, kitchen gardening is a commercially viable activity for promotion especially with women in the household who can take care of their household responsibilities along with kitchen gardening economic activity.

Enhancing Agricultural Productivity Through SRI Method

Small agricultural land sizes often limit opportunities to enhance production. However, this project demonstrated that technical methods can significantly increase yields on the same-sized land. Prior to the intervention, the lack of irrigation systems constrained farmers to single-crop farming. During the intervention, opportunities were identified to transition from traditional farming practices to the System of Rice Intensification (SRI) method.

Initially, farmers were hesitant to adopt the SRI method due to apprehensions about implementing unfamiliar techniques. Through regular training sessions, motivational efforts, exposure visits, and continuous handholding support facilitated by Samarthan, farmers gradually gained confidence and adopted the method.

To further strengthen the initiative, a technical resource group was formed among the farmers to enable peer learning and knowledge-sharing within the community. This collaborative approach significantly boosted participation in SRI practices.

Over the project period of three years, 55 farmers successfully implemented the SRI method across 55.5 acres of land. Detailed production outcomes are presented below.

Table 07: Production of Rice using SRI method	
Year	Production (Quintal)
2022	910.80
2023	1,032.00
2024	1,092.00
Total	3,034.80

In the last three years, more than 3,000 quintals of rice were produced. The same 55 farmers have been cultivating the land over the past three years, with rice production gradually increasing each year. In the first year, production was 910 quintals through the SRI method, which increased to 1,092 quintals in the following years. During the discussion with farmers, they reported a significant increase in yields, from 13-14 quintals per acre (using the traditional method) to 18-19 quintals per acre with the SRI method. This increase is expected to continue regularly due to improved practices and the growing knowledge of the farmers.

Cost Benefits Analysis of Rice Cultivation through SRI method

Table 08 - Details of Investment Cost and Generate Cost (in INR)					
		2022	2023	2024	Total
Cost	Seed	56,629	51,643	55,193	1,63,466
	Labour cost	7,83,395	7,39,052	7,40,313	22,62,760
	HR Cost	32,584	30,740	51,690	1,15,015
	Total Cost	11,84,408	11,15,585	11,41,849	34,41,842
Gross Benefits (Sale+ consumption + Stock)		25,58,437	27,34,800	28,60,029	81,53,267
Benefit-cost ratio		2.16	2.45	2.50	2.37

From the above table, it is clear that the investment cost was 34.41 lakh rupees in the last year, against which 81.53 lakh rupees was benefitted, resulting in a gain of 47.11 lakh rupees. The cost-benefit ratio was 2.37 which demonstrates the relevance of the SRI method for rice cultivation by the small and marginal farmers in enhancing productivity and income.

Farm Mechanization: Empowering Small Farmers

In the five villages, small farmers often face significant challenges in affording tractors and other large agricultural equipment due to high capital and rental costs. Consequently, they primarily rely on traditional tools for farming. To address this issue and promote modern agricultural technologies, Custom Hiring Centers (CHCs) were established in two villages—Khamdhodagi and Gotapur. These centers provide small-scale farmers with access to essential agricultural machinery and tools at affordable rates.

Beyond offering equipment, the program placed a strong emphasis on capacity building for farmers. Therefore, training sessions were conducted to familiarize farmers with the use and maintenance of modern agricultural machinery, equipping them to adopt more efficient and productive farming

practices. Farmer groups contributed financially to the procurement of equipment, fostering a sense of ownership and accountability. These groups now manage the CHCs independently, ensuring their sustainability and continued benefit to the community.

As a result of these initiatives, farmers are reducing operational costs saving labour time, while gaining access to modern farming practices to address climate risks in case of delayed cropping or harvesting. This has led to improved productivity, efficiency, and overall agricultural outcomes in the region.

Details of Cost benefit of CHC: Through the establishment of Custom Hiring Centers (CHCs), farmers' input cost of hiring equipment or labour in farming has been reduced, which is accounted for as cost benefits. The table given below provides details of the CHCs:

Table 09 - Detail of savings in costs using equipmentof CHC

Equipment	Total Usage (Hour/Acer)	Privet Vendor's Cost		CHC's Cost		Difference amount – Saved Cost	% of Saved Benefits
		Rates (Day/Acer)	Total Cost	CHC's Rates	Total Cost (INR)		
1	2	3	4 (3 x 2)	5	6 (5X2)	7 (6-4)	8
Diesel Pump Price	11.25	600	6750	200	2250	4500	66.67
Petrol Sprayer	89.00	200	17800	50	4450	13350	75.00
Power Weeder	4.50	500	2250	200	900	1350	60.00
Power Tiller	23.55	700	16485	400	9420	7065	42.86
Paddy reaper	16.75	800	13400	400	6700	6700	50.00
Total	145.05	2800	406140	1250	181313	224828	55.36

From the above table, it is clear that 55.36% of costs have been saved by farmers for farming activities due to the availability of agricultural equipment on rent at a low price. During the last two years (July 2023 to October 2024) crop season, the equipment has been used for a total of 145 hours. This utilization has resulted in cumulative savings of ₹22,4828. This facility has been utilized by 111 farmers (75.60% of the total 291 farmers) across two villages.

Cost Benefit Analysis of CHC intervention

Table 10 – Details of cost and Benefits

Item	Cost (In INR)			Benefits (In INR)				
	Capital cost	Operational cost	Total Cost	Income from rent of CHC	Saved of Labour cost due to Equipment'	Saved cost from Equipment	Total Benefits	Benefit cost Ratio
1	2	3	4 (2+3)	5	6	7	8 (5+6+7)	9 (7/4)
Diesel Pump Price	13,200	1,150	14,350	2,250	0	4,500	6,750	0.5
Petrol Sprayer	4,800	4,970	9,770	4,450	5562	13,350	23,363	2.4
Power Weeder	12,800	400	13,200	900	0	1,350	2,250	0.2
Power Tiller	52,000	6,471	58,471	9,420	0	7,065	16,485	0.3
Paddy reaper	23,000	850	23,850	6,700	60300	6,700	73,700	3.1
Total	1,05,800	13,841	1,19,641	23,720	65862	32,965	1,22,548	1.0
Note: 10% of the capital cost is considered as annual depreciation cost.								

The analysis of the data indicates that the total cost incurred during the intervention year was ₹1.19 lakh, encompassing expenses related to capital investment, operational activities, and other associated

costs. In contrast, the benefits generated amounted to ₹1.22 lakh, derived from three key sources: revenue from equipment rentals, cost savings for farmers who avoided higher expenses from alternative vendors, and reduced labor costs due to the adoption of advanced equipment.

These benefits collectively contribute to a benefit-cost ratio of 1.00, demonstrating that the intervention is not only breaking even but also holds potential for long-term sustainability. There are certain benefits of timely operations in agriculture seasons to combat significant losses due to climate change and associated risks. In other words, this benefit-cost analysis does not capture the benefits of timely sowing and harvesting that has significant benefits in terms of quality and quantity of production, cropping intensity, crisis of labour access as well as climate risks. The results suggest that the CHC center is financially viable and can continue to deliver economic benefits to stakeholders, ensuring its operational sustainability in the future.

Improvement in Irrigation Facilities

"I am a resident of Khamdodgi village, where 12 farmers formed a group to improve farming and economic conditions despite challenges like unirrigated land and resource scarcity. Through the SBI Gram Seva Program, we received a 5 HP motor pump, enabling irrigation of 40 acres. This support allowed us to cultivate paddy on 25 acres in summer, producing 450 quintals of rice and earning ₹8.10 lakhs. The initiative transformed our livelihoods, improving financial stability and inspiring sustainable farming. It showcased the power of collective efforts and external support in overcoming rural farming challenges."

By Punit Hichani, Famer, Khamdhofagi Village.

Agriculture Allied activities

As part of the livestock development program, 85 families from 20 SHG were engaged in activities such as goat rearing, poultry, and duck rearing of which details are illustrated in the following section:

Improving Productivity in Goat Farming

Goat farming has been a traditional activity in the village, but it lacked professional management in areas such as veterinary care, proper feed, and backyard maintenance. This resulted in low productivity and minimal market value for the farmers. To address these challenges, an intensive intervention was designed and implemented.

The intervention began with mapping the existing household level goat population and assessing their health status. A comprehensive plan was developed to support all existing goats and assist new families interested in goat farming. Farmers actively participated by investing in goat purchases and constructing sheds, with additional funding secured through the NREGS program.

Regular training sessions were conducted for SHG members engaged in goat rearing. These sessions focused on improving health management, feeding practices, and overall maintenance of hygiene in the area of stall feeding and living. As a result, local goat rearer women gained expertise and became community resource persons for goat management, fostering knowledge-sharing and peer support.Farmers were also encouraged to construct improved goat sheds using bamboo, which provided better care and protection for the goats. These collective efforts have significantly enhanced productivity, reduced goat mortality rates, and improved the livelihoods of participating families.

Through the intervention:

- *In the village, 120 farmers are now actively engaged in goat farming, with 45 farmers receiving direct benefits.*
- *15 health camps were conducted, benefiting 2,263 animals, including goats and poultry.*
- *A total of 248 women participated in training programs focused on feed management, health monitoring, and backyard development.*
- *At the initial stage, 53 goats were provided to the 45 farmers, which increased to 129 goats at the time of end-line.*

Towards Self-Reliance through Goat Rearing: Bhuwaneshwari Jain's Story

I am Bhuwaneshwari Jain from Kokpur village. With the support of the Gram Seva Program, I received a goat to start goat rearing. Before this, I had no knowledge about it. Gradually, I expanded and now own 11 goats worth ₹70,000. Goat rearing has become our primary livelihood, greatly improving our financial condition.

The program also facilitated access to government livestock insurance schemes, providing financial protection to farmers against potential losses. These interventions have collectively strengthened the livestock sector in the community, creating sustainable income opportunities and improving the livelihoods of participating families.

Cost Benefits Analysis of Goat Farming

Table 11 - Details of Cost and Benefits of Goat Farming

Details		Costs (INR)
Capital costs	Goat Purchase cost by Samarthan (50%)	3,42,099
	By Community (50%)	3,07,674
	Erection of Goat Shed	8,047

	Sub Total _ A	6,57,819
Operational costs	Labour- Grazing Cost	81,329
	Veterinary Cost	99,241
	HR Cost	53,251
	Sub Total _ B	2,33,821
Total Costs		8,91,641
Benefits (including Assets in Stock)		12,56,800
Benefit-Cost Ratio		1.41

The analysis reveals that the total cost incurred for goat farming over a 19-month period, from April 2023 to October 2024, was ₹8.91 lakh. In contrast, the benefits accrued, based on the valuation of the current stock, amounted to ₹12.56 lakh. Notably, during this period, no goats were sold, yet the herd size has shown a consistent and steady increase.

The benefits were calculated using the prevailing local market price of goats, reflecting the true capitalization of assets. As of the evaluation date, a total of ₹12.56 lakh worth of assets has been capitalized, resulting in a benefit-cost ratio of 1.41. This ratio underscores the financial viability and profitability of the goat farming initiative, demonstrating its potential for sustained growth and further scalability in the future.

Fisheries Production

In the program, water has been promoted as a core element of farmers' livelihoods, with its use expanding beyond irrigation, drinking, and other domestic purposes to also include commercial activities such as fisheries production. Prior to the intervention, although ponds existed, there was a significant need for improvements in their infrastructure, as well as a push to professionalize fisheries farming. To address this, 42 farmers participated in the repair of existing ponds and the construction of new ones, utilizing a combination of government funding, community contributions, and project funds.

In total, 42 farmers are now engaged in fisheries farming across 39 water ponds in five villages, covering an area of 19.5 acres. The average size of each pond is approximately half an acre. Through the program, farmers were provided with essential resources, including fish seeds and feed, along with regular training to improve their farming practices. Farmers also contributed financially toward the purchase of seeds and feed, which instilled a sense of ownership in the project. The training sessions helped farmers enhance their skills, allowing them not only to increase production but also to become resource persons within their communities, sharing their knowledge and raising awareness about the benefits of professional fisheries farming.

Table 12 - Details of Fish Production (In Quintal)		
Year	No of Pond	Production (Quintal)
2022	39	32.5
2023	42	59.1
2024	42	77.7
Total		169.3

As a result of these efforts, fish production has shown impressive growth. In 2022, the total production was 32.50 quintals, which increased to 59.10 quintals in 2023 and further rose to 77.70 quintals in 2024. The farming season for fisheries spans six months each year, from June to December.

Table 13 - Details of Cost benefits from Fisheries cultivation (INR in rupees)					
Cost Details	Jun-22	Jun-23	Jun-24	Oct-24	Total

1 2 3 4	Seed	181518	217300	205000	11723	615541
	Feed	14551	17649	16650	948	49798
	Farmer's Wages	236630	240408	210600	13350	700989
	Ponds' Lease Rent	70787	71020	67000	4054	212861
	Sub Total	503485	546377	499250	30076	1579188
	HR Cost	36798	39088	45000	2347	123232
	Total-Input costs	540283	585465	544250	32423	1702420
Benefits		854498	990570	1398600	62975	3306643
Benefit-Cost ratio		1.58	1.69	2.57	1.94	1.94

From the above table, it is evident that the total input cost was ₹17.02 lakh, while the intervention generated was worth ₹33.06 lakh. This resulted in a net benefit of ₹16.04 lakh. The analysis indicates that the cost-benefit ratio was 1.94. demonstrating that the fisheries activities are commercially viable and have the potential for sustainable growth in the future.

Moreover, fisheries farming has been officially recognized by the Government of Chhattisgarh as part of agricultural farming. This recognition enables farmers engaged in fisheries to access the same benefits and schemes available to other agricultural activities, further supporting the sustainability and growth of fisheries production in the region. This intervention has not only increased income but also strengthened the local economy by integrating a new, sustainable commercial activity into the agricultural landscape of these villages.

Promotion of Small Enterprises

Four types of entrepreneurial units have been established under the Gram Seva Project, including one focused on custard apple pulp production.

Custard Apple Pulp Unit of SHG

A Self-Help Group (SHG) comprising 10 women were engaged in custard apple entrepreneurship for the past three years. Ten women are actively engaged in this intervention. Initially, in 2021, they were collectively benefited by ₹0.48 lakh, but this amount has grown substantially over time with the support of the program interventions. This initiative, based on custard apple entrepreneurship, is being implemented in Khamdhodagi village, a tribal community situated within a forest area rich in custard apple resources. Although the SHG had been active for 4–5 years, they required support to enhance their storage and transportation capacity, skills, and market linkages. Such needs were addressed through the Gram Seva Project.

As part of their operations, SHG members collect custard apples directly and also purchase from other collectors. The value- addition process in custardapples involves grading, pulping, and packaging before marketing. With the project's support, they have developed a mechanised solution of de-seeding and adequate storage capacity (deep freezers) to enhance shelf-life and minimise transportation cost.

Table 14 - Details of Cost & Benefits of Custard Apples processing (In INR)

Details		2022	2023	2024	Total
Custard Apple's Pulp Production (KG)		700	900	1200	2800
Input Cost	Custard fruit Purchase	25,955	30,666	40,958	97,579
	Labour cost	37,922	35,775	35,836	1,09,533
	HR Cost	14,888	15,370	33,718	63,976

	Capital Cost Freezer	7,303	6,890	6,902	21,095
	Rent of Building	3,371	3,180	3,185	9,736
	Total input	89,439	91,881	1,20,600	3,01,919
Benefits (Sale + Stock)		1,17,978	1,43,100	2,00,796	4,61,874
Benefits Cost Ratio		1.32	1.56	1.66	1.53

From the above table, it is evident that 2,800 kg of pulp has been produced over the last three years, with production increasing gradually. In the first year, 700 kg of pulp was produced, followed by 900 kg in the second year, and 1,200 kg in the third year, reflecting a consistent upward trend.

Benefits have steadily increased from 2022 to 2024. In 2022, the intervention generated benefits worth ₹1.17 lakh, which increased significantly to ₹2.00 lakh in 2024. The benefits have shown consistent growth each year. Over the last three years, the total benefits amounted to ₹4.61 lakh, compared to an input cost of ₹3.01 lakh, resulting in a benefit-to-cost ratio of 1.53.

The community is actively involved in protecting and rejuvenating the forest, including planting custard apple trees under the Community Forest Rights (CFR) framework. Over the last three years, more than 12,000 custard apple trees have been planted to enhance production in the long run.Through this intervention, women have not only gained financial support but have also earned greater dignity within the family and the community. They have been capacitated to engage with and navigate market systems effectively which is primarily a domain occupied by the men.

Street Food Stalls

There has been no opportunity left unaddressed when it comes to enhancing the livelihood of women, including through food-related activities. As part of the effort to support women's entrepreneurship, Self-Help Groups (SHGs) were mobilized to start food stalls on the main road of Khamdhodagi. To establish these stalls, financial contributions were made by both the project and the SHGs, ensuring the successful launch of the business. Currently, the women involved in the stalls are earning more than ₹14,000 per month. The profits are shared among four members of the SHG who actively work in this initiative, providing them with an additional source of income and enhancing their economic independence.

Mahuwa and Tamarind

Minor Forest Produce (MFP) is a crucial resource for the livelihoods of tribal communities, and its potential is being enhanced through the management of Community Forest Resource Rights Management (CFRRM) in the intervention area. The initiative focuses on promoting women's livelihoods based on MFP by involving them in the collection, procurement, and sale of MFP after it has been segregated and graded. A group of 10 members from the Self-Help Group (SHG) are actively engaged in these activities. As part of the intervention, the project has provided processing machines and enhanced the storage capacity for MFP. Additionally, capacity-building activities have been conducted to train women on safe segregation techniques and environmentally friendly storage practices. Market linkages were also established to ensure the sale of the processed MFP.Over the past two years, these efforts of the SHG have led to the collection, processing, and sale of MFP worth ₹4.36 lakh in the market, benefiting the MFP collectors and strengthening their economic standing through the sustainable utilization of forest resources.

Mushroom Production:

Five mushroom production units were established by engaging 45 women from five villages who were trained in mushroom cultivation. These women have since started producing mushrooms.

Government buildings were utilized for setting up the units, with minimal repairs or maintenance required. Mushroom seeds were provided through the project, while the women contributed other operational materials. Currently, these production units are operational, and it is estimated that they will produce products worth ₹38,480 this year.This initiative has successfully empowered the women involved, creating a sustainable livelihood opportunity while demonstrating the potential of community-driven entrepreneurship.

Skill Development for Women and Men

As part of the baseline assessment, the program prioritized enhancing women's skills. While women were previously engaged in activities such as custard apple collection and the gathering of Minor Forest Produce (MFP), the processes lacked quality. This gap was identified, alongside the potential for exploring new skill development areas for women, including street food vending, sewing, mushroom production, MFP processing, and kitchen gardening.

Table 15: Details of Participants in trainings

Training Area/Theme	No. of Trainings	Male	Female	Total participants
CHC Equipment	2	36	0	36
Custard apple Processing	2	0	20	20
Fish Farming	1	22	6	28
Livestock Management	10	305	86	391
Nutrition Garden	15	216	730	946
Waste collection and segregation	2	0	20	20
Machan vegetable farming	12	110	185	295
SRI Paddy production	10	130	70	200
GSK (Social security scheme)	5	20	40	60
MHM	2	0	10	10
Sewing (Prerna centre)	6	0	80	80
Mushroom unit	2	0	45	45
Total -	69	839	1292	2131

A total of 69 intensive training sessions were conducted, focusing on sectors like agriculture, processing, health, and skill development, with the highest number of sessions in Nutrition Garden (15) and Livestock Training (10). Female participation was notably higher, with 1,292 women (60.6%) compared to 839 men (39.4%), particularly in programs like Nutrition Garden (730 women) and Sewing (Prerna Center) (80 women). The focus on women's empowerment is evident, as most skill-based and livelihood training, such as Mushroom Unit and Sewing, were primarily attended by women. This highlights a concerted effort to enhance women's participation in income-generating activities and capacity building, contributing significantly to gender empowerment in the community.

Through these efforts, a total of **1292 women** were trained and linked with their respective activities, which are now working independently as self-employed individuals. From these activities, the average income of these women has significantly improved, contributing to their economic independence and well-being.

Summary of benefit-costs of all economic activities

The economic related intervention has demonstrated significant success across three key dimensions. Firstly, the project showcases strong financial viability, with a favourable benefit-cost ratio that

highlights its potential for sustainable economic returns and long-term profitability. Secondly, it has effectively enhanced the capacities of farmers through intensive support, training and knowledge-sharing, equipping them with the skills needed to adopt best practices in goat farming, thereby ensuring the sustainability of their efforts. Lastly, the initiative reflects a systematic and innovative approach to agricultural development, creating a replicable and scalable model for similar rural interventions. Overall, this endeavour has established a robust foundation for sustainable agricultural growth, economic empowerment, and transformative rural development.The table given below provides an overview of all the activities covered under the program and their benefit-costs to understand the effectiveness of each of the activity.

Analysis of Benefit cost Ratio

Table - 16 Benefit cost Ratio of the economic Sector

Sector	Activities	Cost	Generated Revenue	Benefit Cost Ratio
A	B	D	E	F
Agriculture	Kitchen Garden – Machan Methods	12,64,221.93	33,57,639.52	2.66
	Kitchen Garden	40,63,618.19	88,06,423.11	2.17
	SRI – Rice Cultivation	34,41,841.69	81,53,266.54	2.37
	Sub Total	87,69,681.80	2,03,17,329.17	2.32
Allied activities	Goatry	8,91,640.81	12,56,800.00	1.41
	Fisheries	17,02,420.23	33,06,642.97	1.94
	Fisheries – SHG	6,50,552.78	29,86,905.15	4.59
	Sub Total	32,44,613.83	75,50,348.12	2.33
Small Entrepreneur	Custard Apple	3,01,919.43	4,61,874.42	1.53
	Sewing activities	1,41,754.07	2,31,531.32	1.63
	Mushroom production	28,822.58	39,880.48	1.38
	MFP process – Imaly and Mahuwa	2,73,207.40	4,36,518.71	1.60
	CHC	1,19,641.00	1,22,547.50	1.02
	Sub Total	8,65,344.48	12,92,352.44	1.49
	Grand Total	1,28,79,640.12	2,91,60,029.73	2.26

The benefit-cost ratio (BCR) analysis demonstrates that the initiatives across Agriculture, Allied Activities, and Small Entrepreneurship have collectively delivered remarkable financial outcomes, achieving an overall BCR of 2.26. Among these sectors, **Agriculture** stands out as the most commercially viable, generating the highest revenue of ₹2,03,17,329.17 with a sectoral BCR of 2.32. Within Agriculture, the **Kitchen Gardening initiative using the Machan method** emerged as the best-performing activity, achieving an impressive BCR of 2.66, underscoring its profitability and scalability.

In the Allied Activities sector, **SHG-managed fisheries** exhibited outstanding profitability with the highest BCR of 4.59 across all activities, showcasing the effectiveness of community-led interventions in driving significant economic gains. While Small Entrepreneurship activities yielded moderate returns with a collective BCR of 1.49, they present promising opportunities for further improvement through targeted capacity building and process optimization.

Overall, the findings highlight the financial viability and potential of these initiatives, with Agriculture and SHG-managed fisheries proving to be the most commercially promising ventures. These results underline the scalability of such models to foster sustainable economic growth and livelihood development in rural areas.

B. Social Development

Building on the previous section, this section analyses the integration of WASH (Water, Sanitation, and Hygiene) and its impact on health and nutrition. It also examines how social protection schemes contribute to improving the lives of community members in the context of social development.

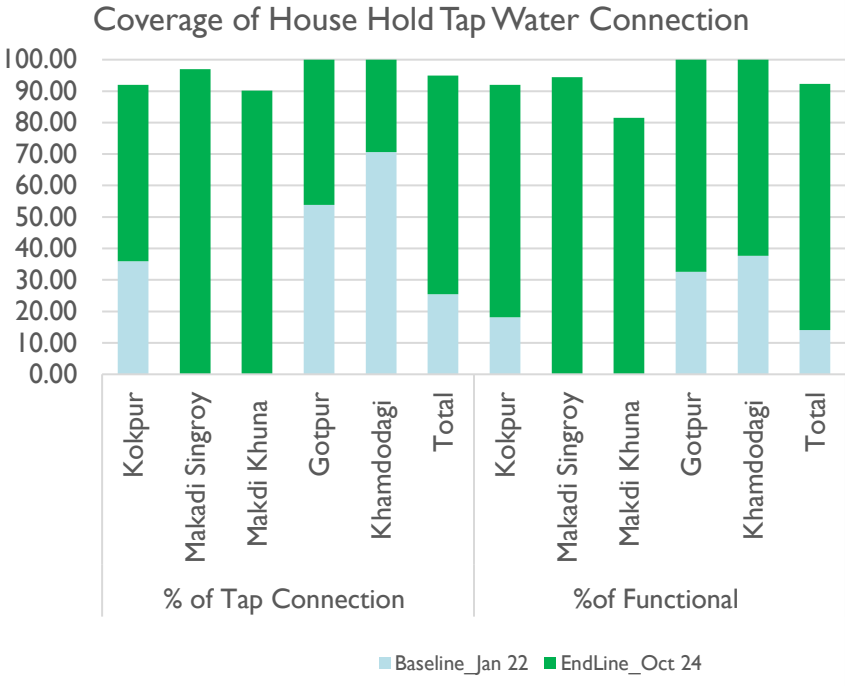
1. Preventive Health Care

Efforts were made to improve community living standards and social development by promoting water, sanitation, and hygiene (WASH) facilities in both community and institutions. Actions were also taken to reduce the prevalence of communicable diseases. Health services were enhanced through institutional strengthening of Primary Health Centers (PHCs) and community monitoring, ensuring no one is left behind in accessing essential services. Outreach health camps were organized in remote villages, with the outcomes analysed in this section.

Drinking Water

The intervention focused on ensuring sustainable drinking water facilities over the long term. To achieve this, the Village Water and Sanitation Committees (VWSC) were strengthened to take leadership in monitoring and ensuring access to facilities for every household. Additionally, the intervention facilitated the implementation of the Jal Jeevan Mission (JJM) while addressing infrastructure gaps through a combination of project funds and community contributions. An Operation and Maintenance (O&M) plan was developed for five villages, and water tariff collection was initiated to enhance the sustainability of the water supply scheme. The following improvements were achieved during the intervention period.

Graph 02 - Coverage of household tap water connection



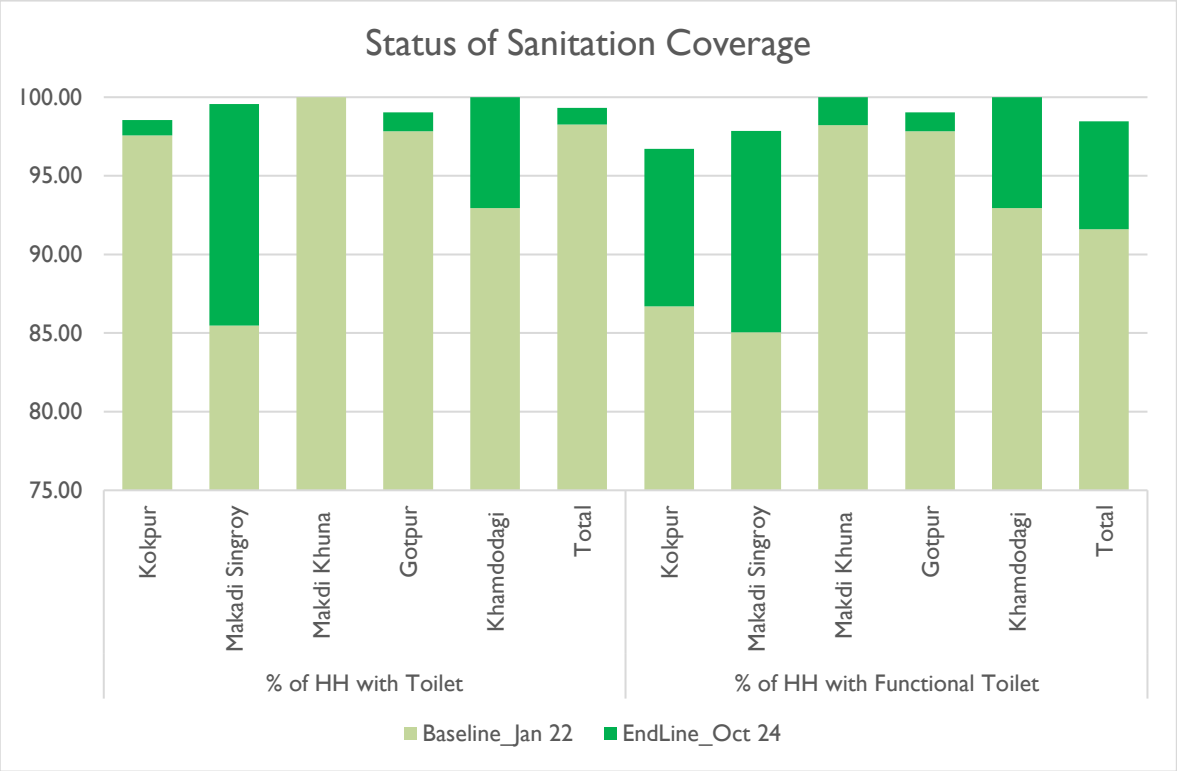
Fulabati Hichami from Barpara. Kahamdhodagi reported significant changes after the intervention. Previously, women spent an average of 1 hour daily collecting water from a hand pump located outside the village. Now, with household water connections, this time is saved and used for preparing children for school and completing other household tasks. Narrated by a local resident,

In January 2022, prior to the intervention, the household (HH) tap connection ratio was 25.41%. This has significantly improved to 94.92%. Furthermore, the functionality ratio of tap connections, which was initially 14.04% of total households, has now risen to 78.29%. However, 21.71% of households are not receiving regular functional connections. These households have individual water facilities, such as tubewells, which has led to their reluctance to connect to the drinking water pipeline scheme.

> Before the household water connection, carrying water from distant sources was an exhausting daily task. Now, this burden has been completely removed, bringing immense relief to our families."
>
> — Amila Shori, Gotpur village

Improving Sanitation

Graph 03 - status of Sanitation Coverage



Sanitation plays a vital role in ensuring a healthy life and a safe living environment. At the start of the project in January 2022, toilet coverage in MakadiSingaray and Khamdhodagi was considerably low, highlighting the need for immediate intervention. By the project's conclusion, significant advancements were observed. Across the five villages, toilet coverage has now reached an exceptional 99.33%, with a functionality rate of 98.47% among total households. This achievement underscores the success of the initiative in not only improving infrastructure but also fostering regular usage, contributing to long-term health and hygiene improvements in the community.

WASH-Enabled Schools: Progress and Achievements

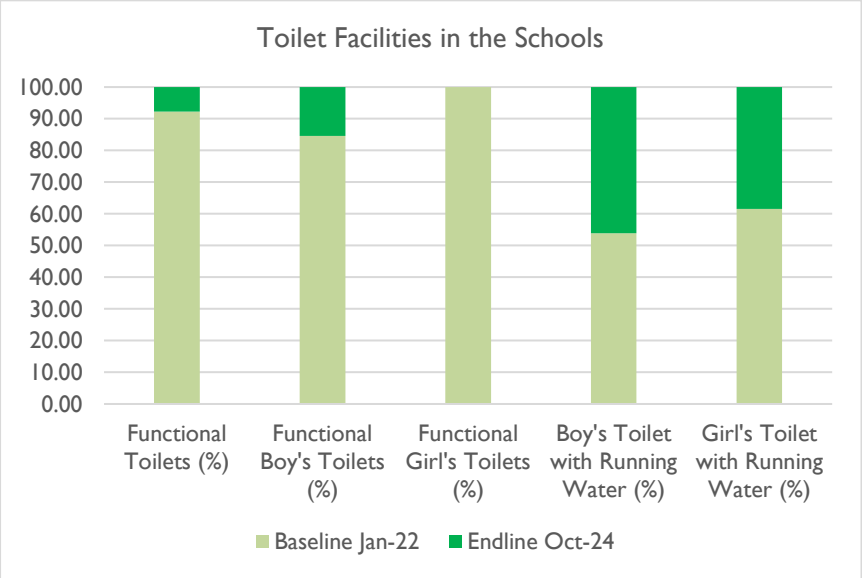
Government schools have been effectively transformed into WASH-secure institutions, ensuring a safe and hygienic environment for students across 12 schools, from primary to higher secondary levels. At the outset of the initiative, a participatory planning process was conducted, involving students, teachers, and School Management Committees (SMCs). This collaborative approach identified specific areas of improvement, addressing the unique needs of each school, with particular emphasis on the requirements of girls and other vulnerable groups.

The 12 schools, located across five villages, serve a total of 548 students, with 48.35% of the student body being girls. Water, sanitation, urinals, and handwashing facilities for both students and teachers were upgraded using funds from the Gram Panchayat Development Plan (GPDP), Swachh Bharat Mission (SBM), and project funding, all under the leadership of the Panchayat and SMCs. Additionally, the SMCs were trained and empowered to manage WASH services and monitor their effective usage within the schools.

The successful implementation of these plans has led to significant improvements in sanitation and hygiene infrastructure, which has contributed to enhanced health and well-being for students. This has fostered a more inclusive and supportive learning environment, laying the groundwork for sustainable WASH practices in schools and ensuring lasting benefits for both students and teachers.

Functional Status of Toilets

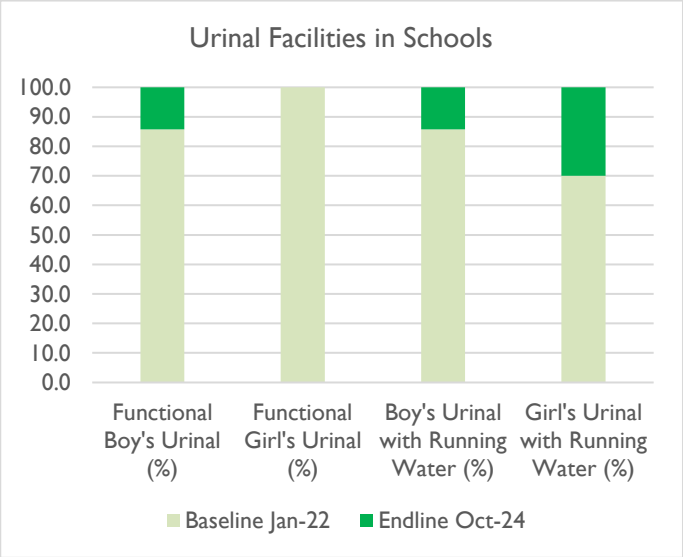
Graph 04 - Functional status of toilets



Between January 2022 and October 2024, significant improvements have been made in the functionality of toilets across 12 schools, serving 283 boys and 265 girls, with 13 toilets for each gender. The main factors contributing to this progress include the availability of running water, regular repairs, and consistent maintenance of the toilets. Regular monitoring and operation have ensured that the toilets remain functional and hygienic. The availability of running water has been crucial in maintaining cleanliness and usability, which has positively impacted overall sanitation. Additionally, the positive behaviour changes among students and teachers, who have embraced better hygiene practices, have further contributed to the improved functionality and upkeep of the facilities. These combined efforts have led to a substantial enhancement in toilet functionality, directly benefiting the health and well-being of students.

Improvement in Functionality and Water Availability of Urinals

Graph 05 - Urinal facilities in Schools



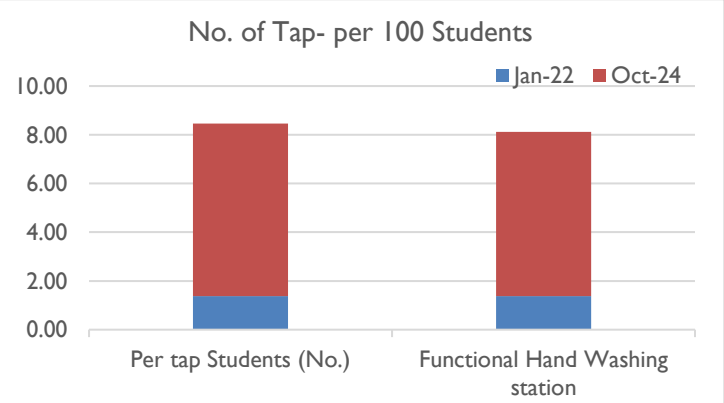
The data from January 2022 to October 2024 highlights a significant improvement in the functionality and water availability of urinals. Boys' urinals increased from 85.7% functional to 100%, and girls' urinals remained at 100% functionality. Additionally, running water availability for boys' urinals improved from 85.7% to 100%, and for girls' urinals, it increased from 70% to 100%. These positive changes suggest improvements in maintenance, infrastructure, and water supply, which contribute to the sustainability and functionality of the facilities.

Improved Handwashing Facilities

The program to improve handwashing facilities in 12 schools has made significant strides in promoting a healthy and hygienic environment. Initially, only one school, MakhadiKhuna, had access to basic hand washing infrastructure, consisting of a single station with four taps. The remaining schools had no such facilities, highlighting a critical gap in hygiene resources.

> *Before the intervention, the washrooms and toilets used to smell due to a lack of water and inadequate cleaning. We were not comfortable using them, but now we are happy with the changes. Thanks to the SBI Gram Seva Program, our school facilities have improved and are well-maintained, ensuring cleanliness and usability."*
>
> *— Toshni Jain, Higher Secondary School, Kokpur*

Graph 06 - No. of tap- per 100 Students



Through targeted interventions, handwashing facilities were developed across all 12 schools, resulting in the installation of 6 new handwashing stations equipped with a total of 33 taps. This improvement increased the tap-to-student ratio from a mere **1.38 taps per 100 students** to **7.8 taps per 100 students**, marking a 465% improvement. The functionality rate of the taps reached an impressive **95.12%,** ensuring the sustainability and reliability of these facilities.

Beyond infrastructure, the program integrated environmentally sustainable practices. Rainwater harvesting systems were introduced to support hand washing needs, reducing dependency on external water sources. Additionally, wastewater generated from handwashing is now being utilized effectively for kitchen gardens or managed through soak pits, contributing to water conservation and improved environmental management.

The impact of these interventions extends beyond the physical infrastructure. By embedding hand hygiene practices within the school ecosystem, the program has fostered a culture of cleanliness and health among students.

Solid Waste Management

To develop environmentally friendly and clean villages, participatory solid waste management practices were promoted in two villages, Kokpur and Khamdhodagi, under the Swachh Bharat Mission (Gramin). Before the intervention, a segregation center had been constructed but was non-functional. A cycle rickshaw was provided but was also non-operational, and although an SHG (Self-Help Group) was identified, waste collection had not commenced.

An improvement plan was prepared under the leadership of the Panchayats to address these challenges. This plan included improving the segregation center, providing e-rickshaws to address the issue of long distances between habitations and the collection center, and building the community's capacity in segregation, collection, and composting. The previously provided cycle rickshaws were non-functional due to the need for repairs. The plan also emphasized community monitoring through Gram Sabhas, collecting tariffs from households, and receiving intensive support from the Gram Panchayat under the GPDP (Gram Panchayat Development Plan).

Implementation Process

In Kokpur and Khamdhodagi, e-rickshaws were provided to the Panchayats for solid waste collection from households. Segregation sheds were constructed but initially remained non-operational as waste collection activities had not started. During the intervention, the segregation centers were improved by adding facilities like storage areas, segregation equipment, a weighing machine, and renovating the sheds.

Key Results

- 283 households in the two villages benefited from the intervention.
- 52 dustbins were provided, and households repurposed old buckets and materials to create additional dustbins.
- 100% household-level segregation is now being ensured.
- 120 Ghurwas were upgraded for quality composting, and 89 household composting pits were constructed.
- Plastics and other waste, previously dumped on roads and open spaces, are now properly managed through segregation and collection.
- Shops and markets are now linked to the waste collection system.
- Panchayats approved intensive funding to the SHG for sustainable waste collection operations.
- Waste sales generated ₹10,000 in the past year.
- Women involved in the initiative have been registered under social protection schemes and are undergoing regular health screenings.

One e-rickshaw was provided, and women were trained to drive it. Women were also trained in safety measures and health precautions for the waste collection and segregation processes. Training sessions covered primary segregation processes, linking waste to markets for sale, and providing hand-holding support to DIDIs (women SHG members of waste-collection).

The SWM process included household-level segregation, wet waste composting at the household level, and the collection of recyclable waste. In the villages, there are seven habitations, and a daily roster was created for waste collection, with each habitation covered once a week. Households stored recyclable waste for a week before handing it over to the rickshaw. For wet waste management, two composting methods were introduced: improving traditional Ghurwas (for households with animal waste) and constructing small pits (for households without animal waste).

Shops and markets were also integrated into the waste collection system. Menstrual sanitary pads, which were previously disposed of improperly, are now collected in a dedicated compartment attached to the collection vehicle.

Community Engagement and Capacity Building : Before the intervention, household-level segregation and composting were not practiced. Training sessions were conducted for Panchayat members, youth, and SHGs on the segregation process. Community-level discussions and awareness camps were organized to encourage participation and promote waste management practices. These efforts provided significant support for the adoption of segregation and composting at the household level.

The Swachhata Hi Seva program was conducted annually in five villages, with support provided to the district for its implementation in other areas. Additionally, World Toilet Day celebrations were organized to promote the sustainability of sanitation practices within the community. Regular community awareness meetings were held, engaging over 1,710 participants.
The initiative also strengthened monitoring systems to ensure effective segregation, composting, and waste collection at the household level.

Improving Menstrual Hygiene Management

Under the SBI Gram Seva Project in Kanker district, menstrual hygiene management has been initiated to promote healthy hygiene behaviors and ensure the health and nutritional protection of adolescent girls across all Gram Panchayats. At the beginning of the program, sessions on menstrual hygiene management were organized for 285 adolescent girls aged 10 to 19 years in 5 Gram Panchayats. These sessions covered four key topics: basic facts about menstruation, information on menstrual products, proper disposal of sanitary pads, and nutritional advice.

The girls were educated through four sessions each year, resulting in positive behavioral changes. For example, previously, they used to dry used clothes indoors during their periods, but now they dry them in the sun. Additionally, girls who were in the early stages of menstruation, and had not yet started their periods, were able to independently choose the necessary menstrual products once their periods began, thanks to the information they received.Furthermore, discussions about menstruation and purchasing pads began to take place not only with mothers and sisters but also with fathers and brothers at home.

For girls whose periods were irregular, they were connected with health centers, where they became aware of the regularity and irregularity of their menstrual cycles. The nutrition sessions also benefited many girls, as they shared that these sessions provided valuable information about maintaining a healthy diet during menstruation.

Previously, in rural areas, girls used to dispose of sanitary pads along with other waste, which was then dumped in local areas, causing environmental harm. Animals would scatter these pads on the roads or burn them, posing a risk to the environment. After the sessions, the girls were educated about the deep burial pit method (disposing of pads in deep pits), which allowed them to dispose of their sanitary pads safely and in an environmentally friendly manner.

Voices of the Girls: A Collective Journey to Health and Confidence

In villages like Gotpur, Kokpur, MakdiKhuna, MakdiSingray, and Khamdongi, a quiet revolution was taking place. A group of young girls—Kamini, Priya, Garima Sahu, Vogeshwari, and Garima Mandal—were embarking

on a shared journey to better health and newfound confidence, thanks to the menstruation awareness sessions conducted by local sisters.

Finding Courage and Support : *Kamini, from Gotpur, was the first among them to voice her struggles. She had been dealing with irregular periods for months, leaving her fatigued and unsure. Encouraged by the supportive environment of the awareness sessions, she shared her concerns. A health camp revealed her dangerously low haemoglobin levels, but with guidance, she changed her diet, began treatment, and saw her health improve. Her success became a beacon for others in the community.*

Priya, from Kokpur, had a similar story. Her lack of knowledge about menstruation left her anxious and confused every month. After attending these sessions, she not only learned about the biological processes but also gained insights into managing irregular periods through diet and hydration. Inspired by the sisters' teachings, she sought medical advice, leading to regular periods and a newfound sense of self-assurance.

Building Hygiene and Confidence *: Garima Sahu, a resident of MakdiKhuna, faced challenges with menstrual hygiene. Misusing and improperly disposing of pads led to scoldings from her grandmother. However, the Menstrual Hygiene Management (MHM) sessions at her school introduced her to proper hygiene practices. This knowledge transformed her relationship with her family and her confidence in handling menstruation.*

Meanwhile, in MakdiSingray, Vogeshwari endured debilitating period pain that disrupted her education. Through the sessions, she learned simple remedies—like stretches and heat therapy—to alleviate the pain. These practices allowed her to continue attending school, empowering her to embrace her menstrual health rather than fear it.

Overcoming Pain and Stigma : *In Khamdongi, young Garima Mandal struggled with prolonged and painful periods that lasted over ten days. The sisters quickly arranged a doctor's consultation for her, which provided much-needed relief. Garima also adopted sustainable practices for pad disposal, burying them in a way that ensured both personal and environmental hygiene.*

A Collective Transformation :*Together, these girls not only found solutions to their unique challenges but also became advocates for change. They shared their stories, inspiring others in their communities to overcome stigma and embrace healthy practices. The sessions didn't just address menstruation; they became platforms for empowerment, fostering confidence, and breaking the silence surrounding a natural part of life.*

Through shared learning and mutual support, Kamini, Priya, Garima Sahu, Vogeshwari, and Garima Mandal turned their struggles into a story of triumph—proving that with knowledge, guidance, and courage, even the most daunting challenges can be overcome.

2. Curative Health - Strengthening the primary health Service

In this intervention, health services were prioritized, focusing on strengthening institutional services at Primary Health Centres (PHCs), engaging the community in service delivery, and establishing a community monitoring system to enhance primary services in remote communities. During the planning, implementation, and monitoring processes, Panchayats were empowered to take leadership through Village Health, Nutrition, and Sanitation Committees (VHNSCs). Capacity-building efforts were undertaken to enhance the abilities of VHNSCs and Panchayats in monitoring activities. The outcomes of these efforts have been analysed in this section.

Providing Primary Health Services in Remote Villages through Sanjeevani Van

Sanjeevani Van is a flagship initiative under the Gram Seva Project aimed at delivering healthcare services to remote villages with limited access to medical facilities. This mobile healthcare service was procured through the SBI Gram Seva Program. The planning and implementation of health camps were carried out under the leadership of Panchayats in collaboration with the Block Medical Officer (BMO) of the Health Department.

A total of 35 villages were prioritized in consultation with the Panchayats and the Health Department, focusing on areas where Hat Bazar clean-ups were not feasible, and Primary Health Centers (PHCs) were located far away. These villages are, on average, 22 kilometres from the nearest healthcare facilities. Representatives from the 35 village Panchayats convened to review and plan the health camps. Before the camps were organized, ASHA workers, ward members, and Self-Help Group (SHG) members mobilized individuals in need of screenings and medications while providing health awareness information. By bringing healthcare services directly to these villages, significant travel costs were saved, alleviating the financial burden on patients.

The health camps covered a wide range of diseases, including hypertension (BP), diabetes, fever, malaria, fluoride-related health issues, anemia, and sickle cell disease. From August 2022 to October 2024, 310 health camps were organized in remote villages where the government Hat Bazar Medical Van(MukhyamantriHaat Bazar Clinic Yojana)could not reach, benefiting 18,810 individuals.Among these, 3,564 cases of non-communicable diseases (NCDs), such as hypertension and diabetes, were referred to hospitals for detailed examinations. Additionally, 1,230 individuals were identified for the first time with conditions like diabetes and hypertension and were connected to hospitals for further treatment.
This initiative represents extensive efforts to address the healthcare needs of marginalized and remote communities, ensuring that essential medical services reach even the most underserved areas.

Strengthening Primary Health Centre (Upgradation of Health Centre)

Institutional health services were strengthened through the upgradation of two Health and Wellness Centers (HWCs). Essential facilities such as drinking water, sanitation, wastewater management, and rainwater harvesting were provided, alongside the installation of medical equipment like baby warmers, storage cabinets, water filters, and furniture. These upgrades have significantly increased the number of patients visiting the Outpatient Department (OPD) and Inpatient Department (IPD).

Enhancing Community Trust in HWC Kokpur for Services

Before 2022, we were concerned about the quality of services at our Health and Wellness Center (HWC). However, improvements in WASH facilities, better equipment, and the supportive behaviour of the staff have built our confidence. As a result, I was able to give birth to my first child at the HWC on October 16, 2022. Initially, we feared we might have to go to Kanker District Hospital, but the improved environment made it possible for the delivery to take place right here. This change has significantly boosted our trust in the services provided.

The empowerment of the Jan Arogya Samities of HWC Makadikhuna played a key role in improving services through their contributions to planning, monitoring, and resource mobilization. As a result, the services related to water, sanitation, equipment, and infrastructure were enhanced, leading to an increase in the number of patients at the Health Care Facility (HCF). Before the upgrades, institutional deliveries were not being conducted, and the two Primary Health Centers (PHCs) — Makhadikhuna and Kokpur — provided treatment to 38,130 patients in both centres.

Resumed Delivery Service through Improvement in Services at Kokpur HWC

I am Preeti Banik, working as the CHO at Kokpur HWC. Previously, patients had to be sent to Kanker District Hospital. However, with the support of the Gram Seva Program, we received essential medical equpment, which has helped us resolve many issues right at the HWC. As a result, we are now

Nutritional support to address mal-nutrition and iron deficiency

To improve the nutritional levels of children, women, and adolescents, nutritional gardens were established in 945 families. Additionally, nutritional support was provided to 11 children, helping them recover from malnutrition and transition to the general category.

Training sessions were also organized for Anganwadi workers, adolescent girls, and mothers to encourage behavior changes regarding food habits and hygiene practices. A total of 140 women and 285 adolescent girls participated in these programs. The improved intake of nutritious food among adolescent girls significantly reduced health issues during menstruation.

> ***Vageshawari Jain, Makadisingaray shared her experience:*** *"Before participating in the MHM (Menstrual Hygiene Management) awareness session, I was unaware of the importance of proper food and hygiene. After the session, I started eating properly, and my health issues have significantly reduced.*

A monitoring system was strengthened by involving Panchayati Raj Institutions (PRIs) and community members. This ensured the effective utilization of nutritional supplements, proper weight monitoring, and regular attendance at Anganwadi Centers (AWCs).

Cost benefit analysis of Health Camp

Through the project, the Sanjivani Van - Medical Unit has been operating in 35 villages in the Kanker district. A total of 310 camps were conducted, providing treatment to 18,810 patients. The cost-benefit analysis is presented in the table below.

Table 17 - Details of Cost - Benefits (In INR)

Details		2022	2023	2024	Total
Cost	Doctors' fees	56,180	1,27,200	1,61,570	3,44,950
	Nurse's fees	30,899	71,910	81,001	1,83,810
	Driver's salary	30,899	71,910	81,001	1,83,810
	Medicine cost	84,270	2,02,248	2,60,416	5,46,934
	Petrol	20,225	40,450	41,955	1,02,629
	Van Purchase (% depreciation charged)	63,708	63,708	60,275	1,87,691
	Organizational HR cost	33,708	78,652	70,142	1,82,502
	Total	3,19,889	6,56,079	7,56,359	17,32,326
No. of Treated Person		522	9825	8463	18,810
No. of Health Camp		55	128	127	310
Patient - Per Health Camp		9	77	67	61
Per Person - Expenses		612.81	66.78	89.37	92.10
Benefits	A -Saved Transport Cost of Patient	15,953	3,00,271	2,40,802	5,57,026
	B- Saving of Labour work day wages	43,989	8,27,953	6,63,977	15,35,918
	C- Local Arrangement	30,899	71,910	1,31,462	2,34,271
	D- Deference in Sanjivani & Hat Bazar's Cost (based on records of Government mobile van)	17,953	3,37,915	3,43,374	6,99,243
	Total	1,08,795	15,38,049	13,79,615	30,26,458

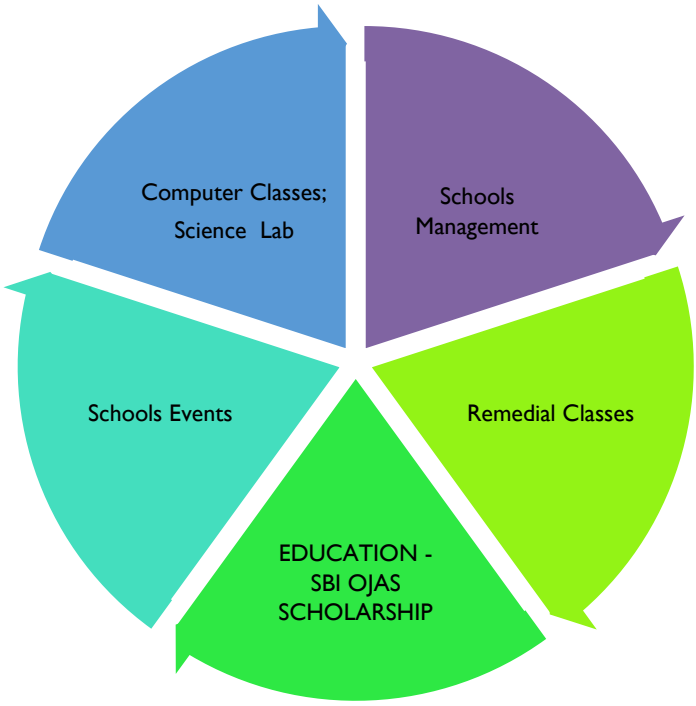
Per Person Benefits	208	157	163	161
Benefit Cost Ratio	0.34	2.34	1.82	1.75

Note

- *Saved Transport Cost of Patients based on the distance of the villages and the PHC: (Petrol price: ₹102 per litter / 60 KM = ₹1.70 per KM × 16 KM per patient = ₹27.2 per patient).*
- *Wage Cost: Per day ₹150. Out of the full day's labour cost, 50% is claimed as labour cost.*
- *Local Arrangement Cost: The local arrangements for the camp were managed by the Panchayat, costing ₹500 per camp, which has been included in the cost calculation.*
- *Difference in Costs (Sanjeevani & Hat Bazar): The benefits were calculated based on the difference in expenses between Sanjeevani and Hat Bazar. Difference is 30.61 Rs.*

The analysis clearly highlights that the **Sanjeevani Medical Camp** operates at a significantly lower cost of **₹81.38 per person**, compared to **₹112 per person** for the **Hatbazar Medical Camp**, resulting in a cost saving of **₹20.77 per person**. This demonstrates the cost efficiency of the Sanjeevani Medical Van in providing affordable healthcare visiting several remote villages even away from the village Hat.Moreover, additional savings in labour and travel costs further enhance the benefits for patients. The total expenditure for the project stands at **₹17.32 lakh**, while the calculated total benefits amount to **₹30.26 lakh**, yielding a **benefit-cost ratio of 1.75**.

3. Improving Access and Quality of Education



Improving the quality of education is a key intervention of the Gram Seva Program. At the program's initiation, the needs of students and schools were assessed to enhance educational quality across 12 schools, ranging from primary to higher secondary levels, with a total enrollment of 548 students, 48.35% of whom are girls, in five villages. The program emphasized strengthening the planning and monitoring systems by building the capacities of School Management Committees (SMCs), Bal Cabinets, and Panchayati Raj Institutions (PRIs) to actively involve them in educational development. Under the leadership of Panchayats and SMCs, several initiatives were undertaken, including regular remedial classes to support struggling students, organizing school events to enhance learning experiences, establishing computer education facilities and science labs, and providing scholarships to reduce financial barriers and promote academic excellence. The outcomes of these interventions have been analyzed, highlighting their role in improving the quality of education and student performance in the targeted villages

Smart Classroom

Seven smart classrooms have been installed in seven primary schools, benefiting 237 students by providing subject-specific resources that enhance learning. **This initiative offers significant cost savings, as nearby average (not high end) private schools charge ₹300 per student per month, amounting to a total savings of ₹19,19,700 for 237 students. This is a proxy saving for receiving quality education due to the value action of the project. The cost of running Government school i.e. teachers salary, infrastructure and other operation and maintenance costs have not been counted to find a net difference between Government and private school.** The intervention has also positively impacted attendance, which increased by 15%—from an average of 82% in January 2022 to 97% in October 2024, according to school records. Academic performance has improved notably, with students from classes 1 to 5 at Khamdhodagi School achieving an average result of 87%, which is 32% higher compared to Tultuli's Primary School in the nearest non-intervention village. Additionally, student engagement with smart and virtual technology has significantly increased through access to diverse resources, including reading materials, fostering a more interactive and enriching learning environment.

Mr. Narottan Das Mahant Teacher have reported better student retention levels. Students are actively engaged in activities, resulting in noticeable improvements in their participation and learning outcomes.

Computer Lab

A computer lab has been established at the Higher Secondary School in Kokapur, where 140 students have registered and successfully completed a computer course. Pre- and post-program assessments reveal a significant improvement in students' knowledge levels, rising from an average of 15.13% to 96.60%. This initiative has also generated cost savings of ₹280,000, as the market rate for similar courses is ₹2000 per student. Through this program, students have gained familiarity with e-learning tools and platforms, including Computer-Aided Learning Processes and e-education resources such as YouTube, email, websites, and other online materials, thereby enhancing their digital literacy. Participatory learning materials, including an array of resources, books, and videos, were provided, along with an information display board, making learning more flexible and easier for students to retain information. As a result, students have become more attentive in class, enjoy their lessons, and actively engage in the learning process, fostering a more interactive and effective educational environment.

Science laboratory

To enhance students' skills and knowledge, a science lab has been installed at the High School in Makdikhuna to help students develop practical skills. The lab has enabled students to improve their understanding using lab equipment and practices. A total of 80 students have benefited from this initiative, leading to an improvement in exam performance and increased scores. As a result, students opted for science subjects, which is an increase of students compared to last year in the 11th class.

A science exhibition was also organized, with 95 students participating. During the exhibition, various models were demonstrated, including renewable energy, solid waste management (SWM), waste-to-energy, clean villages, and the importance of toilets, showcasing the students' practical understanding.

According to teacher, *Mrs Anuradha Nag, Makhadikhuna High school, 'students have performed better in examinations after practicing a variety of lab tools. This initiative has enriched their intellectual knowledge, fostered innovative and holistic thinking, and helped inculcate practice habits. These positive results were observed, and an evaluation conducted with the students showed a notable improvement in their intellectual knowledge levels.'*

SBI Ojas Scholarships

To encourage and support talent development and achievements, scholarships were provided to 35 students under the Gram Seva Program. This initiative yielded impressive results, with one youth qualifying for national-level games and six youths qualifying for state-level and division-level games.

Ravi Kawade from Makhadikhuna expressed his gratitude, stating, "Thanks to the Gram Seva Program for providing scholarships, which were significant for me. Using this money, I was able to purchase play equipment and practice, which helped me qualify for the national-level games."

This demonstrates the program's role in empowering youth and fostering their potential to achieve excellence in sports.

Inter School Events

Three inter-school events were organized to showcase students' knowledge and skills, with a total of 460 students participating. The students took part in various activities, including sports, competitions, cultural events, art, debates, art exhibitions, quizzes, and more.

Remedial Class

The intervention area is a tribal region, where, after the COVID-19 pandemic, special attention and remedial support were needed for primary school children. Remedial classes were conducted daily before regular school hours and after. A total of 137 students benefited from these classes from July 2022 to October 2024.As a result of the intervention, academic performance increased from July2022 to October 2024 Due to the consistent support, two students qualified for Navodaya, and one student qualified for Eklavya residential school.

Based on a comparative study with non-intervention villages, an average result of 52.05 % was found in nearest villages, compared to 70.62% in the intervention villages.

Before the intervention, several gaps were identified, including poor reading and writing skills in Hindi and English, as well as incorrect basic mathematical calculations. Students lacked confidence in reading and showed little interest in learning. However, through regular participatory classes that incorporated various games, these gaps were effectively addressed during their learning progress.

Students are now more attentive in class, enjoy the lessons, and are motivated to learn with improved access to engaging educational methods.

Based on observations by the surveyor Mr. Deepak, PHDE, GGU, children are demonstrating increased confidence and are expressing their reading and writing abilities more effectively.

Mr. Deepak,

Cost Benefits analysis of Education

To enhance the quality and accessibility of education for rural students, significant efforts have been made to promote digital education, laboratory facilities, and WASH (Water, Sanitation, and Hygiene) infrastructure. These initiatives aim to create a supportive learning environment and improve educational resources.The **Cost-Benefit Analysis** includes a detailed evaluation of the **Computer Education Center**, **Remedial Classes**, **Science Laboratory**, and **Smart Classrooms**. The findings are presented below.

Cost Benefits Analysis of Computer Education Centre

Table 18 - Details of Cost - Benefits (INR in Rupees)

Details		2022	2023	2024	Total
Cost	Hall Rent	5618	5565	5837	17020
	O&M Cost	5618	5565	5837	17020
	Additional Teacher's salary	33708	33390	35020	102118
	Capital investment	17978	16960	16989	51927
	Total	62922	61480	63682	188084
Benefits	Saved Fees (based on market rate)	103371	97520	101764	302655
	Saved Transport Cost (private cenres based on distance from the village)	2067	1950	2035	6053
	Total	105439	99470	103799	308708
Benefit Cost Ratio		1.7	1.6	1.6	1.6

The **Cost-Benefit Analysis** incorporates the calculation of **saved fees**, where the private computer education fee is estimated at **₹2,000 per student**. This is based on the assumption that students would incur this cost if they would have opted for private centers. Additionally, the **transportation costs** from villages to private centers have been factored into the benefit calculations.

The analysis indicates that the **total cost** of the program is **₹18.80 lakh**, while the **total benefits** amount to **₹30.87 lakh**, yielding a **benefit-cost ratio of 1.6**.

Table 19 - **Cost Benefit analysis of Remedial classes** (In INR)					
Details		2022	2023	2024	Total
Cost	Hall Rent	39326	38955	40856	119137
	O&M Cost	8427	8348	8755	25529
	Teacher's renumeration	84270	83475	87550	255295
	Education Material	22468	15897	16033	54398
	Total	154491	146675	153194	454360
Benefits	Fees charge by private tuition centre in nearby villages @150 Rs per Student	266293	205110	218642	690045
Benefit Cost Ratio		1.72	1.40	1.43	1.52

The **total cost** of the computer education initiative is **₹4.54 lakh**, while the **total benefit** is **₹6.90 lakh**. The benefit calculation includes a **tuition fee of ₹150 per student**, which represents **50% of the private tuition fee**.

Overall, the project demonstrates a **positive benefit-cost ratio** over the three-year period, with the cumulative benefit-cost ratio standing at **1.52**. This indicates that for every ₹1 invested in the project, **₹1.52 in benefits** were realized, highlighting the project's strong effectiveness and the value it delivers in generating positive outcomes.

Cost-Benefit Analysis of Primary and Higher Secondary School Development

The **Cost-Benefit Analysis** incorporates all costs associated with the development of **WASH**, **digital**, and **science facilities** in **Primary and Higher Secondary Schools (PS & HSS)**. These facilities were designed to enhance the study environment and improve the overall quality of education in government schools.

For the **benefit analysis**, it is assumed that the upgraded facilities in these government schools are comparable to those found in private schools. Accordingly, the analysis incorporates the school fees charged by private institutions. The fees for lower-tier private Primary and Higher Secondary Schools were calculated and applied by multiplying the per-student fees by the total student population in the government schools.

Table 20 - Details of Cost and Benefits (INR in Rupees)						
Details		A	2022	2023	2024	Total
Cost	Improve WASH, Other services	B	136315	64300	24507	225122
	Digital infrastructure	C	118484	3353	7740	129577
	Laboratory development	D	53933	1526	3523	58983
	Teacher and Facilitation support	E	44944	53000	57969	155913
	Total	F	353676	122179	93740	569595
Calculation of Benefits	Primary Schools					
	Total Student	G	168	175	237	580
	High quality School's Fees	H	2360	2337	2451	7148
	Low quality School's Fees	I	1348	1336	1401	4085
	Benefit (calculated on low-cost school fee)	K (I@G)	226518	233730	328574	788822

Table 20 - Details of Cost and Benefits (INR in Rupees)						
Details		A	2022	2023	2024	Total
	Higher secondary School					
	Total Student	L	36	36	42	114
	High quality School's Fees	M	6180	6122	6420	18722
	Low quality School's Fees	N	3146	3116	3269	9531
	Benefit (1200 Rs X Student	O (N@L)	113259	112190	136548	361998
	Total Benefits	P(K+O)	339777	345920	465122	1150819
Benefit Cost Ratio		Q(P/F)	0.96	2.83	4.96	2.02

The improvement in the primary and secondary schools were undertaken with a premise to provide quality education to the children by upgrading infrastructure and educational facilities in Government schools. In this context, the **total cost** for the improvement of **Primary and Higher Secondary Schools (PS & HSS)**, along with associated service-related expenses, amounted to **₹5.69 lakh**, while the **total benefit** generated was **₹11.50 lakh using the lowest fee of a private school as a proxy benefit.** The benefit calculation takes into account the fees of local private schools in the project area, specifically the lowest-fee private institutions. These fees were used as a basis for estimating the benefits of the project.

Overall, the project demonstrates a **positive benefit-cost ratio** over the three-year period, with a cumulative ratio of **2.02**. This indicates that for every ₹1 invested in the project, **₹2.02 in benefits** were realized, highlighting the project's effectiveness and its substantial value in generating positive outcomes.

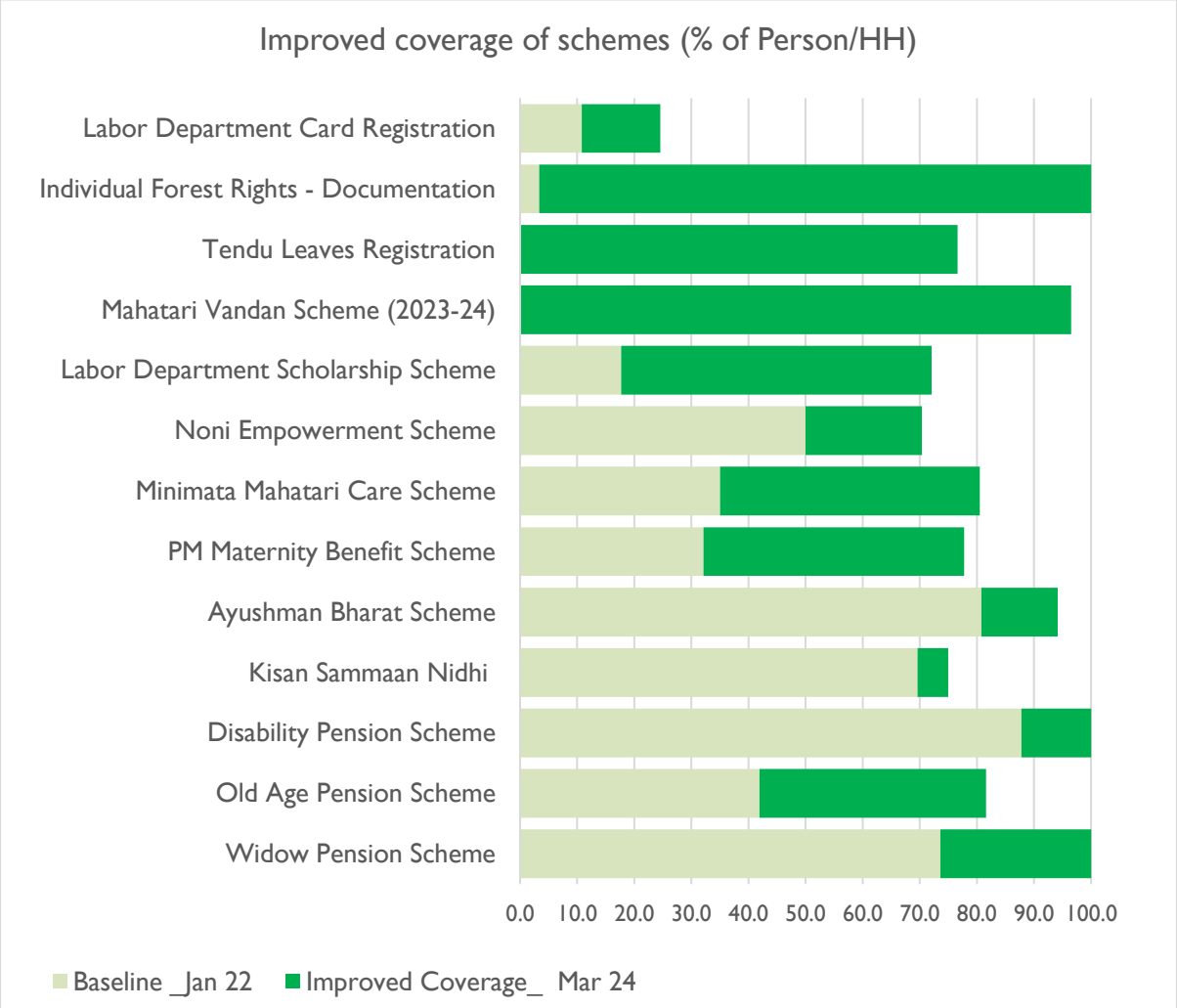
4. Social protection promotion

Gram Sewa Kendra

The village is being digitized through the establishment of Gran Sewa Kendras in five villages under the Gram Sewa program, with support from the SBI Foundation. The aim is to provide digital services and promote social protection schemes by creating awareness, offering handholding support for documentation, and facilitating online registration. The average coverage of 15 schemes provided to the community members increased from 41.44% to 72.82% of the total eligible population over the baseline values.

Enhancing coverage of social protection

Graph 07 - improve coverage of schemes



Over the past three years, 3,117 applications were submitted under the schemes mentioned in the table given below. Of these, 1,459 applications were approved, and the beneficiaries have started receiving the scheme's benefits.

Table No 21- Benefits realised by individuals under various Social Protection Schemes		
Name of Scheme	**No. of recipients**	**Benefits in Rupees**
Widow Pension Scheme	33	2,75,943.68
Old Age Pension Scheme	105	4,87,528.20

Disability Pension Scheme	5	2,140.77
Kisan Sammaan Nidhi	29	1,90,066.22
Ayushman Bharat Scheme (Benefits[1])	22	7,39,964.66
PM Maternity Benefit Scheme	32	2,00,884.66
MinimataMahatari Care Scheme	23	4,14,583.77
Noni Empowerment Scheme	6	21,611.59
Labor Department Scholarship Scheme	33	24,507.55
Mahatari Vandan Scheme (2023-24)	1167	81,34,603.91
Tendu Leaves Registration	2	4,32,231.88
Total	1457	1,09,24,066.88

A total of 1,457 individuals received benefits amounting to ₹109.24 lakh over the past three years.

Cost Savings from Gram Seva Kendra's Services

In five villages, five Gram Sewa Kendras (GSKs) have been established to provide digital services, enabling villagers to access these facilities within their villages instead of traveling to distant locations. Previously, villagers had to travel to Kanker city for services, covering distances of 15 km from Gotpur, 13 km from Khamdhodagi, 2 km from Makdishingray, 8 km from Kokpur, and 10 km from Makhadikhuna.

From October 2023 to October 2024, 2,221 people utilized the GSKs for services such as printing, photocopying, online applications, payments, and more. If these individuals had travelled to Kanker, they would have spent an average of ₹36.00 per visit on transportation. The establishment of GSKs has eliminated this expense, resulting in an estimated total savings of 1.23 Lakh rupees for the villagers over the past year.

> "Before the GSK was established in our village, we had to travel to Kanker, which is 13 kilometers away. Now, with these services available in the village, we save time and can dedicate it to farming and other activities."
>
> Suresh Netam

Enhancing Sustainability of Gram Sewa Kendra

Gram Sewa Kendras (GSKs) have been established under the leadership of the Panchayat in their community buildings. During the intervention, the rates for services were approved by the Gram Sabha. Members of the Panchayati Raj Institutions (PRIs) monitor the operations of the GSKs to ensure quality improvement.

To support the operation and maintenance of GSKs, service fees are charged to citizens, which are comparatively lower than market rates. Based on the previous collections and expenditures, it is projected that the GSKs will remain sustainable in the future.

Table No 22: Income & Expenditure of GSK - February 2022 and October 2024,

No	Revenue Heads	Amount	Expenditure Heads	Amount
1	Online Services	10,880.00	Stationery (paper bundle, A4 Sheets, lamination apers, Highter, etc)	29,405.00
2	Print, Xerox, etc.	46,755.00	Electricity bill	7,110.00
3	Scheme	94,450.00	Internet recharge	18,318.00
4			Cortege Refill (ink)	5,650.00
5			Machine repair & maintenance	5,700.00
6			Accessories (Keyboard, mouse and others)	1,710.00
7			Sanitary materials	380.00

[1]The amount claimed in hospitals

8			Electric wiring & other items (for GSK set up)	1,750.00
	Grand Total	**1,52,085.00**	Total	70,023.00

For effective running of the GSVs, management committees have been formed to oversee the operations of the GSKs. These committees manage bank accounts, maintain records of beneficiaries, and ensure transparency, which contributes to the long-term sustainability of the Kendras.

Empowering Lives through the Shahid Mahendra Karma Tendupattaa Sangrahak Bima Yojana

Fulbati Dugga, a resident of a small village, received ₹2,00,000 as a benefit from the Shahid Mahendra Karma Tendupattaa Sangrahak Bima Yojana, thanks to the intervention and support of the GSK team.

Her husband, Jageshwar Dugga, who had been registered under the scheme since 2000, tragically passed away on January 19, 2023, due to epilepsy. Despite holding a Tendupattaa card for over two decades, neither Jageshwar nor his family were aware of the scheme's benefits or the application process. It wasn't until 2022, when the GSK team began informing villagers about the scheme, that the family learned about the available support.

After Jageshwar's passing, Fulbati was initially unaware of how to claim the insurance benefits. The GSK team stepped in, guiding her through the process. They informed her about the necessary documents and assisted in both online and offline form submissions to the forest department. Due to their efforts, Fulbati, as the nominee, received ₹2,00,000 on February 9, 2024, just 2–4 months after submitting the forms. This financial support is now helping her secure a better future for her family.

In addition to Fulbati's case, GSK successfully facilitated the registration of 123 families under the scheme. Two families have since claimed benefits following the loss of their loved ones, receiving ₹2,00,000 each. Another notable case is that of Akturam Kawde, who, as the nominee of Santon Bai Kawde, received the same insurance amount after her passing.

The proactive intervention by GSK not only ensured that these families accessed their rightful benefits but also highlighted the transformative impact of awareness and support in utilizing government schemes effectively

Cost benefits analysis of the Gram Sewa Kendra

Gram Seva Kendras are operational in **five villages** to promote **digital services** and facilitate access to **social protection** for the community. The **cost-benefit analysis** for these centers is detailed below:

Table 23 - Details of Cost Benefits (INR in Rupees)				Benefit Cost Ratio
Cost Item	Cost	Benefits	Cost (INR)	
GSK Operator's Salary	3,55,000	Saved amount of travel	79,956	
Operation's Cost	70,023	Saved amount by GSK's Services	1,08,968	
Establishment – Furniture	22,500	Labour cost of Person	3,33,150	
Building Renovation	52,500	GSK's Service Charges	1,41,205	
Organizational facilitation Cost	70,000			
Total	5,70,023	Total	6,63,279	1.16

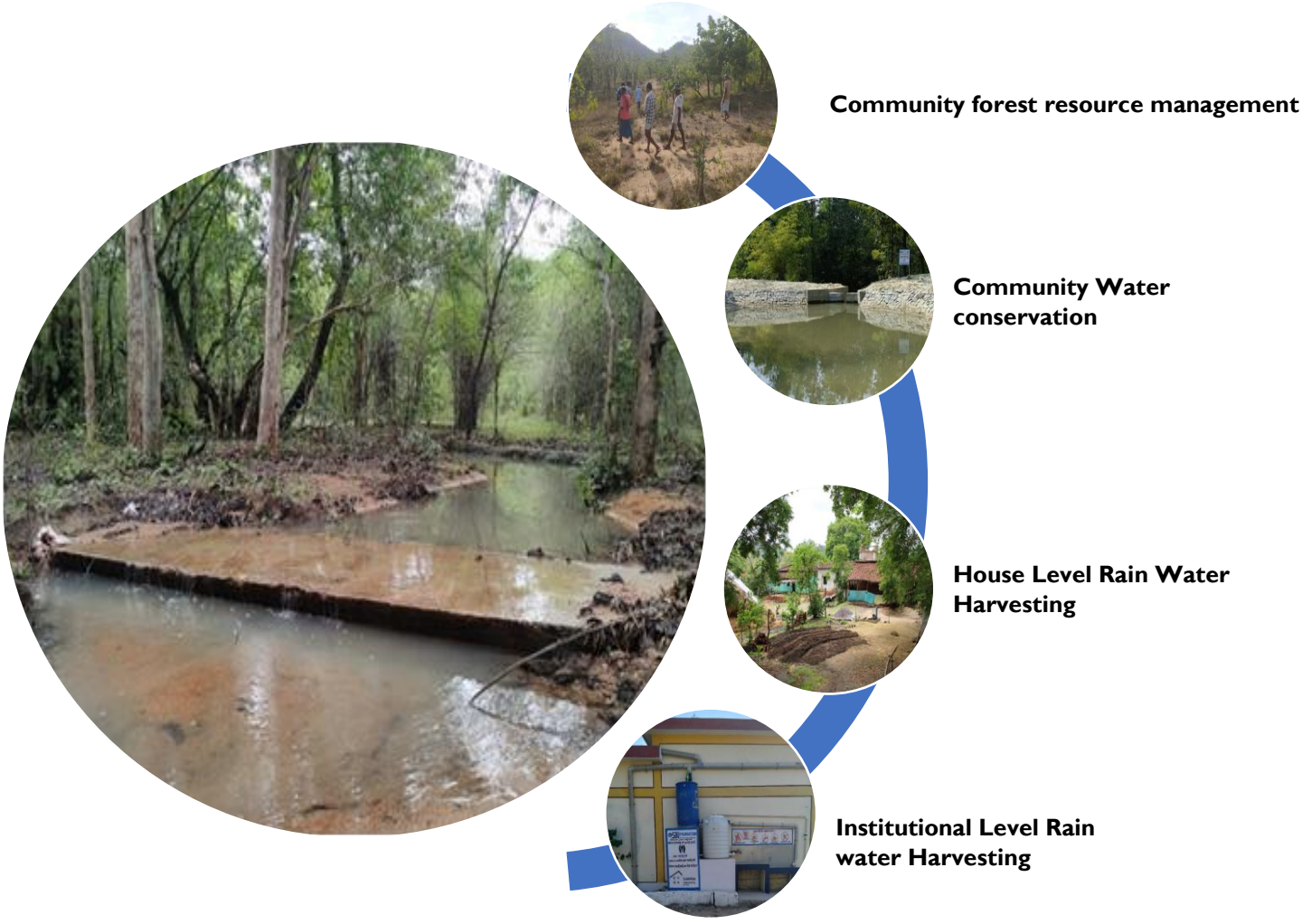
The **cost analysis** includes the salaries of **Gram Seva Kendra (GSK) operators**, operational expenses, and the cost of furniture and building renovations. A **20% depreciation value** has been applied to the furniture and renovation costs in the total calculation. The total cost incurred for the GSKs is **₹5.75 lakh**, while the total benefits amount to **₹6.63 lakh**, resulting in a **benefit-cost ratio of 1.16**.This indicates that for every ₹1 invested in the Gram Seva Kendras, ₹1.66 was realized benefit, underscoring the efficiency and value of these centres in promoting digital services and social protection for the community.Additionally, a total 1,457 **individuals** were benefited from the **Gram Seva Kendras (GSKs)** over the past three years, with the total value of benefits amounting to **₹109.24 lakh**.

C. Institutional development

Community participation was promoted to enhance community leadership and ensure sustainable development through participatory planning, implementation, and monitoring. To achieve this, community-led approaches were implemented. Programs focusing on youth development, Panchayat training, and women's training were conducted to strengthen community leadership. Additionally, the required infrastructure was developed by actively engaging Panchayats. Along with this, environmental protection to mitigate climate change was also promoted with tree plantation and water conservation measures.The Gram Sabha, as a key institution for planning and monitoring, was empowered and actively involved in the program. The results and outcomes of these efforts are analyzed in this section.

I. Environment & Climate Sustainability

Water, land, and forest (WLF) are essential foundations for sustainable livelihoods. This intervention process emphasizes the integration of livelihood activities with WLF as their core. For example, groundwater is promoted as a critical resource for sustainable agriculture, while community forest resource management supports women's livelihoods based on Minor Forest Produce (MFP). Additionally, efforts are made to enhance groundwater management and improve land management to expand agricultural activities and crop areas. In this context, environmental and climate sustainability remain priorities within the program. The interventions and their outcomes are analyzed in this section.



Water Conservation

A participatory water management approach was implemented, involving the Watershed Department, Panchayats, communities, and farmers in the planning and implementation processes. Activities were carried out through the convergence of resources from NREGS, the Watershed Department, community contributions, and program funds. The outcomes of these efforts are detailed below.

Table 24: Surface water retention for irrigated agriculture and groundwater recharge

Inputs		Outcome			
Intervention	Numbers	Increase in Catchment area (Acer)	Increase in Water Capacity (CUM)	Increase in Irrigation Area (Acer)	Other uses
1	2	3	4	5	6
Construction of new ponds	40	60	72,000.00	22	Fishery
Renovation of old ponds	6	3.5	2,400.00	5	Fishery
Contour Trenches (CCT) meters	600 M	23	9,000.00	0	Groundwater recharge
loose boulder structures	400	65	2,000.00	0	
Gabion structures (Meters)	300	28	4,500.00	0	
Dykes Meters	250	173	5,000.00	0	
Percolation tanks	2	3.8	4,900.00	3	Fishery
Irrigation ponds	1	10	75,000.00	80	Fishery
Large size Check dam	1	12	5,000.00	3	Ground water recharge
Rainwater Harvesting InInstitutional buildings	5	1.5	1,000.00	0	
HH Rainwater Harvesting	150	15	6,000.00	0	
Total-	1157	394.8	1,86,800.00	113	

Through the program, significant water conservation and management efforts were implemented, resulting in the construction of 1,157 activities that increased the catchment area by 394 acres across 5 villages. These interventions have enhanced 113 acres of irrigated land, facilitated the establishment of kitchen gardens, and supported farming activities. As a result, the water storage capacity has increased to 1,826,800 cubic meters. Additionally, the duration of water availability has been extended from January to April, enabling summer cultivation (Zayad) in the villages, a practice that was previously not possible before the intervention.

"Before the intervention, water was not available during the summer season, but now it is accessible in wells and hand pumps. As a result, vegetable farming is now possible even during the summer."

Shri Pyar Singh Mandavi
Sarpanch
Khamdhodgi Village

Recognizing the importance of water conservation for both the forest and the community, several structures were constructed. These initiatives have significantly improved water retention in the forest, contributing to the replenishment of the water table and supporting enhanced production of vegetables.

SBI Jan Van – Promotion of participatory forest resources management

Under the Community Forest Rights (CFR) framework, the Gram Sabhas were granted the rights to manage, conserve, and utilize a forest area of 900 hectares. A detailed management plan was prepared to focus on forest protection, regeneration, and livelihood enhancement. This section highlights the progress made and the outcomes achieved through the implementation of this plan.

Forest Protection and Management: Significant efforts were undertaken to ensure forest conservation and sustainable use. Villagers were sensitized to the risks and damages caused by forest fires, and awareness campaigns were organized to prevent such incidents. Proactive measures were implemented to avoid fire-related accidents, ensuring a safer environment for the forest ecosystem. To promote sustainable usage, the forest was divided into five distinct zones. Specific zones were designated for grazing and woodcutting to enable the conservation and regeneration of the remaining areas. Additionally, harvesting of bamboo shoots was strictly prohibited, leading to the natural growth and regeneration of bamboo in the area.

Afforestation and Reforestation Efforts: Over the last year, 10,000 custard apple seeds were dispersed, along with 700 saplings of fruit-bearing, timber, and shade trees were planted. Building on this effort, 2,250 saplings of species like eucalyptus, mango, jackfruit, and karanj were planted this year with active community participation. Remarkably, 84.31 % of the planted saplings (a total of 2,550) have survived, thanks to the consistent care provided by the Forest Management Committee and the local youth group. This afforestation effort has enhanced the biodiversity of the area and contributed to the overall health of the ecosystem.

Community Participation and Ownership: The community demonstrated a high level of engagement and ownership in forest management activities. As a testament to this, one person from each household participated in planting a total of 400 saplings. The villagers also contributed Rs. 400 per household for fencing and maintaining plants. Moreover, along the village's main road additional 70 trees were planted. Their collective efforts ensured successful implementation of these initiatives and strengthened the community's ownership for the protection of their natural resources.

Outcomes and Achievements: The initiatives under this program have yielded significant results. There were no incidents of forest fires this year, leading to enhanced forest conservation. The construction of water conservation structures has improved the groundwater level, with an evident rise in water availability. A notable example is the natural overflow of water from handpumps during the rainy season. Furthermore, the bamboo nursery established in the village has led to the natural regeneration of bamboo, providing a sustainable resource base for future use.

The management plan has successfully integrated forest conservation with livelihood enhancement. Villagers now have a structured approach to utilizing forest resources sustainably while safeguarding the ecosystem for future generations. This initiative serves as a model for other communities, showcasing the potential of collective action in achieving environmental sustainability and socio-economic development.

Enhancing Livelihoods through Participatory Community Forest Resource Management in Khamdhodagi Village

In 2019, the Gram Sabha of Khamdhodagi village celebrated a monumental achievement by securing **Community Forest Resource Rights** over 900 hectares of forest land. This landmark recognition empowered the community to take ownership of their natural resources, creating a foundation for sustainable forest management and livelihood enhancement.

Supported by the **Gram Seva intervention**, the villagers prioritized the rejuvenation and effective management of their forest. Their collective efforts resulted in a notable increase in valuable forest resources, including **bamboo**, **custard apple**, **imli (tamarind)**, **mahua**, and **sukhi lakadi (dry wood)**.

To capitalize on these abundant resources, the community organized two **Self-Help Groups (SHGs)**. The first SHG focused on processing **tamarind and mahua**, turning them into value-added products. The second SHG concentrated on **custard apple processing**, producing pulp.

In addition to these initiatives, the entire community worked together to **protect the forest** and collect **unused and fallen wood**, ensuring their activities were eco-friendly and sustainable. This collective effort proved fruitful, generating **₹103,394** from the sale of wood. The earnings were deposited into the account

I. Rural Infrastructure Development

In the process of enhancing local governance and institutions, it was necessary to create spaces for community activities where people could gather, learn, and grow together. To address this need, infrastructure for community institutions and energy systems was developed under the leadership of the Panchayats. The details are as follows:

Upgradation of Community Buildings and Institutions

Before the intervention, seven community buildings were unused and in poor condition. These buildings were renovated and equipped with essential facilities, including WASH (Water, Sanitation, and Hygiene), electricity, and improved infrastructure. After the renovations, these buildings began to serve as hubs for social and community activities.

Additionally, several institutions such as schools, Anganwadi Centers (AWCs), and healthcare facilities underwent renovations. The improvements included upgrades to the buildings and enhancements to water and sanitation facilities. Specifically, two AWCs, four primary schools, and one middle school across five villages were renovated. These efforts significantly improved the facilities, creating better learning environments in schools and enhancing the overall infrastructure. In total, 14 buildings were renovated and upgraded with electrical systems, WASH facilities, and other essential amenities.

Solar Electrification

Prior to the intervention, the villages lacked streetlights, leading to challenges such as safety concerns for women and fear of wild animals. To address this issue, 30 solar lights were installed across five villages: Kokpur (6 lights), Khamdodgi (7 lights), Makdikhuna (5 lights), Makdishingray (5 lights), Gotpur (7 lights)

This initiative has greatly improved the safety and security of the villagers, particularly for women, and enhanced the overall quality of life in these communities.

Women now find it easier to move around at night. Parvati Makode shared, "Before the solar lights, we were afraid, and moving around was difficult. But now, we are happy and feel safe to move freely without fear of animals."

Mrs. Parvati Makade, Gotpur

II. Capacity Development of Community Institutions

The program was implemented with the active participation of the community, including various institutions. These institutions, such as PRIs, SHGs, committees, and youth groups, were key drivers of the intervention. Their involvement was crucial for effective implementation and successful outcomes. These institutions have constitutional responsibilities and established systems that enable them to sustain activities beyond the program's duration.

The intervention was carried out under the leadership of the community, including Panchayats, youth, and women, whose efforts were instrumental in achieving the desired results. After the program's conclusion, Samarthan plans to hand over the management and operations to these institutions to ensure continuity and sustainability. Progress and results are illustrated in these sections.

Youth Development

In the five villages, 545 youths have been engaged in various program activities. Before the intervention, youths were not actively involved with the Gram Sabha, Gram Panchayat, or other village activities. However, their participation and contribution have significantly improved due to the program's efforts.

Youth training sessions were conducted on topics such as the use of the internet, web portals, and social protection schemes, with 545 youths participating. Additionally, four inter-school sports events were organized, involving 99 students. In Kokpur,Gotpur&Makdikhuna Village, play equipment was provided to the youth, and an open gym was established in 4 villages. Open gyms have been set up in four villages, benefiting 180 individuals who use them regularly.

With support from the program and scholarships, one youth has competed at the national level in Kabaddi, and four youths have represented their villages in state-level games. In these five villages, youths were key stakeholders in various activities. They took leadership roles in planning and implementing initiatives related to plantation drives, awareness campaigns, youth programs, and health camps.

Strengthening of SHGs

Women were key stakeholders in the implementation of the project. In each activity, the level of women's contribution was high due to capacity-building support. Before the intervention, women's participation in Panchayat and Gram Sabha meetings was low. Although SHGs (Self-Help Groups) were formed, they were not actively working towards livelihood generation.

In five villages, 74 SHGs have been formed, leading to increased participation in Gram Sabha and Panchayat meetings. A number of trainings were conducted to enhance the role of SHGs in Gram Sabha and Panchayats. Additionally, training on livelihood-related activities, including kitchen gardening, SRI (System of Rice Intensification), and custard apple cultivation, were organized in which 18 SHG and 196 women were participated

Four enterprises have been set up in areas such as custard apple processing, street vending (food), SBI Rural Mart, and mushroom cultivation, resulting in 30 women gaining employment and an increase in their average annual income.

Women were also trained on topics related to women health, nutrition, and social protection schemes, with 555 women participating. The SBI Rural Mart has been established on the main road of the district to serve as a platform for selling village products, including farm produce, forest products, and mushrooms.

Women involved in custard apple activities are now able to connect directly with buyers, enhancing their market linkages and economic opportunities.

4. Measuring overall impacts and Benefits

Interventions have been carried out in the sectors of economic development, social development, and institutional development, which are core dimensions of development. The impact of economic activities has been measured based on financial information, including leverage, community contribution, and increased household income. In addition, social returns have been mapped in comparison to investments in the social protection, health, and education sectors. The specific impact is analysed in detail in this section.

Funds leverages for Core activities

The program was implemented in convergence with government funds and community contributions to enhance livelihoods, provide social protection, and support families in education, health, and nutrition. The following funds were leveraged and utilized for the benefit of the community.

Table 25 – Fund leveraged from the Govt. program, community and project.

Source of funds	Amount (Rs)	Amount (Lakh)	% contribution
Community Contribution	1,10,44,124	110.44	18.00
Govt's Program	2,88,56,184	288.56	47.03
GP and Local Institution	3,47,000	3.47	0.57
Total funds leveraged	4,02,47,308	402.47	
Project Funds	2,11,06,085	211.06	34.40
Total Fund	6,13,53,393.12	613.53	100.00

A total of ₹613.53 lakh was mobilized for core activities combining the funds of the government programs, community contributions (materials and cash), and project funds. Of this, 18% came from community contributions, while 47% was leveraged from government schemes. In other words, for each rupee spent from the project, 1.90 was mobilised from the Government, Panchayat and community.

Change over the baseline

The endline study evaluated changes using key indicators established under the Gram Seva Project. These indicators were identified during the baseline study conducted at the project's inception. The analysis measured progress across the economic, social, and institutional development sectors. This section presents a comprehensive discussion of the observed changes in relation to the baseline indicators.

Increasing income of Household (Yearly in 2022 -24)

Key livelihood activities have been implemented in the field to enhance family incomes. The progress achieved, as compared to the baseline data, is summarized in the table below.

Table 26: Change in Household level Income due to interventions (INR)

Sector	Income source	Baseline	Endline	% change over the baseline
A	B	C	D	E (D-C)/C*100
Agriculture	Kitchen Garden – Machan Methods	3,250	7,461	129.58
	Kitchen Garden	2,130	3,692	73.35
	SRI – Rice Cultivation	34,688	48,531	39.91

	Sub Total	40,068	59,685	48.96
Allied activities	Goatry	-	9,310	
	Fisheries	11,481	26,243	128.58
	Fisheries – SHG	1,373	13,275	866.70
	Sub Total	12,854	48,828	279.86
Small Entrepreneur	Custard Apple – SHG's members	5,600	15,396	174.93
	Sewing activities	-	7,016	
	Mushroom production	-	782	
	MFP process – Imaly and Mahuwa	-	14,551	
		-	-	
	Sub Total	5,600	37,745	574.01
	Grand Total	58,522	1,46,258	149.92

Notes:
C – The baseline value was calculated based on previous production values, with discussions involving concerned farmers before the intervention. Only the activities that were part of the program were included in the calculation. Other activities performed by the households, which were not part of the program, were not considered in the baseline value.
D – The endline value includes sales, consumption, and available assets/storage at the household level.
E – The value mentioned refers to % change in the indicator over the baseline.

Before the intervention, farmers were engaged in agricultural and allied activities. These practices were improved, and additional activities like goat rearing and small entrepreneurship were introduced within the community. As a result of these activities, family incomes increased by 149.92 % over the baseline value. In monetary terms, income increased from 58,522 rupees to 1,35,767 rupees yearly. Sector-wise income details are provided below;

Agriculture:
In the agriculture sector, family income increased by 49 % , rising from 40,068 rupees to 59,685 rupees over the last three years. This increase is attributed to interventions such as the Kitchen Garden – Machan Method, regular Kitchen Gardens, and SI – Rice Cultivation. The Machan Method of vegetable farming delivered particularly strong results, with household income increasing 129.58 %, from 3,250 rupees to 7,461 rupees per household in the last three years.

Allied Sectors:
In the allied sector, family income increased by 279.86 %, rising from 12,854 rupees to 50,249 rupees. Goat rearing was introduced as an additional livelihood activity for these families. Fisheries also proved to be a valuable intervention in terms of enhancing family income. Furthermore, allied activities actively engaged women, leading to their empowerment through financial literacy, market linkages, and improved technical knowledge.

Entrepreneurship:
In small entrepreneurial activities, custard apple collection was the only previous activity. In addition to this, new activities such as sewing, mushroom production, and Minor Forest Produce (MFP) processing—including tamarind (imli) and mahua—have been introduced. These interventions have resulted in a 574.00 % increase in family income, rising from 5,600 rupees to 25,833 rupees. Notably, these activities are carried out exclusively by women.

Comparative Analysis of Agricultural, Allied, and Entrepreneurial Interventions: *A comparative analysis shows that entrepreneurial activities generate the highest income while also engaging women in income-generating opportunities. Allied activities provide crucial support to family livelihoods, adding diversity and stability. Based on observations and discussions with families, the integration of these interventions has delivered significant results, as presented above.*

Change Over the Baseline in the Social Sector

Significant improvements have been observed in the social sector compared to the baseline. Key areas such as education, health, and nutrition have demonstrated measurable progress, driven by targeted and integrated interventions. These changes highlight the project's effectiveness in addressing social development priorities and improving community well-being. Indicator-wise progress is detailed below.

Table 27: Change in coverage of social sector due to interventions (%)

Key Services		Baseline _ Jan_22	End Line _ Oct 2024	% change over the baseline
Water Sanitation & Hygiene	Drinking Water tap connection	25.4	94.9	69.5
	Use of House Toilets	88.8	98.9	10.0
	HH level Waste water Management	49.5	79.9	30.4
	Solid waste Collection from HH (2 Village)	-	88.0	88.0
Health & Education	Immunization (Age 0 to 03)	90.0	100.0	10.0
	Institutional Deliveries	85.0	100.0	15.0
	NCD Case linked with HCF	68.8	100.0	31.2
	Adolescent Linked with HCF	40.0	100.0	60.0
	School enrolment (6 to 14 Year)	92.0	98.3	6.3
	Improvement in attendance in the school (PS)	82.0	97.0	15.0
	Improvement in Result (PS) - Average Marks	46.0	85.0	39.0
	Improvement in Computer Knowledge_Youth	27.6	61.8	34.2
	Improved Student Engagement in Smart/Virtual Tech	81.9	100.0	18.1
Social protection Scheme	Widow Pension Scheme	73.6	100.0	26.4
	Old Age Pension Scheme	41.9	81.6	39.7
	Disability Pension Scheme	87.8	100.0	12.2
	Kisan Sammaan Nidhi	69.6	75.0	5.3
	Ayushman Bharat Scheme	80.8	94.1	13.4
	PM Maternity Benefit Scheme	32.1	77.8	45.6
	MinimataMahatari Care Scheme	35.0	80.5	45.5
	Noni Empowerment Scheme	50.0	70.4	20.4
	Labor Department Scholarship Scheme	17.7	72.1	54.4
	Mahatari Vandan Scheme (2023-24)	-	96.5	96.5
	Tendu Leaves Registration	-	76.6	76.6
	Individual Forest Rights - Documentation	3.3	100.0	96.7
	Labor Department Card Registration	10.8	24.6	13.7

Social Protection: The establishment of Gram Seva Kendras in five villages has significantly improved the coverage of various social protection schemes. As a result of these interventions, 100% of families are now linked with forest rights entitlement documents, ensuring their access to land and resources. The Mahtari Vandana scheme has reached a coverage rate of 97%, benefiting nearly all families in the area. Additionally, 94% of families have been successfully enrolled in Ayushman Bharat, improving their access to healthcare services. The most notable achievement is the 100% coverage of disability and

old age pensions, providing essential financial support to vulnerable groups. These results highlight the positive impact of integrating social protection schemes into the community, fostering enhanced well-being and resilience.

Education: In the education sector, digital learning was promoted by establishing smart classes and computer education, which led to improved attendance in schools and enhanced academic results.
Health: The health intervention focused on adolescent girls, non-communicable diseases (NCDs), institutional deliveries, and immunization, integrating education, Panchayats, and health services. As a result, coverage has improved to 100%.

WASH : Coverage of Sustainable Sanitation has reached 100%, with solid waste management initiatives launched in two villages. Additionally, safe drinking water is now available in households.

Cost Benefits ratio: An overall assessment of various interventions

The table below presents a sector-wise benefit ratio. In the Agriculture sector, it covers the implementation of kitchen gardens using the Machan method, improvements in traditional kitchen gardens, and the adoption of System of Rice Intensification (SRI) techniques for rice cultivation. The Allied Activities sector includes goat farming and fisheries. In the Small Entrepreneurship sector, activities such as custard apple cultivation, sewing, mushroom production, and the processing of Minor Forest Produce (MFP), including tamarind and mahua, are featured. Furthermore, the establishment of Custom Hiring Centers (CHCs) is highlighted. In the Social Protection sector, Gram Seva Kendras (GSKs) play a key role. In the Education sector, the analysis covers computer education, remedial classes, and the development of primary and middle schools, with a focus on digital and WASH furniture, alongside the associated benefits. The Health sector is represented by the organization of health camps. These activities are thoroughly analysed in the cost-benefit section.

Table 28 - Benefit Cost ratio

Sector	Benefit Cost Ratio
Agriculture	2.32
Allied activities	2.33
Small Entrepreneur	1.49
Social protection - Gram Seva Kendra	1.16
Education	1.77
Health - Health Camp	1.75
Total	2.13

The table presents the Benefit-Cost Ratios (BCRs) across various sectors, providing a comprehensive overview of the economic returns generated from each intervention. A higher BCR indicates more efficient utilization of resources, resulting in greater returns on investment. Below is an analysis of each sector's performance:

Agriculture (BCR = 2.32): The Agriculture sector exhibits a strong BCR of 2.32, signifying a high return on investment. This indicates that agricultural interventions, including the adoption of System of Rice Intensification (SRI) techniques and the Machan method for kitchen gardens, are highly effective in generating economic benefits. The substantial returns justify continued investment in agricultural improvements as a key driver of growth.

Allied Activities (BCR = 2.33): Allied activities, encompassing goat farming and fisheries, demonstrate the highest BCR at 2.33. This sector's performance highlights its significant potential for generating returns, suggesting that investments in these areas are highly profitable and contribute strongly to livelihood enhancement.

Small Entrepreneurship (BCR = 1.49): Small Entrepreneurship, with a BCR of 1.49, presents a positive return but at a lower rate compared to Agriculture and Allied Activities. While the results are favorable, indicating profitability in activities such as custard apple cultivation, mushroom production, and Minor Forest Produce (MFP) processing, there may be room for optimization to further improve the economic returns in this sector.

Social Protection - Gram Seva Kendra (BCR = 1.16): The Social Protection sector, specifically through Gram Seva Kendras, records the lowest BCR at 1.16. Although it demonstrates a positive return, the lower BCR suggests that the benefits from these interventions are less pronounced. A more targeted approach and increased efficiency in program execution could potentially improve the returns from this sector.

Education (BCR = 1.77): Education interventions, including computer education, remedial classes, and the development of digital and WASH infrastructure, show a moderate BCR of 1.77. While the results are positive, they are not as impactful as those in Agriculture and Allied Activities. Continued focus on enhancing the quality of education and expanding access to these initiatives may increase their overall effectiveness and returns.

Health - Health Camp (BCR = 1.75): The Health sector, particularly through health camps, yields a favorable BCR of 1.75. This indicates positive returns, reflecting the significant impact on community health and wellbeing. However, further efforts to expand the scope and reach of health camps, along with integration with other health programs, may increase the sector's overall return on investment.

The **Allied Activities** sector, with the highest BCR of 2.33, along with the **agriculture** sector at 2.32, emerge as the most economically efficient areas of intervention, demonstrating the highest returns on investment. These sectors should be prioritized for further development and resource allocation.

In contrast, the **Social Protection** sector, with a BCR of 1.16, shows the lowest return, indicating that a more refined approach may be necessary to enhance the economic impact of Gram Seva Kendras and similar initiatives.

Overall, while sectors such as **Agriculture** and **Allied Activities** yield the most significant returns, other areas like **Small Entrepreneurship**, **Education**, and **Health** offer positive benefits and can benefit from strategic improvements and additional support to maximize their impact.

The insights derived from this analysis should inform future investments and programmatic decisions, ensuring the most effective use of resources across all sectors.

5. Key findings and conclusions:

The following are the major findings of the 'end term' assessment undertaken for the SBI Gram Seva project.

Economic Development

Integrated approach of interventions in a few villages has paid rich dividends in transforming the economy of the villages as well as affecting several social development indicators. Interconnections of certain interventions are obviously identified viz. improvement in arresting surface water leading to increased acreage under cultivation, multi-cropping and cropping intensity. Moreover, the water availability has also enhanced livelihoods through fishing in the ponds.

There are long term gains of the project through water conservation efforts in these villages as well as plantation of trees in the revenue and forest land. There is evidence of improved ground water recharge leading to availability of water in late winter and summer for agriculture, horticulture as well as kitchen gardening. The integrated efforts of water conservation and forest rejuvenation has resulted in the increased yield of NTFP and fodder for the animals contributing in building a green economy and livelihoods.

The tribal families in Chhattisgarh and other tribal dominated states have diversified sources of income in different seasons viz. agriculture, minor forest produce, fishery, goat rearing, poultry, etc. Therefore, the comprehensive design of the project to work on all aspects of livelihoods of the tribal households has resulted in more sustained family income. This has implications to deal with the climate change/disasters reducing their vulnerability and risk of distress migration or low paid manual labor.

The intervention yielded significant results in agriculture and allied activities, made possible by water availability. Water intervention was central to this program, emphasizing that agriculture and allied activities, such as fisheries, cannot be sustained without adequate water.

Integration was observed between water and other activities. Water not only serves as a key resource for agriculture and fisheries but also enhances groundwater sustainability. On the other hand, community forest management supports water harvesting and recharge efforts. This highlights the need for sustainable livelihoods through the integration of land, water, and forest resources.

Tribal livelihoods primarily depend on agriculture, but limited water availability and small landholdings often lead to high deprivation. However, diversification in livelihoods has helped reduce deprivation and improve nutritional status by increasing access to and consumption of diverse foods.

Specific findings

- Women empowerment was found to be most effective and value for money in kitchen gardening using staging methods(*Machan Vidhi*). This economic activity has the highest return on investment as women have used the produce of vegetables and fruits for family consumption addressing issues of mal-nutrition, iron deficiency, etc. as well as earned cash income of about Rs 12,000 per season. Most heartening fact is that the women have control over the income and this has been used based on their own priorities. Moreover, women have learnt to do business as well as keeping financial records of the transactions with the support of the family members
- Small landholding farmers face challenges in scaling up their agricultural activities. However, various techniques such as Machan Vidhi, kitchen gardening, SRI methods, fisheries, and low-water-intensive crops have been demonstrated as effective livelihood resources. Through these integrated interventions, a return of ₹7.13 is achieved for every ₹1 invested.
- Farmers are ready to adopt new technologies and agricultural processes. They have not only embraced the SRI (System of Rice Intensification) method but have also improved their ability

to use agricultural equipment. This progress has helped small farmers overcome challenges such as the unavailability of tractors and other large agricultural equipment. The establishment of Custom Hiring Centers (CHCs) in villages has further reduced these challenges. This equipment are now available at 55.35% lower cost compared to the current market value.

- Small landholding farmers faced livelihood challenges due to limited interventions. However, diversification in livelihood activities has contributed significantly to improving their livelihoods. Activities such as fisheries and goat rearing have resulted in an improved income of ₹3.21 for every ₹1 invested.
- The integration of community forest resources and livelihoods has proven to be viable. Minor Forest Produce (MFP) such as tamarind, mahua, and custard apple is not only available but also increasing due to efforts to conserve forests from deforestation and fires. This approach is expected to have a significant long-term impact in the future.

Social Development

Health, nutrition, and education are key integrated elements of social development. To ensure community health, preventive measures such as access to safe water, sanitation, and hygiene were implemented. Additionally, behaviour change was promoted to ensure sustainability, aiming for a long-term impact in reducing health-related diseases in the villages.

Comprehensive interventions in water, sanitation, hygiene and health have wider implications for community health and well-being of the families. Improved access to safe piped water along with household toilets and hygiene education has significant bearing on reduction of water borne diseases. Interventions were not limited to preventive measures but also addressed curative aspects by improving facilities in Primary Health Centers (PHCs) and providing outreach services, such as health camps in remote villages. **This demonstrated a comprehensive model for securing community health with low investment.**

Value addition in formal schooling of the boys and girls in primary and higher secondary education will have long term effects. The immediate benefits have been counted as a) first time learners in the families are keeping pace of learning in the school due to remedial classes b) computer education is preparing them to be ready to use the growing opportunities due to digital revolution c) Audio-visual based learning equipment (smart TV) has simplified English learning d) provision of clean and functional toilets and awareness on menstrual hygiene has helped improve their attendance that will have long term impact in reduced dropout rate for higher education. Moreover, all the children will also overcome the rural-urban divide to join better professional courses in colleges and universities.

Through the intervention, the quality of education has improved, with updated technology and resources now available. This is expected to enhance the development of human resources in the district, enabling students to achieve better employment opportunities, which will, in turn, improve their standard of living. Furthermore, this improvement will not only benefit the students but also lead to significant contributions to their communities.

The social sector interventions particularly by enhancing their access to information, realization of entitlements under various Government programs has significantly benefited the poor and vulnerable families as a social protection measure. Besides the entitlement benefits, there is a greater awareness among the citizens on their rights and entitlements as the information centers established within the villages have provided flexibility to approach as well as reduced substantial time and cost of visiting Government offices or private centers at marketplaces.

Access to social protection in the village has increased due to the availability of services within the community. Additionally, expenses are being managed through income generated by the Gram Sewa Kendra. The incentive for human resources can be sustained if fees are charged at market rates. This

demonstration highlights the importance of providing intensive support in villages to ensure effective social protection.

Social security is a fundamental right of every human, recognized under various schemes. However, there are different portals and forms that eligible individuals need to visit separately. This burden has been minimized through available services in their villages. As a result, not only has awareness increased within the community, but access to schemes, digital services, and more has also improved in the villages. The coverage of 15 social protection schemes has increased by 31.36% in the village.

In the social protection domain, there is a need for social-sensitive professionals and centers to support marginalized and excluded individuals. This need is fulfilled through the Gram Seva Kendras (GSKs). The operational costs of these centers are covered under a minimal fee structure, making them sustainable. If the fees are increased to market levels, they can also cover the incentive costs for the in-charge. This is a viable model for community-based social protection.

Institutional Development

The program was implemented with the active participation of the community, including various institutions. These institutions, such as PRIs, SHGs, committees, and youth groups, were key drivers of the intervention. Their involvement was crucial for effective implementation and successful outcomes. These institutions have constitutional responsibilities and established systems that enable them to sustain activities beyond the program's duration.

The intervention was carried out under the leadership of the community, including Panchayats, youth, and women, whose efforts were instrumental in achieving the desired results. After the program's conclusion, Samarthan plans to hand over the management and operations to these institutions to ensure continuity and sustainability.

Human resources have been developed under the program across various sectors, including agriculture, health, and education. These individuals will sustain and replicate such activities in the future.

Recommendations

The implementation of the Gram Seva program was integrated using a participatory, collaborative, and convergence approach in the 5 villages. Through this intervention, Samarthan gained valuable insights and learned various processes that can be replicated in future implementations. The following recommendations are:

Economic Development

- **Develop Economic Clusters**:
  The local economy heavily relies on land, water, and forest resources. These environmental catchment areas need to be mapped and organized into clusters. A clustering approach must be designed to ensure the sustainability of available resources while enhancing them. These clusters can be developed as *economic clusters* incorporating agriculture, Agri-allied activities, and forest-based livelihoods. Strategies such as resource rejuvenation, process optimization, and market linkages can be implemented using cooperative models.
- **Integrate Forest and Water-Centric Interventions for affecting livelihoods**:
  Forest and water-centric interventions can be designed to promote sustainable agriculture and environmental conservation through a watershed approach and GIS technology. Government programs can be leveraged to replicate such initiatives effectively.

- **Promote MFP-Based Livelihoods in tribal areas for income diversification**:
  The current intervention area is a tribal region where livelihoods traditionally depend on small farmlands and minor forest produce (MFP). Tribals adopt a conservative approach to using forest and land resources. This can be further promoted by developing MFP-based livelihood clusters, including the processing of *custard apple*, *tamarind (Imli)*, *mahua*, and other forest produce. Additionally, community forest resource rights can be implemented to rejuvenate forests and sustain resources.
- **Promote Diversified and Integrated Farming for maximising income from small farms**:
  Most farmers in the area are small landholders who engage in agri-allied activities. Results from the current program show that integrating agriculture with allied activities is beneficial. This integration needs to be sustained and improved by promoting diversification in agricultural production. Crops such as oilseeds, pulses, and spices (*masale*) can be prioritized to add value to community nutrition. Moreover, low water-intensive agricultural practices should be identified and promoted to conserve the environment.
- **Promote Women Farmers for socio-economic transformation in rural areas**:
  Tribal women are actively involved in farming, MFP collection, and other activities, but they face challenges due to insufficient resources and technical support. Samarthan has observed that providing technical resources and knowledge to women significantly increases returns, as demonstrated through initiatives like *Machan Badi* and SRI (System of Rice Intensification). Therefore, women farmers should be equipped and capacitated with skills in crop management, processing, and market linkages to maximize their potential.

Social Development:

In the social development sector, interventions can be designed using a block-wide approach. This approach can promote

Promote WASH (Water, Sanitation, and Hygiene)in a comprehensive manner for impacting health indicators initiatives by building the capacity of PRIs (Panchayati Raj Institutions) and providing health services through *Sanjeevani Van* in collaboration with the Health Department.

A key intervention, *Gram Seva Kendra (GSK)*, has already been established in five villages. The operational area of GSK can be extended to new clusters. GSK facilitators can regularly organize **awareness camps** in the new clusters, provide support for document preparation, facilitate online processes, and coordinate with the respective departments to ensure the recognition and approval of applications.

Institutional Development:

Strengthen Gram Panchayats and community institutions for sustaining development gains: Institutions are the backbone of any intervention, as the quality of implementation and long-term sustainability depend on them. There is a need to train, skill, and equip institutions, including women and youth collectives, to ensure their effective participation and capacity to drive the intervention forward. The resources available at the village level in form of various Government programs as well as with the Gram Panchayats are adequate however, remain inefficiently deployed in absence of effective planning, monitoring as well as gap filling support from the external projects like SBI Gram Sewa. Strong community mobilisation, participatory planning and monitoring are the backbone of strong institutional development for the sustenance of the program benefits.

Annexure

List of Stakeholders Involved in the Interview Process:

SNO	Name of Group /Person	Department	Name of village
1	Basanta Komra	Female	Khamdodgi
2	Samila netam	Female	Makdikhuna
3	Maya kawde	Female	Makdikhuna
4	Sushila markam	Female	Gotpur
5	Rekha markam	Female	Gotpur
6	Shailendra shori	Male	Gotpur
7	sanjaybhoyna	Male	Khamdodgi
8	TamradhwajKunjam	Male	Khamdodgi
9	Rohit mandavi	Male	Khamdodgi
10	Bholeshwarkomra	Male	Khamdodgi
11	Rajontindugga	Female	Khamdodgi
12	Ahilya mandavi	Female	Khamdodgi

List of Focus Group Discussions (FGDs):

SNO	Village	Community	Male	Female	Total
1	Makdikhuna	SHG on NTFP Collection and processing	0	10	10
2	Makdikhuna	SHG on Fishery	0	8	8
3	Makdikhuna	AWC's workers and Mothers	1	6	7
4	Makdihsingray	GSK Benefited person	2	4	6
5	Makdihsingray	PRI & Villagers on Irrigation Pond	5	0	5
6	Gotpur	SHG on Fishery	14	0	14
7	Gotpur	Youths on youth development	5	2	7
8	Gotpur	Silai machine user Women	0	5	5
9	Gotpur	Framers on SRI and other production	5	6	11
10	Gotpur	Teacher & Students	16	15	31
11	Gotpur	Teacher & Students	12	8	20
12	Makdikhuna	Teacher & Students	12	18	30
13	Khamdodgi	Farmers on irrigation facilities	15	0	15
14	Khamdodgi	VWSC and community members on Water	8	10	18
15	Khamdodgi	Youth club on Environment	22	20	42
16	Khamdodgi	Farmers on SRI & Pulses	11	8	19
17	Khamdodgi	SHG on Fishery	15	0	15
18	Khamdodgi	Teachers & SMC Member on RWH	6	3	9
19	kokpur	Health team at HWC	2	4	6
20	Khamdodgi	SHG women at Prerna centre	0	8	8
21	Kokpur	Teacher & Students	50	70	120
22	Khamdodgi	CFR Management committee	17	8	25
23	Gotpur	Gram seva committee /PRI Members	15	7	22
24	Kokpur	Teacher & Students	32	48	80
25	Makdikhuna	Teacher & Students	12	8	20

Photographs of Field Visits by the Study Team


SBI FOUNDATION
Gram Seva
स म
र्थ न
POND REJUVENATION
"This pond rejuvenated under ' Gram Seva ', a Corporate Social Responsibility program of SBI Foundation-Mumbai, Implemented by Samarthan Center for Development Support in collaboration with Gram Panchayat, Makdishingray."
Year : 2023-24
Village Makdishingray, Dist. Uttar Bastar Kanker (C.G.)
तालाब नवीनीकरण
'' इस तालाब का नवीनीकरण एसबी आई फाउंडेशन, मुंबई ने अपने कॉर्पोरेट सामाजिक उत्तर दायित्व कार्यक्रम ' ग्राम सेवा ', के अंतर्गत समर्थन सेंटर फॉर डेवलपमेंट सपोर्ट द्वारा ग्राम पंचायत माकड़ीशिन्ग्राय के सहयोग से किया है। ''
आर्थिक वर्ष : 2023-24
ग्राम माकड़ीशिन्ग्राय, जिला - उत्तर बस्तर कांकेर (छ.ग.)