



Impact Assessment Report

The Krishi Mitra Project- In partnership with SRIJAN,
Madhya Pradesh

Mahindra and Mahindra Limited

March 2020

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List of Abbreviations

CSR: Corporate Social Responsibility

EPA: Entry Point Activities

FGD: Focus Group Discussion

GSDP: Gross State Domestic Product

KCC: Kisan Credit Card

KII: Key Informant Interview

Mbgl: Meters below ground level

M&M: Mahindra and Mahindra Limited

MoU: Memorandum of Understanding

NGO: Non-Governmental Organisation

NOC: No Objection Certificate

NRM: Natural Resource Management

PAT: Profit after Tax

PRA: Participatory Rural Appraisal

SHG: Self Help Groups

SOPs: Standard Operating Procedures

SRIJAN: Self-Reliant Initiatives through Joint Action

VDC: Village Development Committee

IHHL: Individual Household Latrine

Executive summary

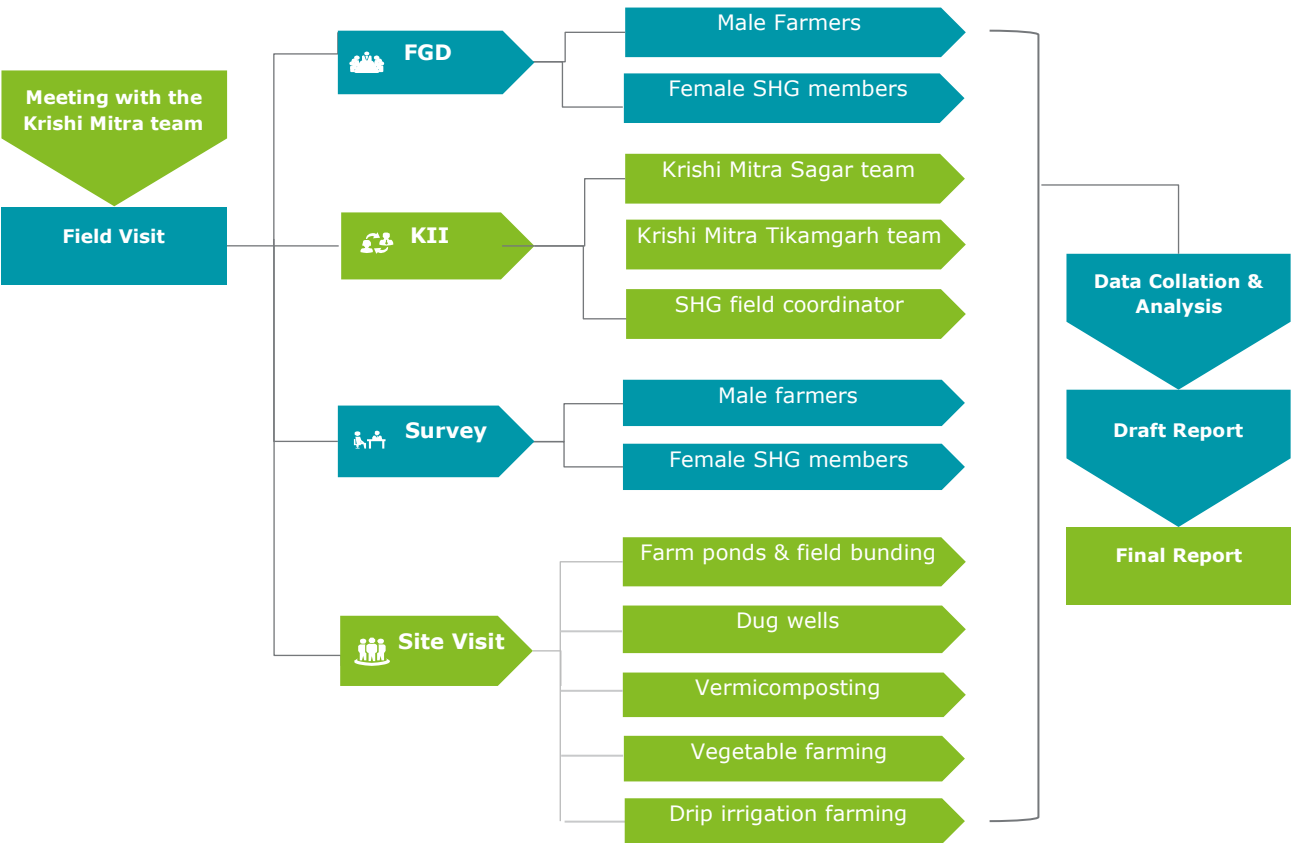
Mahindra and Mahindra Ltd. Krishi Mitra Initiative - In partnership with SRIJAN

Mahindra & Mahindra Ltd. through its CSR initiatives, has been working in the livelihood sector to better serve the community and its development. It initiated collaboration with the local NGO, SRIJAN with an active presence in Madhya Pradesh, in the year 2015. The collaboration was over the Krishi Mitra project in Sagar, Raisen and Tikamgarh. The focus of this project is soil and water conservation, productivity enhancement and generation of livelihood alternatives for the project beneficiaries. It covers a total of 120 villages in Sagar and Raisen, and 65 villages in Tikamgarh.

Mahindra & Mahindra Ltd. engaged Deloitte to conduct an impact assessment of the Krishi Mitra Project implemented by SRIJAN in Madhya Pradesh. Primary research involved visits to the areas covered by the Krishi Mitra Project through detailed interactions with the Krishi Mitra team. Visits to the project zone of impact enabled the teams to make observations, interact with stakeholders, understand processes and areas where there was scope for improvement, validate outcomes and infer with the impact of the programmes by triangulation.

The Deloitte team interacted with 277 beneficiaries and stakeholders spread across 10 villages selected through a sampling process. This included 264 farmer and women SHG beneficiaries, and 14 Krishi Mitra project staff members from the Sagar, Raisen and Tikamgarh Districts of Madhya Pradesh. These interactions were done through surveys, FGDs and KIIs. The team also interacted with Mahindra & Mahindra Ltd. project staff and other community stakeholders.

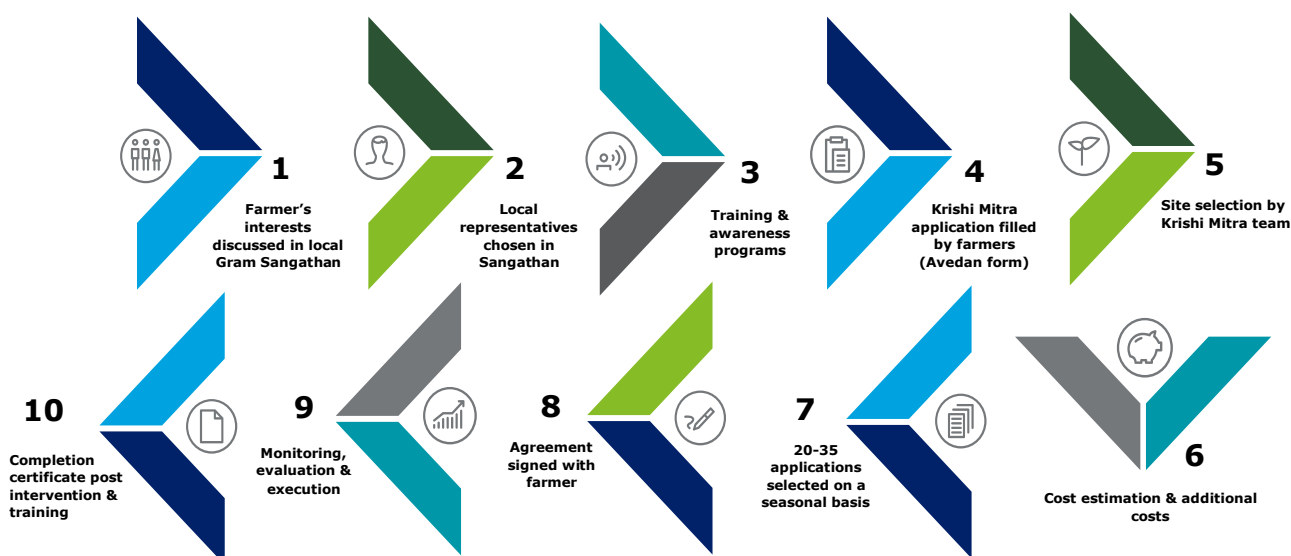
The study design is illustrated below:



Programmatic review findings

Implementation model

The following process map depicts the operational process undertaken by the Krishi Mitra team in Madhya Pradesh:



Key findings

Baseline situation

- Low rate of awareness of farmers
- Low income and crop productivity especially post drought experienced in certain regions of Madhya Pradesh
- Lack of awareness of modern techniques and alternate sources of income
- Lack of motivation to sell crop produce as only enough produced to sustain one's own family
- Lack of financial literacy & saving mechanisms

Transformation post intervention

- The average annual net disposable income of the sample households showed a **44%** increase post the intervention from **INR 60,319 to INR 86,907**
- The average annual gross income of the sample households showed a **49%** increase post the intervention from **INR 65,165 to INR 97,387**
- The average annual cost of the sample households before the intervention was **INR 4,845** and after the intervention, changed to **INR 10,480**
- A total of **57,930 running meter field bunding** covering **230 Ha of land** has been constructed, as reported by SRIJAN
- A total of **125 Ha of field levelling** has also being done benefitting 154 beneficiaries
- The **85 farms ponds** constructed have helped in creation of **80 million litres of water potential**
- **85%** sample beneficiaries reported increase in crop yield post seed replacement
- **Out-migration** decreased from above **80% to 34%**
- The average annual income earned from non-farm based activities by the beneficiaries has changed from **INR 24,480 to INR 28,075**, an increase of **15%**
- The beneficiaries who have a bank account increased from **103 to 219** post Krishi Mitra intervention
- Additionally, the increase in annual savings witnessed was highly significant with an increase from **INR 1,668 to INR 8,559**
- The beneficiary profile had a diverse land holding pattern with marginal and small land holders being the majority
- Rainfall dependency was found to have reduced post intervention. The bore well usage increased by **53%** and that of farm ponds by **12%** for irrigation
- Around **77%** of the beneficiaries interviewed were living in kaccha house while **81%** of the beneficiaries had an individual household toilet post intervention and use it on a regular basis
- Increase in farm assets due to availability of investing capital was reported during discussions with farmers. It can be inferred from the quantitative data that increased income and savings have contributed to the increase in investing capital
- Increased awareness amongst farmers on soil health and integrated nutrient management and greater level of awareness amongst women farmers post capacity building

Way forward and recommendations

The project model employed by SRIJAN under the Krishi Mitra program supported by Mahindra and Mahindra Limited has achieved the program objectives of increasing the annual gross and net incomes of beneficiary households. This has also resulted in increased savings and improved standard of living. The model can be replicated in other regions as it has potential of addressing agrarian crisis with seed placement and improving other dryland agriculture practices and also has strong impetus on capacity building and awareness generation of the farmers. Based on the study findings and best practices observed in the project, below are few learnings and recommendations as part of way forward for the Krishi Mitra program:

1. Building on strengths

- The Krishi Mitra project implemented by SRIJAN in M.P. has succeeded in creating an excellent community connect with appropriate organizational structure and robust use of data for monitoring. The level of advocacy with district and state level actors can be further enhanced to build on the existing connect in community and government departments
- Capacity building of beneficiary farmers and SHG members has helped in improving the understanding regarding need of interventions focused on water and soil moisture conservation such as farm ponds, farm bunds etc. It has also helped farmers develop a better understanding of the program benefits and the need for community participation through collectivization. A further scaling up or replication of this project should include and build on the capacity building aspect further by also including awareness regarding existing government schemes, avenues for convergence and risk reduction through drought/flood preparedness
- One of the major social impact post introduction of Krishi Mitra project has been the overall decrease in distress out-migration. There has been a reduction in number of households who out-migrate in some cases and also decrease in overall number of days, members of household migrate to cities in other cases. The distress migration phenomenon can be further minimized by aligning Krishi Mitra beneficiaries to and/or introducing livestock initiatives (implemented by SRIJAN in the region). This would also result in increasing the overall basket of income generating avenues for the households

2. Exploring opportunities

- Avenues to benefit farmers who may have also received support from some other government and/or CSR project can be explored, such that Krishi Mitra grant can complement the existing activities and benefits with an aim to improve the overall impact on the household

1. Introduction

1.1 Mahindra and Mahindra Limited

With the motto that reads 'Rise for Good', the Mahindra and Mahindra Limited has constantly strived towards achieving the greater good for girls, youth and farmers of India. This is through their initiatives in domains of education, health and livelihood enhancement inclusive of programmes that utilize technology. Besides their core principles of transparency, integrity and responsibility, they also aim to operate in an eco-friendly manner; caring for employees and the community¹.

Mahindra & Mahindra Ltd. contributes towards social and environmental causes by funding various CSR initiatives. They undertake a strategic and unified approach to CSR by catering to numerous philanthropic enterprises, identifying constituencies and amplifying the resultant social impact².

The company devotes 2% of its average net profit earned during 3 immediately preceding financial years to CSR projects. Since 2005, they commit 1% of PAT towards CSR initiatives for the economically and socially disadvantaged communities.³ Some of the Mahindra & Mahindra Ltd. Foundations and Trusts include the KC Mahindra Education Trust, the Mahindra Education Society, Mahindra Foundation and Tech Mahindra Foundation¹.

The main objectives of Mahindra & Mahindra limited via its CSR policy are:

1. To promote a unified and strategic CSR approach across Mahindra & Mahindra Ltd. under the common good of rising together as one, identifying areas of need, thereby amplifying their social impact.
2. To increase the level of commitment in the organization through employee CSR participation and to reciprocate via the employee participation programme, ESOPs.

1.2 The Krishi Mitra Project by Mahindra & Mahindra Ltd.

The Krishi Mitra Project aims to provide customized farming solutions using innovation and technology to drive growth and increase farmer productivity and income. The Project aims to transform and impact the lives of 2 million farmers by the year 2020. The Program focuses on 3 main areas; quality seeds, crop care and agri-advisory services to the farmers of India. With the provision of high yielding variety of seeds, good quality fertilizers, regular capacity building workshops and soil testing and fertilizer recommendation, Mahindra & Mahindra Ltd. aims to support farmer's capability in sustainable farming.

The Mahindra and Mahindra Ltd. Krishi Mitra project works with various agricultural universities, research institutes and even government departments to implement new technology and factor in latest inputs given by these organizations to help boost farmer productivity and an improved quality of life.

¹ Mahindra Official Website. Available from: <https://www.mahindra.com/>

² Mahindra & Mahindra Ltd., Integrated Report, FY 2016-17, page 79.

³ Corporate Social Responsibility Policy, Mahindra & Mahindra Ltd., 2016.

The objectives of the project are to:

1. Conduct regular farmer trainings and workshops to introduce them to new and modern methods of farming.
2. A regular and periodic evaluation of cropping practices followed by farmers to advise farmers on the optimum methods of increasing farm productivity and farmer income.
3. Based on outcome of soil testing, application of recommended doses of fertilizers to achieve higher yield
4. Developing a basic understanding of the farmer's land and regional crop suitability.

1.3 About SRIJAN, Madhya Pradesh

SRIJAN or Self Reliant initiatives through joint action is an institution that was formed in the year 1997 with intention of uplifting rural communities and working with small and marginalized farmers across India. SRIJAN works as an integrator of technology, resources and people to ensure sustainable efforts. It uses a 5 part in its efforts across villages which is to promote developmental efforts across geographies. The following illustrative depicts the strategies and policies followed by SRIJAN in its Krishi Mitra implementation:



1.4 Mahindra & Mahindra Ltd. - SRIJAN Krishi Mitra Project Collaboration

Mahindra & Mahindra Ltd. has been collaborating with NGOs all over India over livelihood projects. The partnership with SRIJAN was initiated to cover the 120 villages in Sagar and Raisen Districts and 65 villages in the Tikamgarh District of Madhya Pradesh. This continues to benefit the lives of more than 15,000 farmers in the State. The focus of this project is soil and water conservation, productivity enhancement and generation of livelihood alternatives for the project beneficiaries.

The potential villages of intervention are chosen by examining their geographies; analyzing influencing factors such as topography, existent structures and rainfall and irrigation patterns. A dual effort to increase water availability and implementation of best farming practices is ensured through the interventions. Farmers are guided through their entire crop cycle to eventually result in better crop production and income source. Additionally, community groups are encouraged such as self-help groups, as an added source of income in consensus with the village councils.

2. Context Setting

2.1 Farming in Madhya Pradesh

Madhya Pradesh (MP), in its vast land, thrives on diverse climatic and soil conditions which are suitable to cultivate a broad range of agricultural products. The Agriculture sector predominantly contributes to the state's economy and accounts for approximately one fourth of the Gross State Domestic Product (GSDP). It serves as the main avenue for employment to over 65 percent of the population and accounts for 60–75% of the total rural income. Due to its agro climatic diversity and tropical variations, the state is able to grow a wide variety of crops including cereals, pulses, oilseeds and cash crops.⁴

Until a few years back, three – fourth of the state's population was dependent on agriculture and agri-allied activities for their livelihoods. However today, agriculture is not solely a means of livelihood, but has also become practice-facing with high levels of risks and challenges. A survey by the Nation Sample Survey Organization's stated that of 64 lakh farmers in Madhya Pradesh, more than 32 lac which is 50% of the total populous are in debt.⁵ The vicious cycle of loan and repayment along with the prolonged recovery periods have caused farmers to lose faith in the government's financial institution and systems.⁶ More than 40% of the loans disbursed in the State are taken from non-governmental sources.



**Total working population –
2.57 Cr.**



**Total population related to
agriculture – 1.10 Cr.**



**Total no. of landless laborers
– 0.74 Cr.**



**Total land area of Madhya
Pradesh – 3.08 Cr. Square
hectares**



**Total food production per
person in Madhya Pradesh –
249.20 Kgs**

⁴ <http://www.slbcmadhyapradesh.in/agriculture.aspx>





⁵ <http://www.mediaforrights.org/infopack/english-infopack/420-agriculture-in-madhya-pradesh>

⁶ <http://www.mediaforrights.org/infopack/english-infopack/420-agriculture-in-madhya-pradesh>

2.2 District background

2.2.1 Sagar and Raisen district

Sagar district is situated in the northern central part of Madhya Pradesh. The district is further fractioned into 11 blocks and 2099 villages.⁷ Raisen district is located in north central Madhya Pradesh as well. The district is further divided into 9 blocks and 1503 villages.⁸ The topography of the regions is 0.5% slope having small hillocks.

Rainfall  <ul style="list-style-type: none"> • 1001.2 mm 	Soil types  <ul style="list-style-type: none"> • Clay loam • Sandy clay loam • Sandy loam
Major crops grown  <ul style="list-style-type: none"> • Soyabean • Urad Dal • Moong Dal • Black gram (Begumganj) • Wheat • Channa Dal • Ground nut • Gram • Lentil 	Regional analysis; pre intervention  <ul style="list-style-type: none"> • Low productivity of seasonal crops • Broadcast seeding method • Lack of irrigation avenues • Using seeds with less than 60% germination rate • Significantly high crop failure • Lack of know how resulting is reliance upon traditional farming methods • Uneven lands for agriculture





*Note: Information mentioned above is based on data shared by SRIJAN team

⁷ http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf

⁸ <https://raisen.nic.in/en/>

2.2.2 Tikamgarh district

Tikamgarh district lies in the northern region of the Madhya Pradesh map. The topography is 0-5% slope with small hillocks and the region is a severely drought prone area. The district is further divided into 9 districts, 3 towns and 174 villages.⁹

Rainfall  <ul style="list-style-type: none"> • 984 mm 	Soil types  <ul style="list-style-type: none"> • Light soil red mixed • Medium soil sandy loam • Minimum black soil clay
Major crops grown  <ul style="list-style-type: none"> • Black gram • Groundnut • Green gram sesame • Wheat • Barley • Gram • Field pea • Lentil • Mustard 	Regional analysis; pre intervention  <ul style="list-style-type: none"> • Drought prone region • Lack of knowledge and awareness resulting is dependancy on traditional agricultural practices • Inadequate management of land resources • Forced migration • High rate of discrimination based on caste and gender

*Note: Information mentioned above is based on data shared by SRIJAN team

2.3 Ground water scenario

2.3.1 Sagar district

The Sagar district of Madhya Pradesh is situated at the north eastern corner of the Malwa plateau and lies north of the Narmada river. The further fractions of the region are bifurcated by the basins of multiple rivers which are tributaries of Betwa river¹⁰. A predominant part of the Sagar district is covered by black cotton soil. The north and western edges of the district contain clay loam soils and sands clay loam fills up areas in the southern part of the district.¹¹

The pre-monsoon depth to water level in Sagar district ranges between 4 to 16 mbgl (meters below ground level). However in some parts including the western regions, deeper water levels over 20 mbgl have been recorded.¹² The post-monsoon depth to water situation in Sagar varies between 1.20 – 20.21 mbgl. Major regions recorded less than 10 mbgl and isolated central patches had deeper water levels of over 15 mbgl.¹³

⁹ <https://www.census2011.co.in/data/district/291-tikamgarh-madhya-pradesh.html>

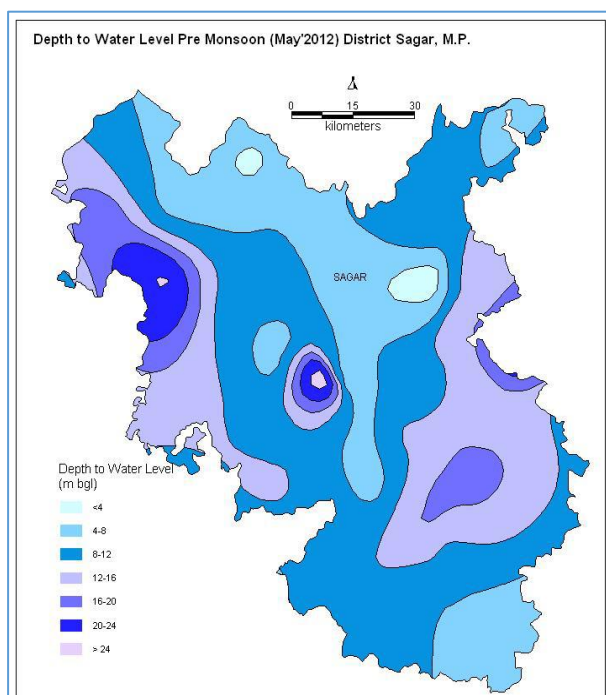
¹⁰ http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf

¹¹ http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf

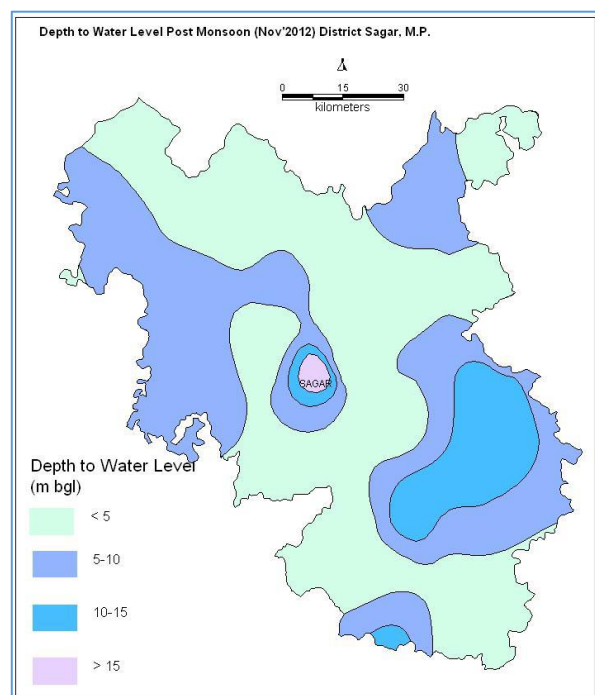
¹² http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf

¹³ http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf

Pre monsoon



Post monsoon



Source: Ministry of Water Resources. Central Ground Water Board. Government of India. District Ground Water Information Booklet, Sagar, Madhya Pradesh (http://cgwb.gov.in/District_Profile/MP/SAGAR.pdf)

2.3.2 Raisen district

The Raisen district of Madhya Pradesh is located in the basins of the Ganga and the Narmada rivers. Additionally, major water division within the district occurs due to the presence of the Vindhya Range. The northern part of the district is covered by the perennial Betwa and Bina rivers and their tributaries. Towards the southern region of the district, the Sindori, Tendani and Barna rivers and their tributaries take over the land eventually meeting the Namad river, carrying large volumes of water all year long and outlining the southern boundary of the district.¹⁴

Raisen usually receives maximum rainfall in the southwest monsoon period and records an annual rainfall of approximately 1207.3mm. The surplus for groundwater recharge is usually available during this period.¹⁵ Locally, the soil is categorized into six types depending upon the appearance and cropping patterns including Kalmat, Bhanwar, Soyar/Pitula, Siari, Kachar and Bharwa.¹⁶

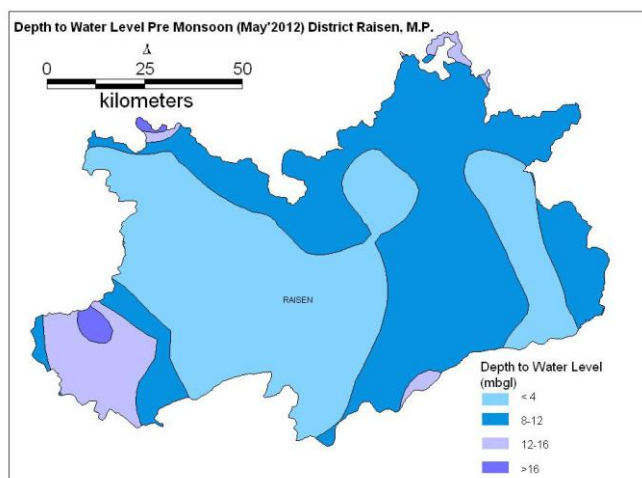
During the pre-monsoon period in Raisen, the depth of water level recorded was between the range of 3 – 9 mbgl. Whereas during the post-monsoon period the water level in the district lies between 6 – 12 mbgl.

¹⁴ http://cgwb.gov.in/District_Profile/MP/Raisen.pdf

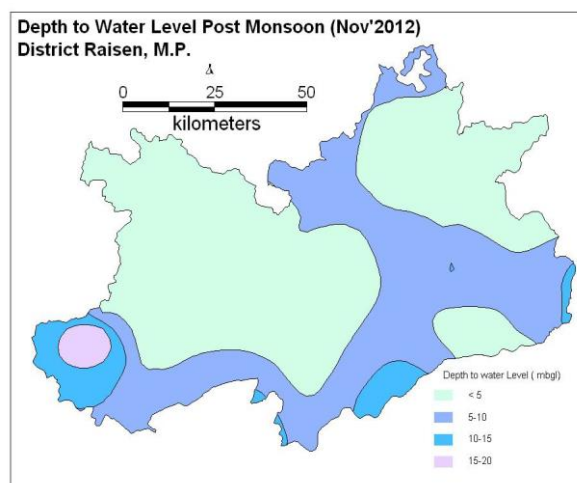
¹⁵ http://cgwb.gov.in/District_Profile/MP/Raisen.pdf

¹⁶ http://cgwb.gov.in/District_Profile/MP/Raisen.pdf

Pre monsoon



Post monsoon



Source: Ministry of Water Resources. Central Ground Water Board. Government of India. District Ground Water Information Booklet, Raisen, Madhya Pradesh;
http://cgwb.gov.in/District_Profile/MP/Raisen.pdf

2.3.3 Tikamgarh district

The entire district of Tikamgarh in Madhya Pradesh is a part of the Bundelkhand granite and gneisses which are replete with quartz reefs and pegmatite. The district receives maximum rainfall during the southwest monsoon period therefore surplus groundwater recharge is available during this timeline.¹⁷ The soil across the district is derived from parent rocks and categorizes into three types either black humus granitic, yellowish grey colour with kankar soils are made from disintegrated and decomposed parent rocks.¹⁸

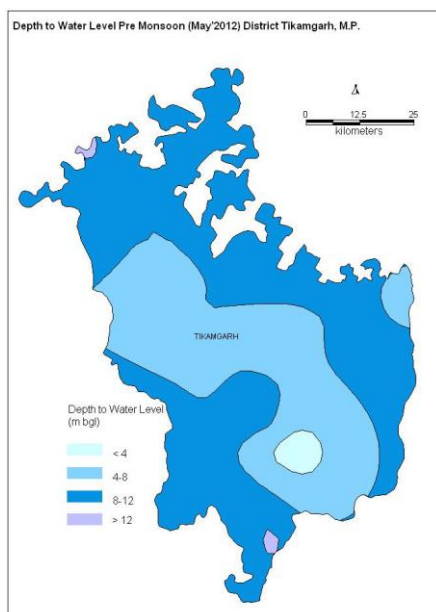
The pre-monsoon depth of water scenario in Tikamgarh was recorded as 4.13 – 18.50 mbgl. A predominant portion of the region has water level in the range of 4 – 12 mbgl during this period. On the contrary, during the post-monsoon period the water level ranges from 2.94 – 15.17 mbgl. Major part of the region has water level less than 10 mbgl.¹⁹

¹⁷ http://cgwb.gov.in/District_Profile/MP/Tikamgarh.pdf

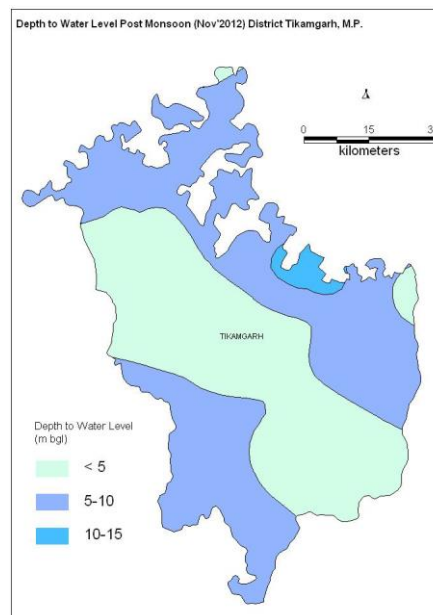
¹⁸ http://cgwb.gov.in/District_Profile/MP/Tikamgarh.pdf

¹⁹ http://cgwb.gov.in/District_Profile/MP/Tikamgarh.pdf

Pre monsoon



Post monsoon



Source: Ministry of Water Resources. Central Ground Water Board. Government of India. District Ground Water Information Booklet, Tikamgarh, Madhya Pradesh; http://cgwb.gov.in/District_Profile/MP/Tikamgarh.pdf

2.4 Situational analysis of study area – Krishi Mitra Project

This section provides an understanding of the socio-economic and demographic characteristics of Project Krishi Mitra.

Population & Indices	Sagar	Raisen	Tikamgarh
Geographic Area (in sq. kms) ²⁰	2,74,556	8,466	5,048
Total Population	23,78,458	13,31,597	301,714
Scheduled Tribes	3,052	2,05,006	13,703
Scheduled Castes	54,432	2,25,891	68,290
Unemployed population	1,71,540	8,13,759	1,76,329
Sex Ratio Female / Male	914 / 1,000	901 / 1,000	905 / 1,000

Source: Latest statistical data as predicted from the census of India 2011²¹

²⁰ <https://www.census2011.co.in/>

²¹ <https://www.censusindia.co.in/>

3. Approach and methodology

Mahindra & Mahindra Ltd. works on a range of development initiatives for communities residing around their respective plant locations. The CSR programs are led by the Group CSR Head with support and direction from the CSR Committee and Board of Directors of the company.

3.1 Engagement approach

The approach to this project has been designed in line with the objectives and scope of the engagement. Deloitte has adopted a consultative approach for the baseline assessment. The findings have been triangulated based on interactions with key stakeholders, supplemented by primary and secondary research, and complemented by domain knowledge and field expertise.

3.2 Scope of work

Mahindra & Mahindra Ltd. approached Deloitte to conduct an impact assessment of the project. The scope of Deloitte's advisory services are outlined below:

1. Assess impact of the project vis à vis targets v/s actual achievements and against baseline indicators provided by implementing team
2. Providing impact study findings along with documentation of case studies
3. Share key observations and recommendations on scalability, replication and/or exit

The field level research component included a 5 day visit to the SRIJAN office in MP. This visit entailed interactions with the project staff, youth volunteers and the direct and indirect beneficiaries of the project.




Phase	Design	Research	Analyse	Report
Objectives	Design the study tools	Data collection	Analyse findings	Final report with recommendations
Activities	Selection of sample beneficiaries for the survey	Site visit to selected villages in Madhya Pradesh	Data collection & collation	Draft report
	Structuring of draft survey tools	Survey interaction with randomly selected sample beneficiaries	Analysis of primary data	Presentation of study findings
	Finalize survey tools	Interactions with other stakeholders	Finalize findings	Finalization of report
Deliverables	Sample & study tools	Draft report	Final report with case studies	Presentation of key findings

3.3 Approach & Methodology

The field level research component included a 5 day visit to the SRIJAN office in Madhya Pradesh. This visit entailed interactions with the project staff, youth volunteers and the direct and indirect beneficiaries of the project.

The site visits ascertained the outcomes through multiple research tools and techniques:

- Process documentation including identification of any inefficiencies in program design that can adversely affect results
- Validate the outcomes and impact of the program by triangulation methods
- Bottom-up understanding of the program for suggesting relevant course correction

Identification and Interaction with Primary Stakeholders 	Identification with Secondary Stakeholders 	Identification with Key Informants 
Subject of Study: <ul style="list-style-type: none"> • Direct beneficiaries (Farmers and SHG women) Tools: Surveys/ Focus Group Discussion (FGD) /case studies, assessment of services	Subject of Study: <ul style="list-style-type: none"> • Family of beneficiaries • Community mobilisers/champions Tools: Surveys/ KII, assessment of services	Subject of Study: <ul style="list-style-type: none"> • Local Krishi Mitra project team • Field team working for SRIJAN Tools: KII/checklist

3.4 Sampling

The unit of analysis is the beneficiary. The engagement used simple random sampling for drawing out the representative sample giving adequate representation to each subgroup/stakeholder in alignment with relevant project specific independent variables. The centres were chosen by randomisation based on suggestions from the client and such that each type of intervention is covered in the sample chosen.

The assessment was carried out in 10 villages spread and 4 blocks of Madhya Pradesh. This survey included target region participants spread across 3 districts of Madhya Pradesh and 10 villages. The sampling gives adequate representation to each subgroup/stakeholder in alignment with relevant project specific independent variables.

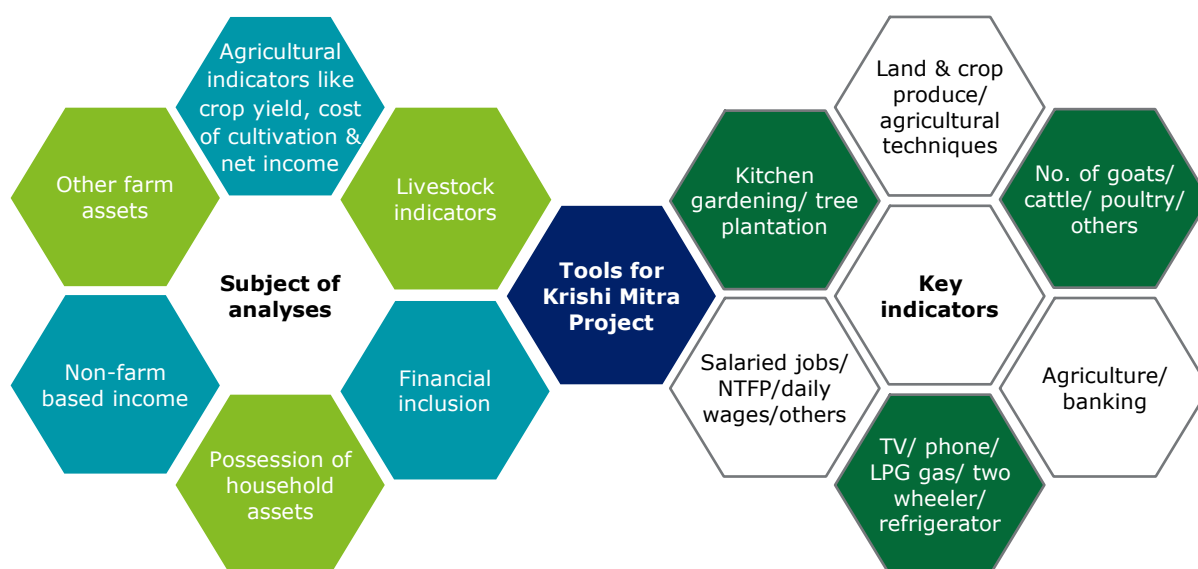
Stakeholder	Total sample size	Location-wise distribution and data collection method
Target group	Survey = 231 FGD/KII= 71 Case studies= 6 Krishi Mitra staff = 14	Highest cluster villages from identified blocks were selected

List of villages and blocks covered in the study

State	District	Block/ Tehsil	Village
Target Group	1. Sagar	1. Jaisinagar	1. Chandoni
			2. Ghosra
			3. Khajuriya
			4. Bhamori Ghat
	2. Tikamgarh	1. Jatara	1. Lidhaura Tal
			2. Bacchoda
Madhya Pradesh	3. Raisen	2. Palera	3. Barmadang
			1. Pathari
		1. Begam Ganj	1. Padariya
			Rajadhar
			2. Panarbhata

3.5 Indicators covered in the study tools

The progress of key performance indicators were captured with the help of a mix of qualitative and quantitative tools.



3.6 Stakeholder interactions

The following study tools were employed to gather information from all the stakeholders covered during the study:

Sr. No.	Stakeholder	Key points covered	Study tool
1	Krishi Mitra project staff & volunteers	<ul style="list-style-type: none"> The process, hierarchy, funding pattern 	KII
2	Male Farmer beneficiaries	<ul style="list-style-type: none"> Lifestyle, experience, activities in the community group and suggestions 	Survey, FGD
3	Female SHG beneficiaries	<ul style="list-style-type: none"> Lifestyle, experience, activities in the SHG & suggestions 	Survey, FGD

3.7 Study tools

Desk review and secondary research	Thorough background research was undertaken to gain a situational analysis of the region and the programs currently undertaken by Mahindra & Mahindra Ltd.	
Primary research tools	Impact Assessment Survey	An impact survey is a quantitative set of predefined questions that have been standardized to guide the research analysis. It provides access to both qualitative as well as quantitative information from subjects about the status prior to and post the project intervention.
	Case study	A case study is a research method used to gather detailed observations on a single person, group or event.
	Focus Group Discussions (FGD)	A Focus Group Discussion (FGD) is a research technique that collects data through group interaction on a topic determined by the researcher. A group of 5-6 respondents are gathered together and the researcher acting as a facilitator, guiding the discussion on the basis of predetermined guidelines to explore opinions regarding the topic of discussion.
	Key Informant Interviews (KII)	Key Informant Interviews (KII) are in-depth interviews with people critical to the implementation of a project.

3.8 Deloitte team field interaction
Interaction with SHG Beneficiaries



Interaction of Deloitte field team with SHG beneficiaries at different villages



PRA interaction of Deloitte field team with SHG beneficiaries at Tikamgarh

SHG women showcasing session



Members of different SHG groups participating in pictorial demonstration of their group activities and interventions. Some of the SHGs were namely Balaji, Sri Krishna, Sapna, Lakshmi, and Durga & Antyodaya. While newer SHGs revealed savings of around INR 3,000, older had savings as large as INR 1, 25,000.

Interaction with male farmer beneficiaries



Interaction with male farmer beneficiaries via surveys, FGDs and case studies in different villages in Sagar, Raisen & Tikamgarh

Interaction with implementing partner staff



Interaction with IP team at Jaisinagar Office, Sagar



Interaction with IP team at Jatara Office, Tikamgarh

Sustainable farming site visits



Sustainable farming and mulching used to grow high yielding tomato plants,



Orchard plantation at Tikamgarh



Marigold plantation on farmland by a beneficiary, Raisen



Brinjal plantation in one of the beneficiary farmland, Raisen

Other site visits



Farm pond of a beneficiary in Sagar



Field bunding in the farmland of a beneficiary, Tikamgarh



Biofertilisers, compost pit and vermi bag of a Krishi Mitra beneficiary, Raisen

4. Programmatic Review of the Krishi Mitra Project, Madhya Pradesh

4.1 Programmatic review

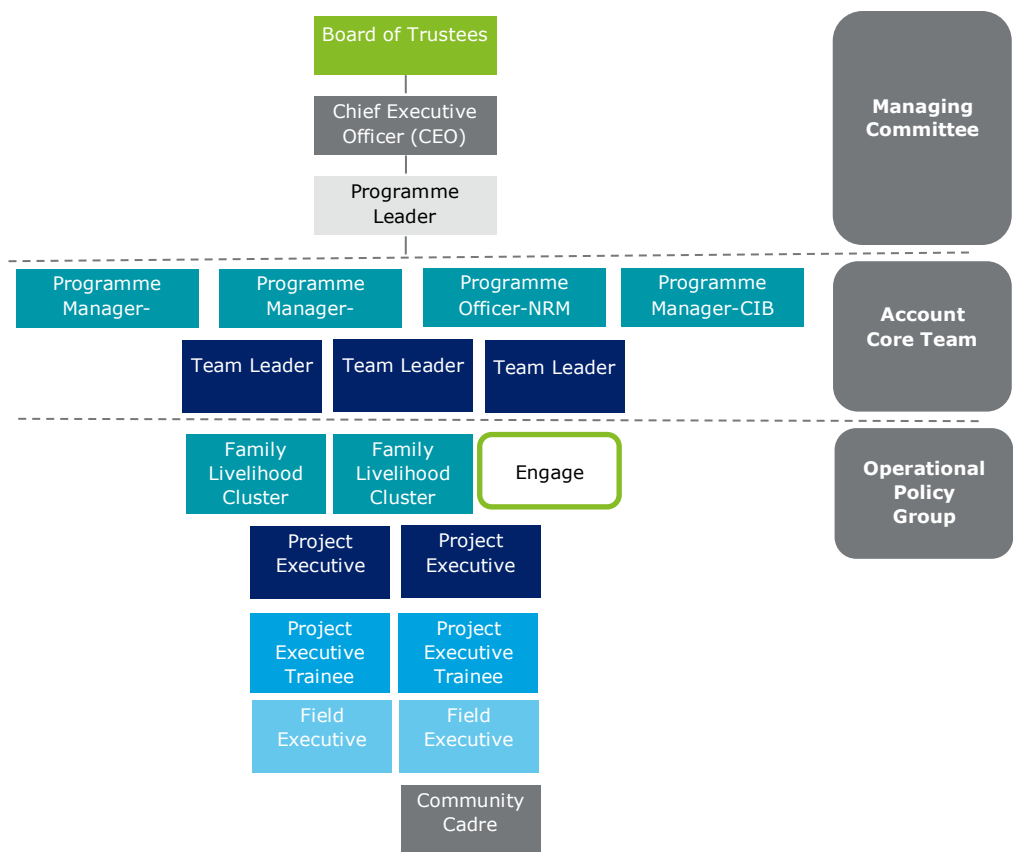
Sub-Pillar	Parameters	Status/Findings																																			
Inputs - Program Design and Planning	Grant	<ul style="list-style-type: none">Mahindra & Mahindra Ltd. has selected SRIJAN as the Project partner for implementing the Krishi Mitra Project in 120 villages in the Sagar and Raisen Districts and 65 villages in the Tikamgarh district across Madhya PradeshThe project is sanctioned for a period of 5 years, that is, from 2015 to 2020The total funding provided by Mahindra & Mahindra Ltd. for the project is around INR 5.76 crore. The following table enlists the yearly disbursement and utilisation of funds:																																			
		<table><tr><th></th><th>Budget</th><th>Fund received</th><th>Interest</th><th>Fund utilised</th></tr><tr><td>2015-16</td><td>95,32,160</td><td>95,32,160</td><td>42,726</td><td>82,97,073.00</td></tr><tr><td>2016-17</td><td>1,33,94,480</td><td>1,33,94,470</td><td>69,175</td><td>1,21,02,557.00</td></tr><tr><td>2017-18</td><td>1,58,80,973</td><td>1,26,67,000</td><td>1,23,518</td><td>1,31,37,967.64</td></tr><tr><td>2018-19</td><td>1,79,87,083</td><td>1,79,87,079</td><td>1,10,988</td><td>1,47,74,930.28</td></tr><tr><td>2019-20</td><td>1,92,48,856</td><td>36,78,319</td><td>-</td><td>87,37,435.30 (till Sep)</td></tr><tr><td>Total</td><td>7,60,43,551.88</td><td>5,72,59,028</td><td>3,46,407</td><td>5,70,49,963.22</td></tr></table>		Budget	Fund received	Interest	Fund utilised	2015-16	95,32,160	95,32,160	42,726	82,97,073.00	2016-17	1,33,94,480	1,33,94,470	69,175	1,21,02,557.00	2017-18	1,58,80,973	1,26,67,000	1,23,518	1,31,37,967.64	2018-19	1,79,87,083	1,79,87,079	1,10,988	1,47,74,930.28	2019-20	1,92,48,856	36,78,319	-	87,37,435.30 (till Sep)	Total	7,60,43,551.88	5,72,59,028	3,46,407	5,70,49,963.22
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Total	7,60,43,551.88	5,72,59,028	3,46,407	5,70,49,963.22																																	

Human Resource

- The Krishi Mitra Project, has a 13 member team in Jaisinagar and 18 members in the Jatara office location in Madhya Pradesh
- The team is a mix of experienced and young professionals with backgrounds ranging from social development, community organization, agriculture and horticulture, civil engineering, commerce and finance
- Some of the members have been involved in the Krishi Mitra Project since its inception and have also worked on other projects of Mahindra & Mahindra Ltd., and with other NGOs and government programs through SRIJAN
- The remuneration is up to industry standards depending on the job role and experience of the candidate and regular performance evaluations are being conducted
- The staff is encouraged to attend capacity building workshops and training is conducted every 2-3 months
- Head office level training of finance staff occurs at a quarterly or half yearly basis with respect to suitability to the project timeline
- The male to female ratio for the Krishi Mitra project is 33:6

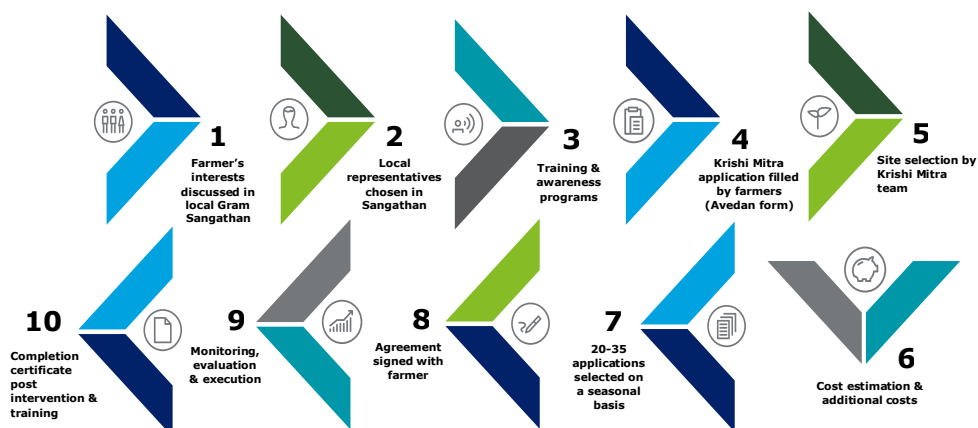
Management structure

- The team structure of the Krishi Mitra project implementation at Sagar and Tikamgarh



- Members of the team are assigned sections of the project implementation plan according to their field of education and experience
- The Program leader reports to the Mahindra & Mahindra Ltd. CSR team in Mumbai, the CSR champion from M&M, Mr. Shavinder Kumar
- Financial utilization reports are shared with Mahindra & Mahindra Ltd. on a monthly basis along with monthly and quarterly progress reports

- Implementation model
- The implementing partner SRIJAN has been actively present in Sagar since 2001 and in Tikamgarh since 2003
 - The Krishi Mitra Project was discussed with other stakeholders such as community members and the local Gram Panchayats to plan a holistic intervention
 - In 2015, MoU was signed between Mahindra & Mahindra Ltd. and SRIJAN, for a period of 5 years with clearly defined processes and documentation
 - The following map exhibits the process undertaken by the Krishi Mitra project team to encourage proactive participation from male farmers and their wives



Activities - Program Implementation

- Village identification
- Krishi Mitra project team conducted discussions to finalize the project location. Field team members visited several villages in the region and submitted the selection of 120 villages in Sagar and Raisen and 65 villages in Tikamgarh
 - The criteria used to identify the villages were:









































Agri-productivity	Livelihood options	Soil erosion	Ground water level
Low	Low	High	Low

- After identification and approval of villagers, MoU was signed with the respective Gram Panchayats and a NOC was obtained to begin project activities

- Monitoring and reporting
- The Krishi Mitra program has an internal monitoring team that reports the programmatic and financial updates of the program on a monthly basis to the Mahindra & Mahindra Ltd. Mumbai CSR team
 - At an organizational level, implementing partner organizes review meetings on a quarterly basis
 - The seasonal intervention team meets every two months to discuss findings, challenges and way forward
 - The MIS is updated on a regular basis and monthly random sampling is performed to update progress of the beneficiaries
 - The hand-holding varies from beneficiary to beneficiary and the support persists till the beneficiary found to be self-sufficient, through this tracking process
 - A civil engineer is present during the layout of each structure and at the completion date. He conducts regular visits to the intervention sites
 - The finance team usually internally audits the financial transactions of the project while a third party audit was conducted the year 2016-17

Annual Work Plan/Activity Timelines

- Krishi Mitra project team functions based on a timeline that is suitable for the cropping season endemic to the region of intervention
- There are two seasons; kharif and rabi based on the crops grown and seeds provided through the intervention
- The following Gantt chart displays the seasonal pattern of intervention by the Krishi Mitra project team:

Key Activity/Month	April	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Farmer Selection												
Finalization of PoP for Soya bean												
Training and Program Promotion for Soya bean												
Soya Bean Crop Monitoring												
Collection and Marketing of Soya bean												
Training and Promotion of Wheat												
Wheat Crop Implementation												
Farm pond												
Field Levelling												
Field Bunding												
Sprinkler & Mechanization Promotion												

Type of interventions	<ul style="list-style-type: none"> • Various interventions were carried out in 185 villages that included distribution of Kharif and Rabi crop seeds suitable for the region • The natural resource management interventions included land levelling, building farm ponds and field bunds at the sites selected, for soil and water conservation • The soil was treated based on outcomes of the laboratory tests • Good agricultural practices such as line sowing, nutrient and pest management practices, weeding and timely fertilizer application were introduced • Drips and sprinklers were provided to selected farmers for efficient water usage in their fields • Around 300 NADEP and 58 vermicomposting units were constructed for farmers to increase the fertility of their soil in natural ways • Other interventions also included introduction of seed drills, spray pumps, diesel pumps and cycle weeders • Trainings and awareness programmes were held in the villages to teach the farmers how to increase yield and reduce costs • The total cost of intervention is calculated and the farmer pays 25% contribution of the costs, while the remaining would be covered by the project • These interventions can be broadly categorised in the following manner: <ul style="list-style-type: none"> A. Soil and water conservation works <ul style="list-style-type: none"> - Field bunding - Farm pond - Land levelling - Doha Model - Dug well renovation - Pond de-siltation B. Productivity enhancement activities <ul style="list-style-type: none"> - Seed Replacement Program (Wheat, Soybean) - Sprinkler irrigation systems - Drip irrigation systems - Spray pumps and farm machinery - Soil testing C. Livelihood development <ul style="list-style-type: none"> - Formation of SHGs and VDCs and consequent skill development - Forest plantation (Guava, Mango, Pomegranate, etc.) - Seed production D. Capacity building <ul style="list-style-type: none"> - Farmer training - SHG formation - Landless/off-farm training - POP of crops - Soil nutrient management - Training on FPO - Workshops and Kisan Melas
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- Exit strategy
- The project is currently under implementation and an exit strategy has been designed to enable a community based organization to take up the maintenance and monitoring of the project activities
 - The practice of working closely with the local Gram Panchayat and actively participating in the Gram Sabha to leverage funds through Govt. schemes has been initiated in some community institutions
 - This initiation would help in ensuring sustainability post exit due to alignment with government schemes like MGNREGA and unlocking of public funds
 - Vendor and market linkages are also established to ensure a sustainable support system

- Coverage** Geographic coverage
- The project coverage is 185 villages and in 3 districts in Madhya Pradesh
 - The table below represents the regional coverage of Krishi Mitra project intervention in the Sagar, Raisen and Tikamgarh Districts of Madhya Pradesh:

Village Name	Seed Interventions	Farm Pond	Field Bunding	Well Recharge	Spray Pump	Cycle Weeder	Sprinkler	Compost	Seed Drill	Soil Testing	Field Levelling	Total
Bamhorighat	466	-	18	-	26	-	4	21	-	-	25	560
Gosra	654	13	40	-	8	11	3	17	-	-	26	772
Padariya Rajadhar	160	20	14	-	9	6	2	28	-	-	2	241
Khajurya	69	-	-	-	5	-	-	8	-	-	-	82
Chandoni	392	-	10	-	13	-	4	6	-	-	10	435
Pandar Bhata	203	10	7	-	3	-	-	12	-	-	11	246
Lidhora Tal	240	-	22	2	-	-	8	2	1	20	17	312
Pathari	194	-	2	-	-	-	1	1	1	64	1	264
Bacchoda	284	-	-	11	-	-	2	7	1	-	5	310
Barmadang	122	-	-	2	-	-	4	12	-	-	23	163
Total	2784	43	113	15	64	17	28	114	3	84	120	3385

Source: Information mentioned above is based on data shared by SRIJAN team

Beneficiary coverage

Sustainable farming model project beneficiaries

- The project demonstrates the following outreach in the 5 years per intervention:

Productivity enhancement activities

Activity	2015-16	2016-17	2017-18	2018-19	2019-20
Kharif farmers (no.)	637	1795	3001	4000	5000
Rabi farmers (no.)	300	400	522	804	-
Field bunding (Ha)	44	91	139	78	28
Farm ponds (no.)	15	11	18	23	15
Land levelling (Ha)	33	85	75	46	36
Dug well renovation (no.)	26	11	8	2	1
Farm mechanisation (no.)	111	59	110	3	-
Sprinkler and drip sets	10	20	23	15	-
FYM & Vermicomposting	220	16	116	250	-

Source: Information mentioned above is based on data shared by SRIJAN team

Initiatives of the Krishi Mitra Project	Capacity Building	Self-help groups (SHGs) <ul style="list-style-type: none"> Self-help groups are a very important component of social engineering and behavior change SHGs were formed as a part of the process of making inroads into the community along with conducting PRA exercises and EPA activities The process starts with identifying the small and marginal farmers or landless labor dependent households The initial 2-3 months go in this identification and mobilization process after which the SHG is formally established and regular meetings are scheduled The women are provided training on financial awareness, livelihood activities and awareness on health and hygiene practices. The members are encouraged to talk about their individual and social issues and are provided with support and solutions to the same Members of the SHG are taken on exposure visits to other villages to understand the techniques of vegetable and fruit cultivation SHGs have started livelihood activities such as stitching, livestock rearing, vegetable and fruit cultivation. Village Development Committees (VDCs) and SHGs are setup in all villages of intervention, which are envisaged to carry forward the techniques taught and sustainability of the project The members comprise of an good representation of farmers from the General, SC, ST and OBC categories These women are also provided access to markets and Government schemes e.g. Jaisinagar Farmer's Association market linkage Around 1000 women are shareholders wherein 500-700 women potentially sell their produce in the market and also get a share of that sent to processing plants
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Village Development Committees (VDCs)

Village Development Committees (VDCs) are extra constitutional voluntary associations for local administration. VDCs work as an arm of the Gram Panchayat for the integrated development of the village.

SHGs & VDCs through capacity building-Krishi Mitra Program

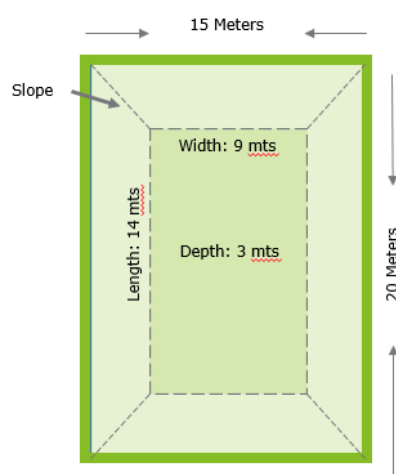
- VDCs and SHGs are registered under the Societies Act 1860
- These SHGs and VDCs formed are envisaged to support the project objectives in the short and long-term
- 472 women SHGs in 185 villages have been formed in the Sagar and Raisen Districts
- 287 women SHGs and 27 VDCs have been supported in the Tikamgarh District of Madhya Pradesh
- Each SHG comprises of minimum 10-15 members belonging to the General, SC, ST and OBC category
- Each member pools in INR 40-50 towards their respective SHG funds

- These SHGs are planned to be linked with credit sources to avail of loans to start livelihood generating activities or purchase income generating assets such as cattle, etc.
- The following table depicts the number of capacity building intervention details of the Krishi Mitra program:

Activity	2015-16	2016-17	2017-18	2018-19	2019-20
SHGs	24	23	30	35	12
Trainings & exposure visits	352	294	302	338	118
Workshops	2	2	3	4	1
Kisan melas	2	2	2	2	-

Farm Pond

- **Farm Ponds:** For farm ponds, it is desirable to have a catchment area of min. 5 acres [2 ha]. The size of the farm pond adopted is 20 X 20m (at ground level) having depth of 4 m and side slope of 1:1. If a 0.5 m are allowed for depth of inlet and/or outlet channels, the contents work out to 884 cum and not as 900 cum as shown under the programme
- As of September 2019, 82 farm ponds have been constructed in various villages of the Sagar, Raisen and Tikamgarh Districts, under the project
- The farm ponds are filled with water post heavy rains received this year
- The primary use of the farm ponds is the availability of water for irrigation of fields as well as ground water recharge



- Water storage/security
- Food security
- Income and savings

Farm pond usage	Benefit
Ground water recharge	
Catchment for irrigation water	
Perimeter plantation (can be planned)	
Plantation in pond (can be planned)	
Fish culture (Can be planned)	

Doha Model²²

- A Doha model is a traditional small rainwater harvesting structure, common in some semi-arid districts of Maharashtra
- These structures are type of percolation tanks dug along the length of lower order seasonal streams.
- These structures facilitate recharge of wells in the agricultural fields close to streams
- Facilitated by an increased water availability for irrigation, cropping intensity, cropping diversification and crop yields – especially for winter crops requiring assured irrigation have a higher potential in fields close to the streams than on the agricultural fields away from streams

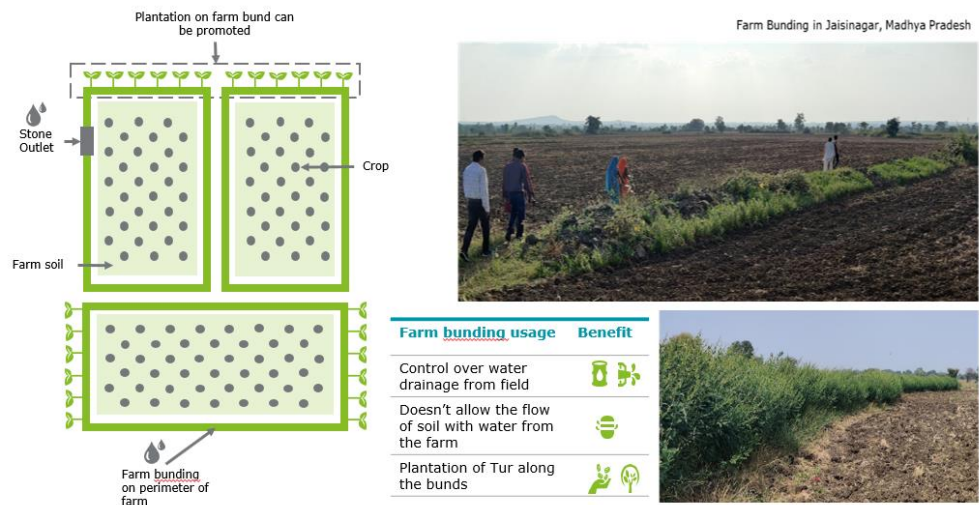


Illustrative pic of a Doha from Yavatmal district

Farm Bunding

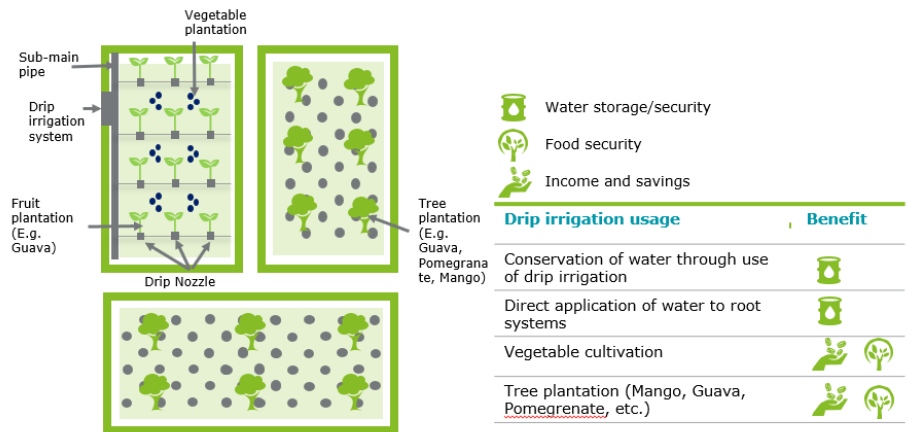
- **Farm Bunds:** Bunds are among the most common techniques used in agriculture to collect surface run-off, increase water infiltration and prevent soil erosion. This works on the basic principle that building bunds along the boundary lines prevents or slows down water runoffs, that further leads to increased water infiltration and enhanced soil moisture. Bunds are usually constructed either with soil or stones (contour bunding was seen to be a common phenomenon). Stone outlets were provided so as to prevent the stored/stagnated water from damaging the farm bunds. Local grass is usually planted on the bunds to protect the soil from erosion. Such works need to be carried out on all the area in a pocket, and cannot be taken up in isolation. As of September 2019, 380 farm bunds have been constructed in various villages of the Sagar, Raisen and Tikamgarh Districts of Madhya Pradesh
- **Boulder Bund (BB):** Boulder Bunds (BB) are bunds to stop, store and infiltrate surface run-off from ground; and so increasing soil-moisture and reducing erosion. Such bunds are built on sloping grounds, whereas contour bunds are only applicable to even ground, semi-circular bunds may also be used for uneven fields. If built thoroughly, such bunds are a reliable tool for water harvesting and they are cheaper.

²² Deora, Shashank & Nanore, Gyanesh. (2019). Socio economic impacts of Doha Model water harvesting structures in Jalna, Maharashtra. Agricultural Water Management. 221. 141-149. 10.1016/j.agwat.2019.05.007.



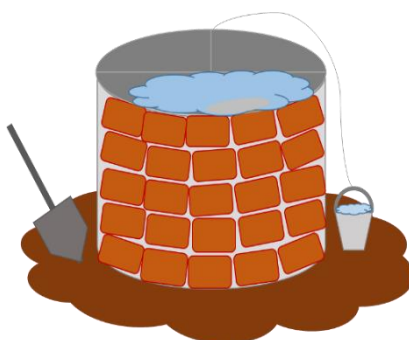
Sustainable farming

- **Micro-irrigation (Drip system):** Drip irrigation systems are used to reduce the wastage of water as well as ensure the right amount is provided at the root systems for optimum production. The drip system comprises a master valve system, main pipe and sub-mains that can be connected to multiple pipes of various lengths with multiple nozzles. The drip system has a pressure management machinery as part of the valve system that maintains a regular and standard supply of water to all the drip nozzles
- **Fruit plantation:** Fruits such as guava, mango and pomegranate are grown by farmers
- **Vegetable cultivation:** vegetables such as tomatoes, chili, aubergine, garlic and okra are planted in the fields by some farmers but only a few have been given saplings through Krishi Mitra as a pilot intervention



Dug well construction

- Dug wells are one of the most common ways of obtaining groundwater in rural areas of the world. It involves digging a hole where the presence of groundwater is pre-known, till the ground water level is reached.
- Hand-dug wells continue to be the traditional and most commonly used method for drawing groundwater across rural area in the developing world. Based on the knowledge of the presence of groundwater close to the surface, a hole is dug until the groundwater level is accessed. Inflowing groundwater is then collected with the aid of electric pumps or manually via buckets. Barring a few exception, wells are typically community owned and are built with a high level of community participation. Wells provide a viable alternative to unprotected and unhygienic water bodies with still waters when maintained periodically. Ways in which contamination of well water can be prevented is by maintaining sanitary conditions in the areas surrounding the wells.
- The limitations of having a dug well as the source of water include the long phase for the construction of the structure. These wells can only be dug around regions with soft geological formation and relatively higher groundwater levels. Other risks to the structures include the risk of contamination, dependence on the water table and the alteration of groundwater levels upon excess use. However, well water management can be optimized via capacity building sessions for the community members.
- The advantages of having a dug well in the community include involvement of local community, low levels of investment and potential to draw water without any electrical equipment.²³



Dugwell usage	Benefit
High degree of involvement of the local community during the whole process	
Yield can be increased after construction	
Use of locally available material	
Simple equipment sufficient for both construction & maintenance	

²³ <https://sswm.info/sswm-university-course/module-4-sustainable-water-supply/further-resources-water-sources-hardware/dug-wells>

5. Key Findings on Outputs and Outcomes

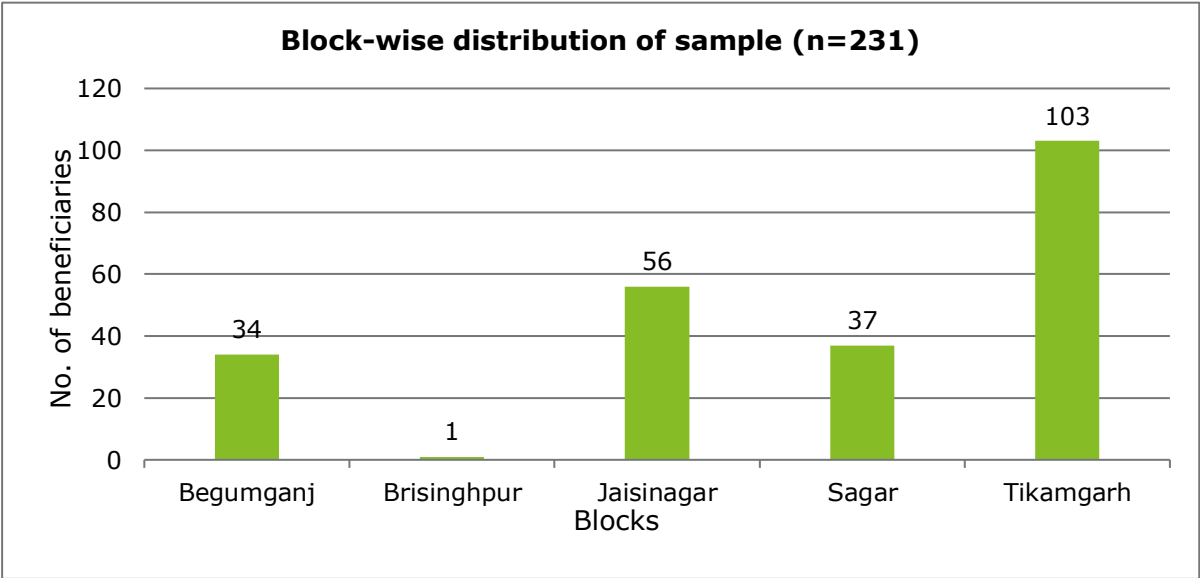
The research team from Deloitte interviewed a total of 231 beneficiaries using survey and FGD tools at different villages namely, Agra, Bachoda, Baldipura, Bambori Ghat, Bandepura, Banjariya, Bhosara, Chandori, Dore, Ghosra, Godavali, Gulab Kaharma, Kakalnagar, Karpuri, Kempuri, Khajooriya, Khamargaya, Khamiya, Khamkheda, Kharapur, Kherpan, Lidhora, Muhara, Nayagaon, Nidhoratal, Padariya, Padhubhitta, Pahadi, Pahadi, Pandharbhatta, Pathari, Rajadavpada, Rajadharpadariya, Sagarwara, Samnapur, Simariya, Singhna, Taledhoran, Talyadhora and Vasva villages in Begamganj, Jaisinagar, Sagar and Tikamgarh blocks of Madhya Pradesh. The Deloitte team, during their interaction with beneficiaries, were able to collect data on watershed management, farm and non-farm based income generating activities, income, saving patterns, credit seeking behaviour, household possession of goods, etc. An analysis of the same is represented in the below section.

Survey Findings

5.1 Demographic details

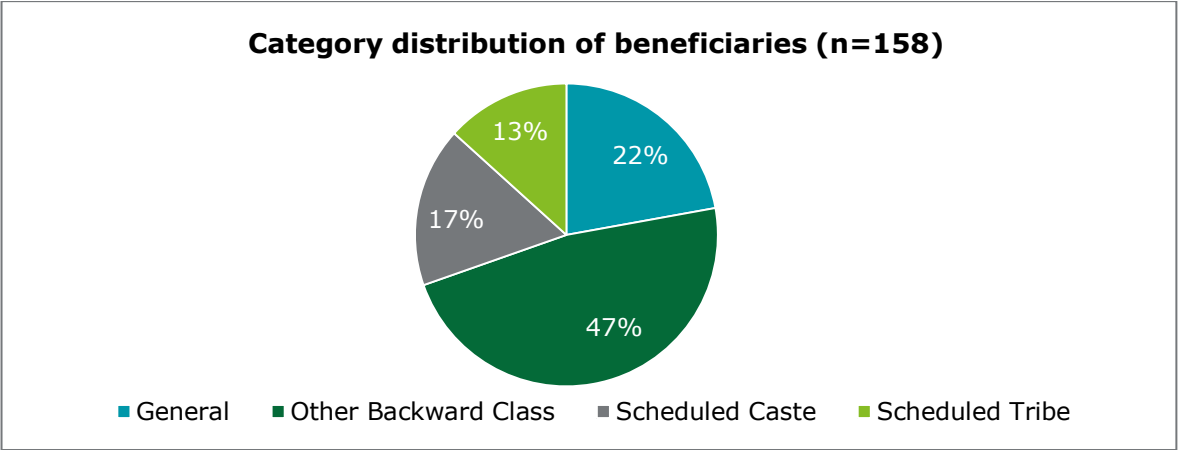
1. Block-wise distribution of beneficiaries

A total of 231 beneficiaries were interviewed using surveys at different blocks in Madhya Pradesh



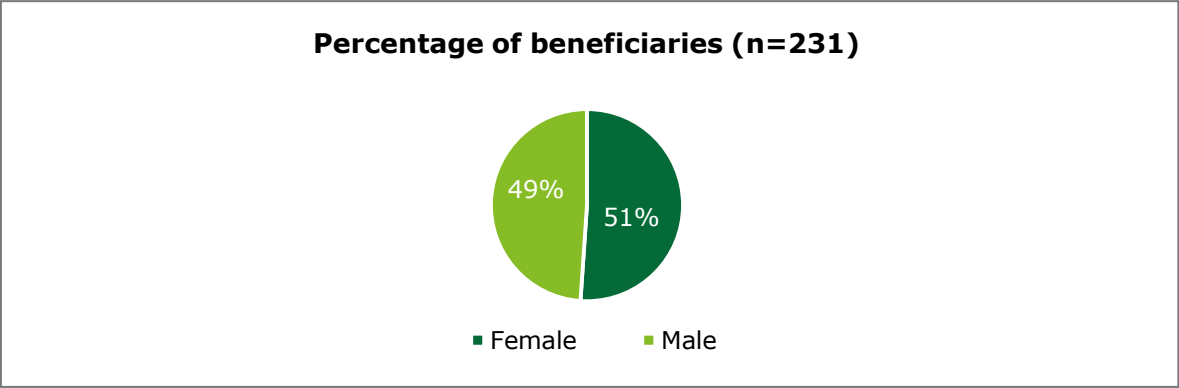
2. Category distribution of beneficiaries

A majority of beneficiaries surveyed were from Other Backward Class Category (OBC). The analysis reports that 47% of the sample is from OBC category, 22% from the General category, 17% from the SC category and 13% from the ST category.



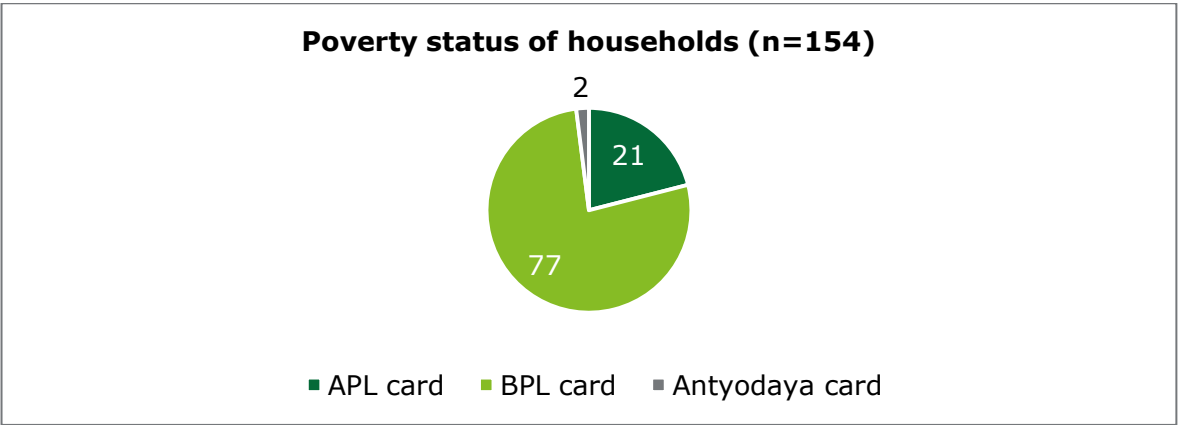
3. Gender distribution of beneficiaries

There was almost an equal distribution of male and female in the sample with **49% male** beneficiaries and **51% female** beneficiaries.



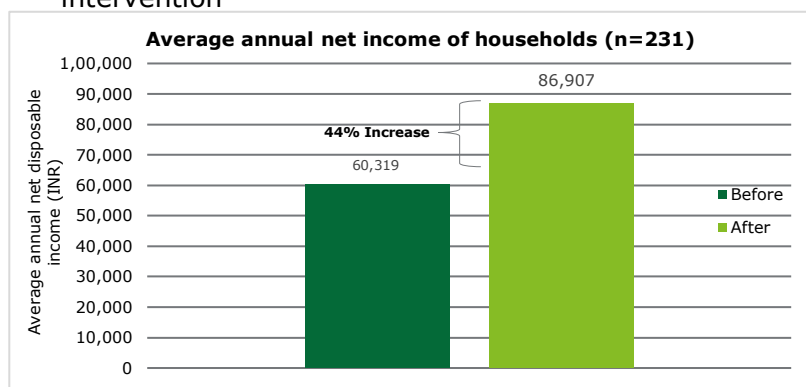
4. Socio-economic status of beneficiaries

Majority (**77%**) of the households surveyed were from the below poverty line category.



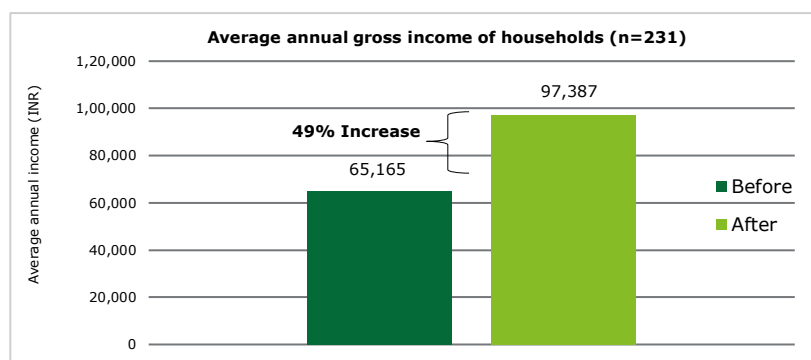
5.2 Financial Indicators

Sub-Pillar	Parameters	Status/Findings
Income	Average annual net disposable income	<ul style="list-style-type: none"> Net disposable income is the annual gross income after subtracting the annual cost (expenditure) The total annual gross income of the beneficiaries includes earning from farming, kitchen gardening, livestock, tree plantation, MGNREGA, collection of forest produce and daily wages A total of 231 beneficiaries were surveyed across Madhya Pradesh The average annual net income of the beneficiaries was found to be INR 60,319 before the intervention and INR 86,907 after the intervention, a difference of INR 26,588 per annum The average annual net disposable income of the sample households showed a 44% increase post the intervention



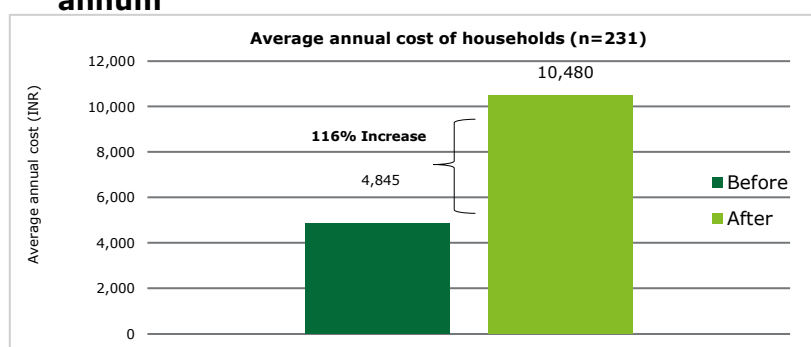
Average annual gross income	<ul style="list-style-type: none"> The gross income equals the income from farm activities (agriculture, horticulture, kitchen gardening, tree plantation, livestock etc.) + income from non-farm activities (Net income from migration, micro enterprise, wage labor etc.) + income from common land and forest produce + income from any other sources (pension, social security). This is aggregated to all earning members of the household Multiple water and soil enhancement activities along with seed replacement and irrigation techniques has resulted in increased crop production from the same hectare of land available thereby giving rise to increased incomes and reduction in input cost The average annual gross income of the sample households showed a 49% increase post the intervention The average annual gross income of the sample households increased to INR 97,387 from INR 65,165 after the intervention, with a difference of INR 32,222 per annum
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Sub-Pillar	Parameters	Status/Findings
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Average annual cost

- The annual cost included the expense incurred on farm-based activities such as expenses on seeds, fertilizers, pesticides, harvesters, daily labor, transportation, market, irrigation and electricity.
- The **average annual cost** of the sample households before the intervention was **INR 4,845 per annum** and after the intervention was found to be **INR 10,480 per annum**



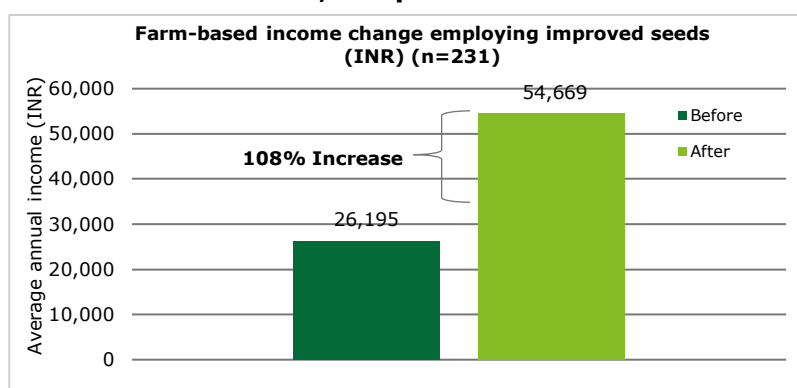
Sources of income

Types of livelihood generation

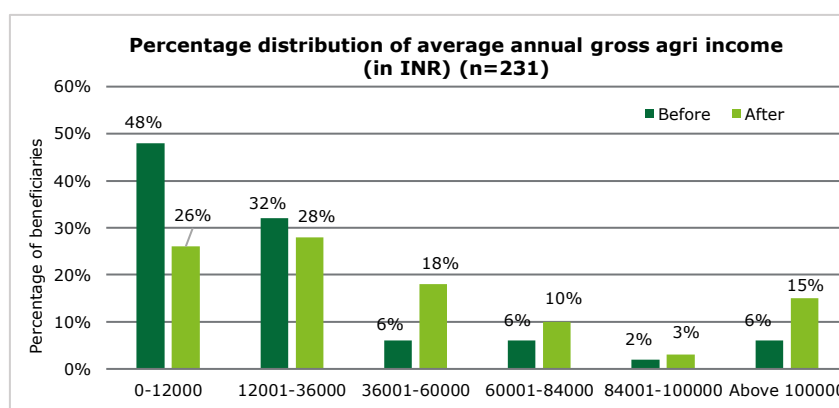
- Krishi Mitra project plans to promote farm-based livelihoods across two major cropping seasons of Kharif and Rabi, and kitchen gardening practice that encourages the beneficiaries to grow commercial vegetables throughout the year. Under farm-based livelihoods, the interventions mainly focus on minimizing risks and optimizing gains from farm produce
- It also provides learning on other sources of income that could be not only generated from farm produce but also livestock and non-farm based income by selling forest produce such as Mahua and Tendu leaves that fall on the forest floor
- Besides educating the beneficiaries on these sources on income, some also earn a living out of salaried jobs, home-based businesses, government schemes such as MGNREGA and daily wages
- The primary occupation and source of income is agriculture

Sub-Pillar	Parameters	Status/Findings
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Average annual gross income from agriculture	<ul style="list-style-type: none"> Income from farm-based source is the income generated by the beneficiary from agriculture The average farm-based gross income of beneficiaries pre-intervention was found to be INR 26,195. Post the implementation of the project, the average farm-based gross income increased to INR 54,669 per annum, with an increase of 108% The income was estimated by documenting the yield per acre in quintals and multiplying it by market rate of each crop per quintal The increase in average farm-based income was found to be INR 28,474 per annum
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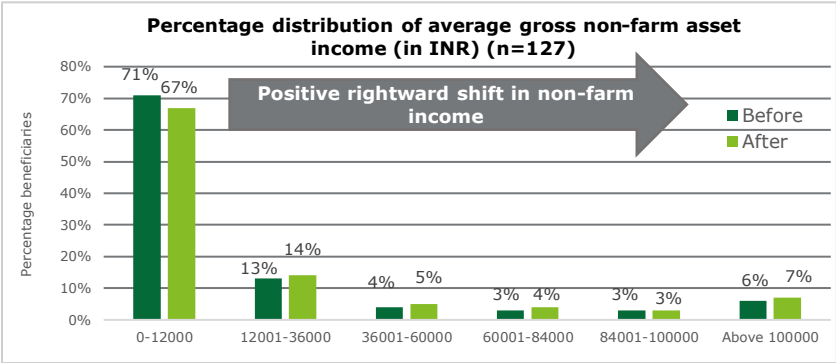
- There was a simultaneous decrease in percentage beneficiaries earning within the range of INR 0-36000 and an increase in the those earning within the range of INR 36001-100000, potentially demonstrating a **positive rightward shift** in average income post intervention from agricultural sources



Average annual gross income from livestock	<ul style="list-style-type: none"> Income from livestock on the other hand includes any income earned from rearing of poultry, cattle, goats or other animals e.g. Milk from cows, eggs from poultry Most beneficiaries did not earn an income from livestock and continued using them for agriculture and household purposes While there was not a significant change in the average annual income from livestock after the intervention, the
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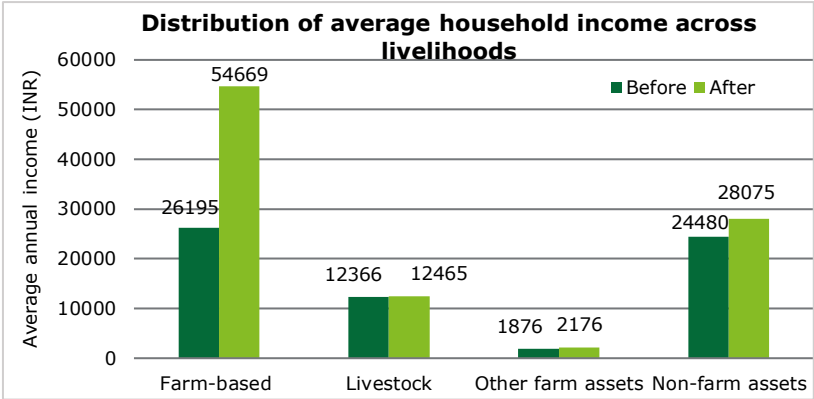
Sub-Pillar	Parameters	Status/Findings										
		<p>beneficiaries earned INR 12,465 annually post intervention</p> <ul style="list-style-type: none">The average number of livestock (goats/cows/buffalo) across these households is 3 per familyThe number of beneficiaries who owned cattle increased marginally post intervention which in turn resulted in higher milk production and income for beneficiariesImprovement in productivity and introduction of intercrop, also resulted in enriched fodder availability <table><tr><th rowspan="2">No. of beneficiaries who own livestock (Before vs After)</th><th colspan="2">Livestock</th></tr><tr><th>Before 83</th><th>After 90</th></tr></table>	No. of beneficiaries who own livestock (Before vs After)	Livestock		Before 83	After 90					
No. of beneficiaries who own livestock (Before vs After)	Livestock											
	Before 83	After 90										
Gross income from kitchen gardening and tree plantation		<ul style="list-style-type: none">Income from other farm assets includes income generated from kitchen gardening and tree plantationThe beneficiaries were given saplings of fruits such as guava, pomegranate, mango, amla and jackfruit. Some beneficiaries practiced horticultureWhile the beneficiaries will receive the proceeds of the saplings in the next 2 years, the average annual income from other farm assets was found to have increased from INR 1,876 to INR 2,176 per annum										
Non-farm based income		<ul style="list-style-type: none">Non-farm based income assets comprises of income from home-based business, salaried jobs, MGNREGA, NTFP (forest produce) and labor wagesThese non-farm income generating sources were found to be home-based business, salaried jobs, NTFP, MGNREGA daily wages and remittanceThe beneficiary distribution across various non-farm based sources was as follows: <table><tr><th>Non-farm based source</th><th>No. of beneficiaries (%)</th></tr><tr><td>Salaried jobs</td><td>21 (9%)</td></tr><tr><td>Home based income</td><td>25 (11%)</td></tr><tr><td>NTFP</td><td>12 (5%)</td></tr><tr><td>Daily wage</td><td>78 (34%)</td></tr></table> <ul style="list-style-type: none">The average annual income earned from non-farm based activities by the beneficiaries has changed from INR 24,480 to INR 28,075 per annum, an increase of 15%There was a simultaneous increase in percentage beneficiaries across all income categories, with the decrease in the 0-12,000 category, potentially demonstrating a positive rightward shift in average annual income post intervention from non-agricultural sources	Non-farm based source	No. of beneficiaries (%)	Salaried jobs	21 (9%)	Home based income	25 (11%)	NTFP	12 (5%)	Daily wage	78 (34%)
Non-farm based source	No. of beneficiaries (%)											
Salaried jobs	21 (9%)											
Home based income	25 (11%)											
NTFP	12 (5%)											
Daily wage	78 (34%)											

Sub-Pillar Parameters Status/Findings



Income distribution across livelihood sources	<ul style="list-style-type: none">• The beneficiaries earned an average annual gross income of INR 54,669 per year from agriculture, an increase of INR 28,474 post intervention• While there was not a significant change in the average annual income from livestock after the intervention, the beneficiaries earned INR 12,465 post the intervention• An additional average gross income of INR 2,176 was earned from other farm sources such as kitchen gardening and tree plantation• The analysis revealed that 40% of the household income is earned from agriculture while 60% is earned from other sources before the intervention. There was a shift in agriculture income where 56% was earned from farm based activity and 44% from other sources. This shows that more people are moving towards sustainable agriculture as their source of income with the support of the Krishi Mitra project• Some beneficiaries employed a mixed approach of having farm and non-farm based assets (44%). The beneficiaries who employed a mix of farm and livelihood opportunities, formed the highest earning group• Some households also have supplementary income sources like livestock and had sold milk to add to their income (39%)• The chart below demonstrates the contribution of income from various sources as mentioned above. These contribute towards the average annual gross income of the beneficiary household
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Sub-Pillar Parameters Status/Findings



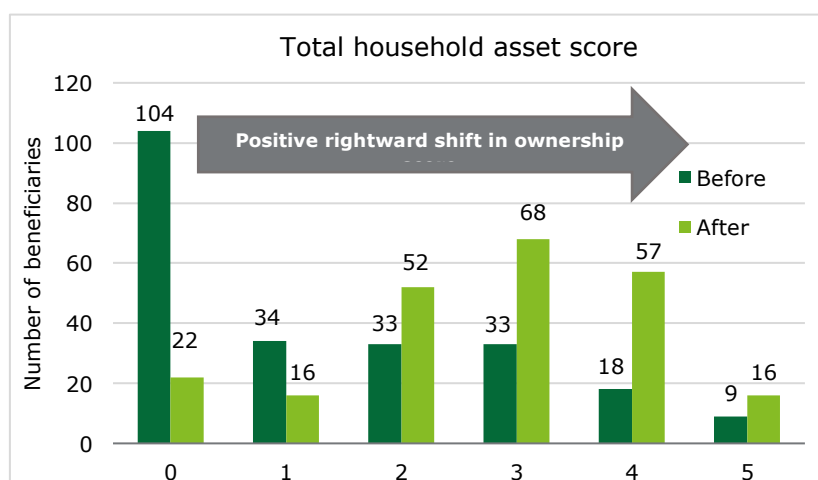
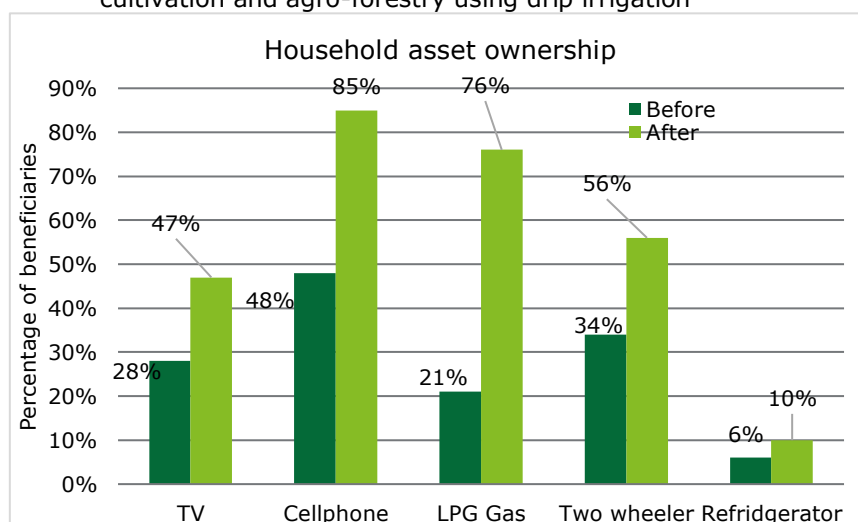
Source of income	No. of Beneficiaries (%)
Farm-based	231 (100%)
Livestock	90 (39%)
Kitchen gardening	20 (9%)
Non-farm assets	127 (55%)

5.3 Other financial indicators

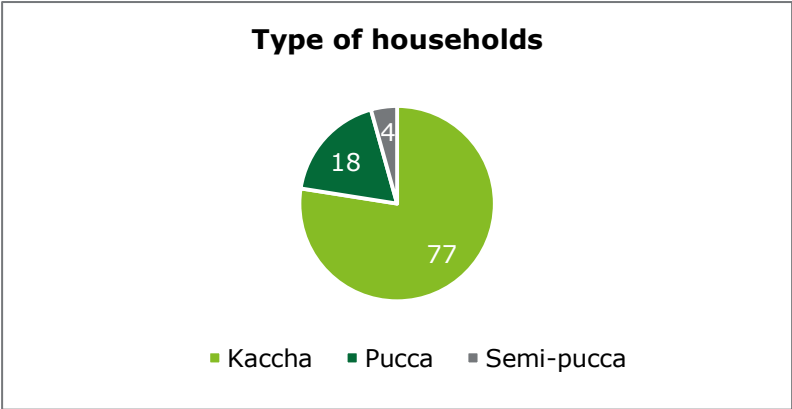
Sub-pillar	Aspect	Status/Findings						
Financial inclusion	Average annual savings	<ul style="list-style-type: none">The survey captured the average annual savings of the beneficiaries. Below is the average annual household saving in different saving mechanismsThe intervention directly and indirectly enabled more beneficiaries to save money. Only 45 out of 231 beneficiaries (19%) were found to have saved money annually before the intervention, however, after the intervention, the number of beneficiaries to save money increased to 128 out of 231 beneficiaries (55%)Increase in average annual household savings of the sample population witnessed a significant increase from INR 1,668 to INR 8,559 per annumThe increase in average annual household saving of entire sample (n=231) was found to be INR 6,891 per annumThe beneficiaries, especially women (51%), have also witnessed a significant rise in their savings, which could be accounted to improved farm income and the saving practices adopted through their respective SHGs <div><p>Average annual savings of beneficiaries (n=231)</p><table><thead><tr><th>Period</th><th>Average annual savings (INR)</th></tr></thead><tbody><tr><td>Before</td><td>1,668</td></tr><tr><td>After</td><td>8,559</td></tr></tbody></table></div>	Period	Average annual savings (INR)	Before	1,668	After	8,559
	Period	Average annual savings (INR)						
Before	1,668							
After	8,559							
Access to banking services	<ul style="list-style-type: none">The survey captured access of beneficiaries to banking servicesThe number of beneficiaries who have bank account increased from 103 to 219 post the intervention, an increase of 112%This increase in owning bank account could be accounted to the formation of self-help groups (SHGs) for women (all women surveyed were members of SHGs), that acted as financial institutions at village levelThese SHGs were observed to function as a source of women empowerment and financial literacyImproved access of beneficiaries to banking services could also be attributed to government schemes like Jan Dhan Yojna and presence of SHGs encouraging adoption of saving habitHowever, the improved access has not yet translated to improved knowledge or practice of various banking related saving mechanisms							
	Access to credit	<ul style="list-style-type: none">The Deloitte team analysed the credit access of the beneficiaries and found that some of the sources of credit included bank, Kisan Credit Card (KCC) and SHG loansThe annual interest charged by the respective SHGs is 6%-7%						

5.4 Asset Ownership and Household indicators

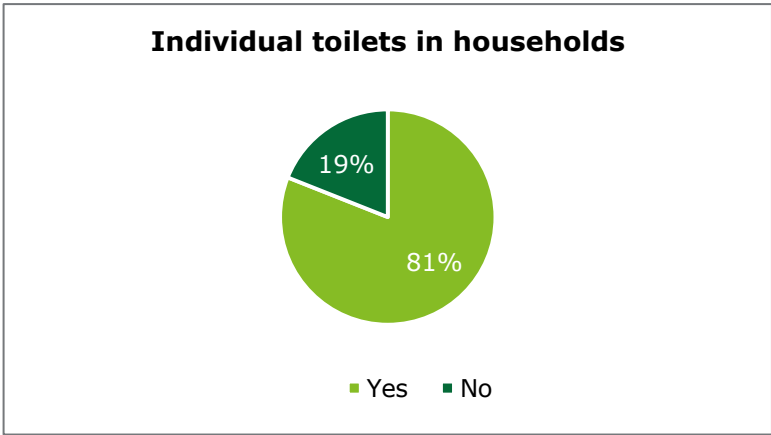
Sub-Pillar	Parameters	Status/Findings
Nature of household	Household possessions	<ul style="list-style-type: none"> The beneficiaries were assessed on possession of common household assets The average household score of beneficiaries pre and post intervention was found to be 1.3 and 2.7 respectively The list of goods which are mapped included television, cell phone, two wheeler vehicle, refrigerator and gas stove It was observed that the number of beneficiaries with the score range from 0 to 5 have been pushed towards the higher scores This could be an indication of the fact that the standard of living of the households has improved in last one year post the intervention Majority of the beneficiaries had cell phones pre and post intervention, with a post intervention percentage increase of 78% There has been a considerable positive rightward shift in household asset possession due to the increase in income and savings through the various initiatives under the project as well as outcomes of under process ones such as SHGs, vegetable cultivation and agro-forestry using drip irrigation



- Type of household
- The type of house of the beneficiaries saw a significant change post THP intervention
 - Around **77%** of the beneficiaries interviewed were living in kaccha house



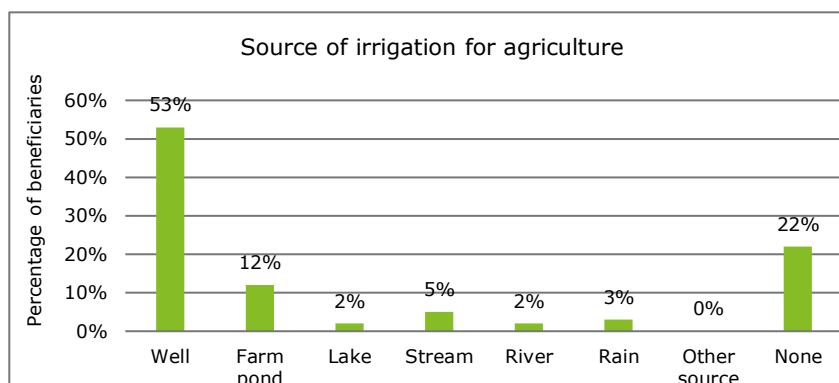
- Sanitation
- The beneficiaries were interviewed on the availability of toilets in their households
 - Post intervention, **81%** of the beneficiaries have individual household toilets and use it on a regular basis



5.5 Non-financial indicators

Sub-pillar	Aspect	Status/Findings																				
Land holding pattern	Size of land in hectares of beneficiaries	<ul style="list-style-type: none"> The beneficiary profile had a diverse land holding pattern with marginal and small land holders being the majority The study classified the beneficiaries based on land holding into: <ul style="list-style-type: none"> not having any land marginal land holding (size 1 hectare or less) small holdings (size 1 to 2 hectares) semi-medium holdings (size 2 to 4 hectares) medium holding (size 4 to 10 hectares) large holdings (size above 10 hectares) There was no significant difference in the size of land owned pre and post intervention 																				
		<table border="1"> <caption>Size of land of beneficiaries</caption> <thead> <tr> <th>Hectares of land</th> <th>Before (%)</th> <th>After (%)</th> </tr> </thead> <tbody> <tr> <td>No land</td> <td>4%</td> <td>3%</td> </tr> <tr> <td>Marginal</td> <td>33%</td> <td>35%</td> </tr> <tr> <td>Small</td> <td>35%</td> <td>32%</td> </tr> <tr> <td>Semi-medium</td> <td>25%</td> <td>26%</td> </tr> <tr> <td>Medium</td> <td>3%</td> <td>3%</td> </tr> <tr> <td>Large</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Hectares of land	Before (%)	After (%)	No land	4%	3%	Marginal	33%	35%	Small	35%	32%	Semi-medium	25%	26%	Medium	3%	3%	Large	0%
Hectares of land	Before (%)	After (%)																				
No land	4%	3%																				
Marginal	33%	35%																				
Small	35%	32%																				
Semi-medium	25%	26%																				
Medium	3%	3%																				
Large	0%	0%																				
Migration	Percentage change of households involved in distress migration	<ul style="list-style-type: none"> The survey analysis found that pre-intervention, in a majority of over 80% households, at least one or more members used to out-migrate to cities. This number has dropped to just 79 households (34%) now post intervention The proportion of out migrating beneficiaries would have been even lower, but due to unseasonal rains, standing crop was affected for few of the beneficiaries resulting in need to out-migrate for daily wage labour This main reason for reduction in out-migration as reported by the respondents has been the availability of water for farming in both kharif and rabi seasons and the resultant increased income generation 																				
Agriculture	Source of irrigation	<ul style="list-style-type: none"> The watershed structures like the 85 farms ponds that have been constructed have helped in creation of 80 million litres of water potential Rainfall dependency was found to have reduced post intervention as represented below, and bore well usage had further increased by 53% 																				

- **12%** of beneficiaries also used farm ponds for irrigation



Cropping cycle & technique adoption

- As a part of the Krishi Mitra intervention, newer agricultural practices were for crop productivity and income generation were introduced in the region
- A major aim of these interventions was to shift from single cropping to double cropping
- It was observed that, farmers with farm ponds were able cultivate crops in both the kharif and rabi seasons
- Similarly, farmers whose wells had been renovated also had higher incidence of double cropping, some even adopted vegetable cultivation due to additional water availability
- The analysis of the data found that pre intervention only **78 households (33%) were able to grow crops in both Kharif and Rabi seasons, the number of households has now increased to 104 (46%), an increase of 13%**
- Below is a table based on data shared by the implementing partner SRIJAN on introduction of Kharif and Rabi crops in beneficiary households to enable double cropping in target region:

- **Kharif crops**

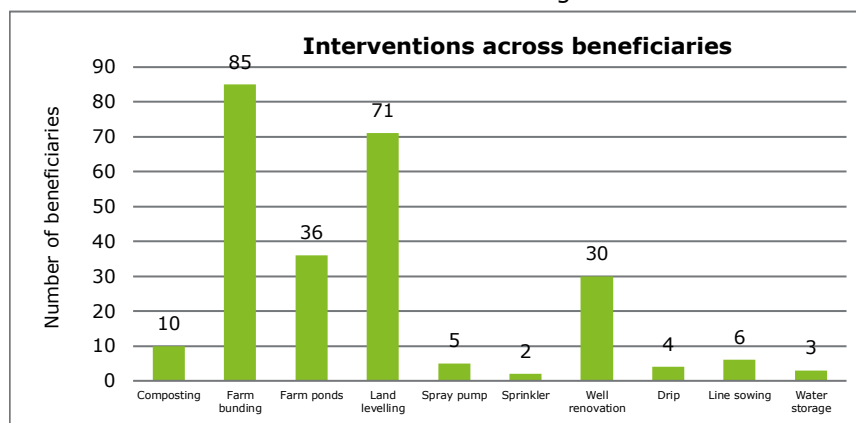
Sr. No.	Crop	Cumulative no. of beneficiaries
1	Soyabean	14,433
2	Black gram	
3	Maize	

- **Rabi crops**

Sr. No.	Crop	Cumulative no. of beneficiaries
1	Wheat	2,026

Watershed and dryland practices

- The project employed several interventions. The interventions such as well renovation, land levelling, farm bunding and farm ponds were employed the most in the target areas
- 85%** of beneficiaries benefitted from farm bunding, **71%** of beneficiaries benefitted from land levelling



Natural resource management

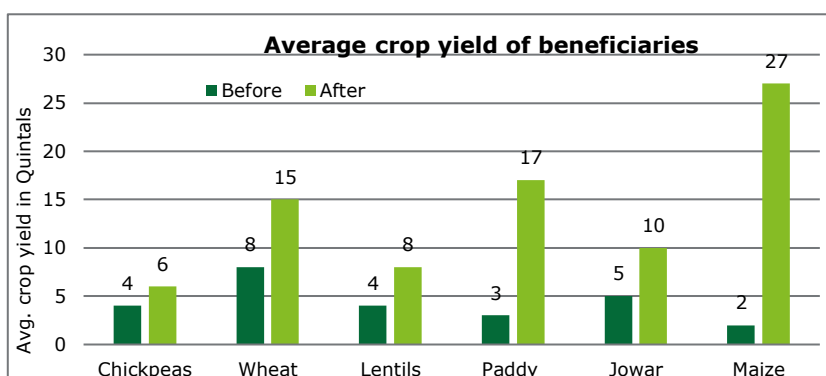
- Krishi Mitra project watershed component includes construction of structures like farm bunds, farm ponds, stone outlets and gabions in order to conserve water and prevent soil erosion from run offs
- 235 beneficiaries have been benefitted through NRM activities in Sagar and Raisen districts in last 5 years
- A total of **57,930 running meter field bunding** covering **230 Ha** of land has been constructed, as reported by SRIJAN
- A total of **125 Ha of field levelling** has also being done benefitting **154 beneficiaries**
- The 85 farms ponds constructed have helped in creation of **80 million litres of water potential**
- The farm bunding and stone outlets were built for **124 out of 231** beneficiaries (54%)

Use of technology/ Equipment

- In some of the focus group discussions it was reported that cropping and harvesting of crops which was earlier majorly done manually or using livestock has shifted to a more significant use of machines such as seed drills, harvesters and threshers
- Those most farmers agreed to use of tractors, almost all of them were leased on rent and used for the particular period of time
- This has resulted in low ownership of farm equipment such as tractors and harvesters with the sample covering only **6 tractor owners out of 231**

Crop yield

- Crop yield is one of the most important factors to understand the effect of an agriculture initiative in a region
- The major crops grown in this region are wheat, chickpeas, lentils, paddy, jowar
- The analysis of the sample farms showed that, the average crop yield increased significantly
- Maize saw a significant **positive change** in the average crop yield by **27 quintals** from 2 quintals before the intervention. The average yield of paddy grew from 3 quintals to **17 quintals** and wheat increased from 8 quintals to **15 quintals**. There was also an increase in the average crop yield of chickpea, lentils and jowar
- **85% (197 farmers)** of the sample that received seed replacement reported increase in crop yield post the seed replacement
- The representation in the chart below shows that the crop yield per acre



Capacity building

Training/ SHG formation

- Under the Krishi Mitra program, capacity building of farmer beneficiaries is carried out to achieve the goal of both livelihood enhancement (Samriddh Kisan) and ensure sustainability post exit
- The capacity building exercises focus on improved farming techniques as well as education on additional sources of income generation
- The Krishi Mitra Program also supports and trains women in sustainable farming techniques as well as financial literacy, agricultural practices such as farm bunding, farm ponds, vermicomposting, well renovation, etc.
- As a part of financial literacy through SHG formation training collective saving practices are encouraged
- All beneficiaries interviewed had attended at least one capacity building training

Partnerships for exposure visits and capacity building	<ul style="list-style-type: none"> • SRIJAN has formed multiple partnerships for exposure visits and capacity building of beneficiaries from different regions of the target area 1. SHG, Federation and leadership quality <ul style="list-style-type: none"> - Narmada Mahila Sangh at Hoshangabad, PRADAN - Ghoomar Mahila Sangh at Pali, SRIJAN, - Mahabodhi Federation at Sanchi, SRIJAN 2. Agriculture and horticulture <ul style="list-style-type: none"> - National Research Center for Pomegranate Sholapur - Regional Research Center for Wheat, Indore - Zero Budget Natural Farming by Subhash Palekar - Local Krishi Vigyan Kendra - Indian Institute of Pulse Research Kanpur 3. Soil and Water Conversation <ul style="list-style-type: none"> - Training by Osman Beg on NRM - Samaj Pragati Sahyog, Bagali - SRIJAN internal training
Improvement in human capital	<ul style="list-style-type: none"> • One of the major components of exit strategy is to ensure sustainability of the project impact and progress • Improving the human capital in the target population is one of the significant ways to achieve sustainability • The capacity building workshops and subsequent creation of front line leaders and community resource persons has resulted in an improved human capital post Krishi Mitra intervention • In Sagar district, 45 people and in Tikamgarh district 80 people has been identified and further trained to develop as resource persons who can motivate, demonstrate and train people on the ground.

5.6 Linkage of various activities under project to global Sustainable Development Goals (SDGs)



5.7 Quotes from the field

The project beneficiaries had a lot of things to say about the changes that they have witnessed in their lives, the challenges they face currently and on the goodwill that Mahindra & Mahindra Ltd. has generated in the intervention villages through its Krishi Mitra project.

"I, as a Field Coordinator, coordinate the meetings of 11 SHGs. I believe an initiative like the Krishi Mitra should be scaled up to other villages for other women, by the women who have already been trained and more collectives could be encouraged."

-Saroj, Pathari

"We have our SHG meetings regularly and were also taken for exposure visit to Jatara, Bemori Ghat to see the plantation. It was a great experience."

-Supriya Tulsiram, Chandoni

"We have saved around INR 15-20,000 through our SHG where we also learn about equality and education besides saving mechanisms"

- Shanti Bai, Pathari

5.8 Case Studies

Mentioned below are a success stories from field interactions:



Rani Devi, Pahadi village

Rani, a widow and a single mother of two teenagers has faced many hardships over the past few years. She is the sole breadwinner of the family and works extremely hard to ensure her children have the opportunities as well as the finances to support their education.

Rani's association with SRIJAN begun upon joining the SHG 'Narmada' and later in 2018 with Mahindra & Mahindra Ltd. and project Krishi Mitra through the farm pond intervention. Over the past year her produce of crops including lentil, chickpeas and wheat has doubled, increasing her income by over a lac. For an added source of income, she has opened a kirana shop right next to her house which provides her INR 6,000 per month. Additionally, Rani is also skilled to make bidi, which she does from home in her free time giving her an extra INR 3,000 per month.

Prior to her engagement with the Krishi Mitra project, she had no savings and lacked even the basic knowledge and awareness on financial wellness. Today, Rani saves INR 40 per month through her SHG and due to multiple avenues of income, she is able to save INR 2,000 in her bank account every month.



Santosh & Rina Bai, Pahadi village

Rina and Santosh used to live a very unstable life having no fixed source of income. Santosh along with being a priest used to do farming work on the side to ensure his family gets at least two square meals a day. However, having no access to water, they were rainfall dependant which often used to lead to heavy volumes of losses.

Their engagement with SRIJAN began through the farm pond intervention and Rina also signed up to become part of an SHG – 'Saraswati'. Soon after their crop produce increased by 3 times and while before they had zero savings, today they are able to save approximately INR 12,000 - 15,000 per annum.

Santosh and Rina have a young daughter named Pooja who is currently pursuing a correspondence degree in B.A. She has also been employed by SRIJAN on a part time basis as a field coordinator which provides the family an additional income of INR 3,000 per month.



Shiv Narayan, Pahadi village

Shiv is amongst one of Mahindra & Mahindra Ltd. and SRIJAN few beneficiaries from phase one. He was project Krishi Mitra's first farm pond recipient in 2015. Back then due to water scarcity, Shiv faced significantly high rates of crop failure. He was one of the few farmers with relatively more land space, due to which SRIJAN directly approached him to ask if he were interested in piloting the project.

Despite facing multiple challenges, today Shiv's crop produce has increased four times the total volume compare to four years back. He is one of the few farmers who has implemented multiple interventions including farm pond, field bunding, vermicomposting, land levelling, productivity enhancement and land sowing on his field. Shiv is growing various crops on his land including wheat, chickpeas and various types of lentils.

Additionally, Shiv is also one of the few farmers who has been chosen to pilot the fruit orchard intervention. He has currently planted 50 Pomegranate saplings on his field. He is the only person in his village to have travelled outside of Madhya Pradesh to Solapur in Maharashtra to undergo a 12 day rigorous training which covered various topics including how to successfully grow an orchard, intercropping between fruit and promotion of tissue culture.

Shiv is extremely grateful to Mahindra & Mahindra Ltd. for the support he has been given over the years, which has transformed the lives of him and his family members. Along with added savings, he claims his knowledge on diverse and unique agriculture practices has widened.



Damodar Patel, Bambori Ghat village

Damodar lives with his wife, children, mother and handicapped father and is the only earning member of the family. His association began with project Krishi Mitra 3 years back when he found out about Mahindra & Mahindra Ltd. through an awareness drive conducted in his village. From the very beginning, he had complete faith in the Krishi Mitra project, as he had witnessed the success of multiple interventions around his neighbourhood.

Implementing the land levelling intervention, he started a vegetable garden where he grows crops including potato, garlic, fenugreek, brinjal, coriander amongst many others. Both Damodar and his wife take care of the field, which is also their only source of income. Post the intervention his income has quadrupled and from having no savings, he manages to put INR 15,000 per annum in the bank.

Damodar believes Mahindra & Mahindra Ltd. has given him hope that he can create a better life for him and his family. He aspires to start a poultry farm to generate more income which will help secure his children's education and financial stability.



Bhagirath Singh, Khamkheda village

Bhagirath's association with Mahindra & Mahindra Ltd. begun in March 2019. He is the recipient of the largest farm pond intervention having dimensions of 100m x 100m and has the storage capacity of 44 million litres. This structure has been extremely beneficial to provide a perennial supply of water as well as help recharge the ground water levels. The position of the farm pond is very central and as a result, fields in neighbouring areas have also benefited through rising ground water levels.

Bhagirath grows a variety of vegetables on his farm including potatoes, tomatoes and also has 15 pomegranate trees, around 1000 gooseberry trees, 50 bamboo trees and 150 mango trees. His produce has tripled and due to a having a constant supply of water, today he is able to grow a much wider range of crops which he uses at home and sells in the market. Bhagirath wants to see more farm ponds created in the village, potentially having the depth increased to ensure a further perennial supply of water.

*Below case studies have been shared by the implementing partner SRIJAN



Balaji SHG

The Balaji SHG from Lidhoratal village was started in the year 2015 with 16 women. These women save small amounts of money every week and lend money to each other, when one of the women has a requirement.

The Krishi Mitra project has supported SHG's by assisting with their formation, conducting trainings and capacity building. Women from this SHG have benefited directly through the Krishi Mitra project as agricultural productivity has been enhanced through farm bunding and land levelling.

The project has also supported these women to grow wheat. The explanation of techniques like seed treatment, line sowing, weed management and harvesting techniques has enabled members of this SHG to increase productivity of wheat by 40%. 1 acre of land which would earlier give an output of 8-10 quintals using the broadcasting method of sowing, is now giving an output of 14 quintals per acre through line sowing.



Chandrawan Ahirwar, Bermadang

Chandrawan Ahirwar is a farmer who was going through a very difficult time due to low income from farming and continuous pressure from money lenders. To search for alternate sources of income, he migrated to neighbouring cities in search of work and over time his land suffered from waterlogging due to the unlevelled land.

Due to the constant waterlogging and erosion that happened, productivity of the land was really affected. It reached a situation where Chandrawan was not even able to provide enough food for household consumption.

Due to the Krishi Mitra project, Chandrawan's land was levelled and productivity increased by 200%. For the past 3 years, due to improvements on the land, Chandrawan has been able to grow crops during the Kharif as well as Rabi season. This has ensured an overall increase in productivity all year round and this has given him the opportunity to even consider diversifying into other crops.

The Program has ensured that Chandrawan's family has more than enough food for consumption and for sale.

6. Learnings and Recommendations from the Model

Based on good practices, SOPs and overall experience, observed by the Deloitte team on field, below are few learnings and recommendations which can be replicated and further developed in other similar or non-similar CSR projects keeping in mind CSR connect and brand perception. The learnings and recommendations from the model have been classified into two broad categories.

Categorization*:

Management: The learning under this category is ideally for advisory support in the management of the project.

Implementation: The learning under this category is ideally for advisory support in implementation of the project at grassroots level.

* The below action points are not in any order of prioritization or preference. Deloitte team advises that finalization of action points be done by client after due consultation and discussion based on the perceived community needs, implementing partner's inputs and client project team's internal priority setting analysis.

Management Team:

Aspect	Findings	Recommendations
Model of implementation	The project model is a good example of collaboration between dedicated SRIJAN team and the Mahindra & Mahindra Ltd. CSR team	Success of this model depends on learning and adaptation from previous projects implemented by the same team and cross learning from two different project locations of Krishi Mitra
Per beneficiary cost	The data analysis shows that the per household cost of the project is around INR 17,000 which translates to an average per beneficiary cost of around INR 3,400	<p>The cost per beneficiary of the Krishi Mitra project is in line with similar livelihood models across the country and in the region</p> <p>The per beneficiary cost or investment of INR 17,000 per household has given a return on investment of almost 1:1 ratio</p> <p>The average gross income of INR 86,907 after subtracting benchmarked deadweight of previous year's average incomes of INR 65,165 and increased input cost of around INR 5,000 gives a return of around INR 16,700</p>

Aspect	Findings	Recommendations
Scalability and replicability	The project was started with a concentrated focus on the 3 Districts of Madhya Pradesh	<p>The intervention could be potentially scaled in the same region or replicated in other geographies to replicate and improve on the success as it in an excellent model of aligned action</p> <p>The model can also be considered as an efficient and cost effective replication model as the effective cost per beneficiary of the project is low compared to similar 5 year interventions at INR 3,400</p>
Exit Strategy	<p>The study did observe significant improvement in the income, savings and financial inclusion of the targeted beneficiaries</p> <p>Though there is an acute agrarian crisis still prevailing in many farmer households in the region</p>	<p>The project is yet to realize its goal of a large sustainable farming ecosystem in the region, though the foundation has been laid well</p> <p>The project can exit from supporting farmers of the current phase and new households from the region can be included for future phase interventions</p> <p>An exit strategy from the region does not seem needed at this stage</p> <p>A continued focus on capacity building and strengthening of village committees will benefit the Krishi Mitra Project scalability and/or exit strategy in the future</p>

Implementation Team:

Best Practices

Some of the best practices observed and identified during the study which form a learning for the improvement implementation, scale-up and replication of this project are detailed below:

Aspect	Findings	Recommendations
Sustainable farming model	<p>The sustainable farming model introduced by Mahindra & Mahindra Ltd. in the region is a combination of multiple interventions with focus of doubling the household income of the farmer</p> <p>The multiple interventions that form the sustainable farm model are:</p> <ul style="list-style-type: none"> • Agro-forestry • Micro-irrigation system • Fruit plantation • Vegetable cultivation • Horticulture 	<p>The model can be scaled in the region covering more districts as the agrarian distress is also similar in the surrounding regions</p> <p>The project can also be scaled using saturation model (Ensuring maximum/optimal beneficiary coverage in a selected village/block/district) to cover optimal number of beneficiaries in the existing project area</p>

Aspect	Findings	Recommendations
Federation as an institution for sustainability	Self-help group (SHG) formation is one of the components of the Mahindra & Mahindra Ltd. Krishi Mitra project that includes technical and well as financial training for women farmers.	<p>The planned creation of more SHGs has a potential to impact positively many households especially women members, with linkages to credit sources and as sources for starting micro-enterprises with subsequent market linkages</p> <p>Post exit, sustainability of these SHGs becomes an issue in some cases especially where either strong community front line leaders are not created or where federating of existing SHGs has not taken place</p> <p>A Federation can also potentially lead to creation of a handover institution post the exit from the project, with the Federation now taking responsibility of training and sustaining the member SHGs</p>
Cross-learning and experience sharing from project	<p>A handover workshop is conducted with the community while exiting from a village or completion of a watershed structure</p> <p>Cross learning between the two offices located at Jatara and Jaisinagar also has helped course correction in many cases</p>	This practice is a very good way to involve the community and also indicate to them the need for them to now take over the management and maintenance of the structures and assume ownership over the asset
Pond desiltation of heritage structures with beneficiary buy-in	<p>These ponds were constructed some 500 to 600 years ago during the reign of the Chandela kings in Tikamgarh region.</p> <p>Restoration and revival of these structures which have now increased from 2 to 88, revives the heritage and engineering marvels that were created hundreds of years ago in the region</p>	-
Critical irrigation	Critical irrigation practices like line farm ponds and Doha model (lift irrigation) were also encouraged where crops needed critical irrigation. These innovations are necessary to save the crops which critically need irrigation at appropriate intervals	-

Aspect	Findings	Recommendations
Salient impact features	<ul style="list-style-type: none"> • High implementing staff and community interface frequency • Heritage preservation • Unlocking of public funds • High SHG loan repayment rate • Low rate of dropouts and SHGs getting defunct • VDCs and SHGs are registered under the Societies Act 1860 with optimal adherence to by-laws 	-
Recommendations		
Live fencing as an addition to sustainable farming model for grazing	<p>A Living Fence is a fence on which creepers like rich gourd, beetle gourd, etc. are grown to act as an additional source of income.</p> <p>Made from thorny or non-thorny plants, it can also be called a green fence, or hedge</p> <p>It can be used where materials for fencing are not found, e.g. plentiful rocks, barbed wire, large branches or trees, etc.</p>	<p>The following are the advantages of live fencing:</p> <ul style="list-style-type: none"> • Crops are protected against harmful pests • The living fence can act as a windbreak • As well as protecting the land, various products such as fodder, firewood, medicines, timber, nectar, etc. can be taken from the living fence • Beneficial animals such as predator insects can also find a place to live in the living fence • The living fence saves money • It prevents soil erosion • It can prevent terraces from collapsing <p>The additional income can augment the farmer's household income</p>
Farm Ponds & bunds	Construction of farm ponds & bunds	Need was felt during interactions with farmers for more farm pond construction and bunding work as very few had benefitted
Training for Village Development Committees	It was observed that, going forward, there would be a need for more village level committees (VDCs) to look after the Soil & Water Conservation works, existing as well new created under the programme.	<p>Training can be provided to build capacities of village water committees on:</p> <ul style="list-style-type: none"> • Water Budgeting at Village Level • Operations and maintenance • Running a co-operative society
Migration	Due to high migration rate of the target population, tracking is a challenge	Inter-state partnership with aid of the Government for more integrated intervention, irrespective of the location of the beneficiary.

Aspect	Findings	Recommendations
Impetus on pond desiltation	<p>The Krishi Mitra project intervention also included the activity of pond desiltation at 2 sites</p> <p>This activity impacted and improved the water availability for 88 households</p>	<p>The pond desiltation activity has the potential for both a wider outreach to the community and also impact the biodiversity of the region</p> <p>It was reported that the two ponds that underwent desiltation are now attracting passerine birds and improving the green cover around it</p>
SHG Federation	<p>Efficient financial governance is an important factor in maintaining transparency and relevance of community based organisations</p>	<p>Capacity building of Federation members especially regarding financial governance post exit of funding and implementing partner would help in sustaining these community based organisations effectively on their own</p>

Annexure: Stakeholder Coverage

List of beneficiaries covered by Surveys during the study

Krishi Mitra Project Staff

Sr. No.	Location	Name	Designation	Type of Interaction
1	Sagar	Deepali Solanki	Deputy Manager	KII
2	Sagar	Purushottam Dhakar	Project Executive	KII
3	Tikamgarh	Tanveer Baig	Project Executive	
4	Jaisinagar	Avijit Padhy	Project Executive	KII
5	Jaisinagar	Pintu Gupta	Project Executive	KII
6	Jaisinagar	Umesh Chourasia	Regional Accountant	KII
7	Jaisinagar	Chandrabhan Singh Lodhi	Community volunteer	KII
8	Jaisinagar	Jitendra Singh Thakur	Community volunteer	KII
9	Jaisinagar	Narayan Singh Patel	Community volunteer	KII
10	Jaisinagar	Pooja Sharma	Community volunteer	KII
11	Jatara	Rakesh Kumar	Team Leader	KII
12	Jatara	Kamlesh Kurmi	Project Executive	KII
13	Jatara	Shristi Kushwaha	Project Executive	KII
14	Jatara	Pushpendra Pal	Community volunteer	KII

List of beneficiaries

Sr. No.	Bloc	Name	Type of interaction
1	Jaisinagar	Manisha Vishkarma	Survey
2	Jaisinagar	Chandan Rao/ Kaushalya Bai	Survey
3	Jaisinagar	Jeetu/ Phool Rani	Survey
4	Tikamgarh	Nathi Bai	Survey

Sr. No.	Bloc	Name	Type of interaction
5	Tikamgarh	Reena Bai/ Santosh	Survey
6	Jaisinagar	Saraswati	Survey
7	Jaisinagar	Rooprani/Shiv Narayan	Survey
8	Jaisinagar	Kranti Bai	Survey
9	Tikamgarh	Sakuna Bai	Survey
10	Tikamgarh	Kirabai	Survey
11	Jaisinagar	Surajbai	Survey
12	Jaisinagar	Seema Vishkarma	Survey
13	Jaisinagar	Sulekha	Survey
14	Jaisinagar	Arti Vishkarma	Survey
15	Jaisinagar	Geya Bai	Survey
16	Jaisinagar	Dhan Bai	Survey
17	Jaisinagar	Ramvati	Survey
18	Jaisinagar	Parvati	Survey
19	Jaisinagar	Jhanki	Survey
20	Jaisinagar	Rajmani	Survey
21	Jaisinagar	Radhi	Survey
22	Jaisinagar	Phulrani	Survey
23	Jaisinagar	Bimla Bai	Survey
24	Tikamgarh	Mulli	Survey
25	Tikamgarh	Shanti Bai	Survey
26	Tikamgarh	Saroj	Survey
27	Tikamgarh	Jayanti	Survey
28	Tikamgarh	Sunita	Survey
29	Tikamgarh	Saroj	Survey
30	Tikamgarh	Rajdevi	Survey
31	Begamganj	Arti Tendulia	Survey
32	Begamganj	Chandni Pandey	Survey
33	Begamganj	Roop Rani	Survey
34	Begamganj	Chanda Rani	Survey
35	Begamganj	Deepti Upadhay	Survey
36	Begamganj	Sushila Upadhay	Survey

Sr. No.	Bloc	Name	Type of interaction
37	Begamganj	Sarita Yadav	Survey
38	Begamganj	Mera Goshi	Survey
39	Begamganj	Seema Vishkarma	Survey
40	Begamganj	Guddi Ghoshi	Survey
41	Begamganj	Rajini Kathia	Survey
42	Begamganj	Karan	Survey
43	Jaisinagar	Basanti Patel	Survey
44	Jaisinagar	Sandhya Harijan	Survey
45	Jaisinagar	Krishna Patel	Survey
46	Jaisinagar	Kosemara Harjian	Survey
47	Jaisinagar	Shyamrahi Harijan	Survey
48	Jaisinagar	Sumatra Patel	Survey
49	Jaisinagar	Maya Patel	Survey
50	Jaisinagar	Bandana Patel	Survey
51	Jaisinagar	Siyarani Patel	Survey
52	Jaisinagar	Surpiya Tulsiram	Survey
53	Tikamgarh	Sashi Bai	Survey
54	Tikamgarh	Raji Bai	Survey
55	Tikamgarh	Shyam Bai	Survey
56	Tikamgarh	Janakrani	Survey
57	Tikamgarh	Hari Bai	Survey
58	Jaisinagar	Rambai Lodhi	Survey
59	Jaisinagar	Anita Lodhi	Survey
60	Jaisinagar	Asharani Lodhi	Survey
61	Jaisinagar	Radharani Lodhi	Survey
62	Jaisinagar	Janki Lodhi	Survey
63	Tikamgarh	Nani Bai	Survey
64	Tikamgarh	Tejabai	Survey
65	Tikamgarh	Kaushalya	Survey
66	Tikamgarh	Shyamrani	Survey
67	Tikamgarh	Krishna Bai	Survey
68	Tikamgarh	Honati	Survey

Sr. No.	Bloc	Name	Type of interaction
69	Tikamgarh	Anuradha	Survey
70	Tikamgarh	Jayanti	Survey
71	Tikamgarh	Kuresha	Survey
72	Tikamgarh	Jamla	Survey
73	Tikamgarh	Kavita	Survey
74	Tikamgarh	Vidya	Survey
75	Tikamgarh	Jayavati	Survey
76	Tikamgarh	Samina	Survey
77	Tikamgarh	Rabbu	Survey
78	Tikamgarh	Parvati	Survey
79	Tikamgarh	Ganeshi Bai	Survey
80	Tikamgarh	Shahjahan	Survey
81	Tikamgarh	Madhvi Vishkarma	Survey
82	Tikamgarh	Jaivan Ahirwal	Survey
83	Tikamgarh	Raja bai	Survey
84	Tikamgarh	Ramshu Haiwal	Survey
85	Tikamgarh	Shyam Sundar Chatravali	Survey
86	Tikamgarh	Harishankar Singh	Survey
87	Tikamgarh	Gyan Singh	Survey
88	Tikamgarh	Ramkumar Ahor	Survey
89	Tikamgarh	Bholchandra Ahirwal	Survey
90	Tikamgarh	Dhani Ram Kushwaha	Survey
91	Tikamgarh	Abudin Khan	Survey
92	Begamganj	Shiv Raj Singh	Survey
93	Begamganj	Mamta Bai	Survey
94	Begamganj	Ajay Kumar	Survey
95	Begamganj	Sandhya	Survey
96	Begamganj	Vishwa Nath	Survey
97	Begamganj	Asha Ram	Survey
98	Begamganj	Lakshmi	Survey
99	Begamganj	Ashoka Rani	Survey
100	Begamganj	Azad Rani	Survey

Sr. No.	Bloc	Name	Type of interaction
101	Begamganj	Rachna Ghoshi	Survey
102	Tikamgarh	Gati Bai	Survey
103	Sagar	Tej Kumari	Survey
104	Tikamgarh	Tribeni Kausa	Survey
105	Tikamgarh	Lakshmi Sahu	Survey
106	Tikamgarh	Chaya Bai	Survey
107	Tikamgarh	Varsha	Survey
108	Tikamgarh	Shanti	Survey
109	Tikamgarh	Kamla	Survey
110	Tikamgarh	Kusum	Survey
111	Tikamgarh	Gori	Survey
112	Tikamgarh	Janaki	Survey
113	Tikamgarh	Bandhana	Survey
114	Tikamgarh	Manku Bai	Survey
115	Sagar	Somat Bai	Survey
116	Sagar	Parvati Bai	Survey
117	Sagar	Geeta Bai	Survey
118	Sagar	Anita Bai	Survey
119	Sagar	Munni Bai	Survey
120	Sagar	Guddi Bai	Survey
121	Sagar	Ramwati	Survey
122	Sagar	Geeta Bai	Survey
123	Tikamgarh	Sunil Kumar	Survey
124	Sagar	Nanhe Bhai	Survey
125	Sagar	Raj	Survey
126	Sagar	Surendra Kumar	Survey
127	Sagar	Devendra	Survey
128	Jaisinagar	Heera Bai	Survey
129	Jaisinagar	Maya	Survey
130	Jaisinagar	Savita	Survey
131	Jaisinagar	Kamal Bai	Survey
132	Jaisinagar	Meena	Survey

Sr. No.	Bloc	Name	Type of interaction
133	Jaisinagar	Hemwati	Survey
134	Jaisinagar	Poonam Patel	Survey
135	Jaisinagar	Nitendra Singh	Survey
136	Jaisinagar	Damodar Patel	Survey
137	Tikamgarh	Shyamlal	Survey
138	Tikamgarh	Sugreev Singh	Survey
139	Tikamgarh	Nathu	Survey
140	Tikamgarh	Hallu	Survey
141	Tikamgarh	Babulal	Survey
142	Tikamgarh	Khelan Singh	Survey
143	Tikamgarh	Rachu	Survey
144	Tikamgarh	Ghanshyam	Survey
145	Tikamgarh	Pehlaj Singh	Survey
146	Tikamgarh	Jagdish Prasad	Survey
147	Tikamgarh	Kishore	Survey
148	Tikamgarh	Kamlesh Singh	Survey
149	Tikamgarh	Girorilal	Survey
150	Tikamgarh	Azad Singh	Survey
151	Begamganj	Bhagirath Singh	Survey
152	Tikamgarh	Champa	Survey
153	Tikamgarh	Durlal	Survey
154	Tikamgarh	Hiralal	Survey
155	Tikamgarh	Gulab	Survey
156	Tikamgarh	Premlal	Survey
157	Tikamgarh	Kamlesh	Survey
158	Tikamgarh	Ramkumari	Survey
159	Begamganj	Narang	Survey
160	Tikamgarh	Devinder	Survey
161	Tikamgarh	Rakesh	Survey
162	Tikamgarh	Manoj	Survey
163	Begamganj	Jhalkant Singh	Survey
164	Begamganj	Ramdayal	Survey

Sr. No.	Bloc	Name	Type of interaction
165	Tikamgarh	Nathu	Survey
166	Sagar	Amole Singh	Survey
167	Sagar	Manoj	Survey
168	Begamganj	Ramkishan	Survey
169	Begamganj	Shivam	Survey
170	Begamganj	Khuman	Survey
171	Begamganj	Surendra	Survey
172	Sagar	Shyamlal	Survey
173	Sagar	Bhigam	Survey
174	Jaisinagar	Kamod	Survey
175	Sagar	Rajabhai	Survey
176	Jaisinagar	Lilabhai	Survey
177	Begamganj	Fulwar	Survey
178	Begamganj	Anita	Survey
179	Begamganj	Amarabhai	Survey
180	Begamganj	Imati	Survey
181	Jaisinagar	Ram Babu	Survey
182	Jaisinagar	Sachin Patel	Survey
183	Jaisinagar	Badanahervar	Survey
184	Jaisinagar	Mehetalab Singh	Survey
185	Jaisinagar	Sevraj Singh	Survey
186	Jaisinagar	Balaram	Survey
187	Jaisinagar	Komal	Survey
188	Jaisinagar	Rajkishore Patel	Survey
189	Jaisinagar	Mayyalal Patel	Survey
190	Jaisinagar	Babaram Patel	Survey
191	Jaisinagar	Rajesh Patel	Survey
192	Sagar	Majboot Singh	Survey
193	Sagar	Ramprasad	Survey
194	Sagar	Chandakha	Survey
195	Tikamgarh	Mangal Singh	Survey
196	Tikamgarh	Nandan Pal	Survey

Sr. No.	Bloc	Name	Type of interaction
197	Tikamgarh	Shankar Singh	Survey
198	Tikamgarh	Shyamlal	Survey
199	Tikamgarh	Babulal	Survey
200	Tikamgarh	Govind Das	Survey
201	Sagar	Harpar	Survey
202	Tikamgarh	Harishchandra	Survey
203	Tikamgarh	Shyam Singh Ghosh	Survey
204	Tikamgarh	Munni	Survey
205	Tikamgarh	Roop Singh	Survey
206	Tikamgarh	Kamlesh	Survey
207	Tikamgarh	Jairam	Survey
208	Sagar	Delan Singh	Survey
209	Sagar	Dvaraku	Survey
210	Birsinghpur	Jai Singh	Survey
211	Sagar	Karori	Survey
212	Sagar	Nandkishore	Survey
213	Sagar	Hiralal	Survey
214	Sagar	Manmod	Survey
215	Sagar	Prakash	Survey
216	Sagar	Rajkumar	Survey
217	Sagar	Hallubhai	Survey
218	Sagar	Kamlesh	Survey
219	Sagar	Sahab Singh	Survey
220	Sagar	Meghraj	Survey
221	Sagar	Raghu Thakur	Survey
222	Sagar	Jageshwar	Survey
223	Sagar	Duwagaloti	Survey
224	Tikamgarh	Ramkumari Kanvat	Survey
225	Tikamgarh	Ramkirti	Survey
226	Tikamgarh	Vinita Ghose	Survey
227	Tikamgarh	Savitri Ghose	Survey
228	Tikamgarh	Somarti Vikram	Survey

Sr. No.	Bloc	Name	Type of interaction
229	Tikamgarh	Sunita Ghos	Survey
230	Tikamgarh	Revti Ghose	Survey
231	Tikamgarh	Bhagwati Ahirwar	Survey
232	Tikamgarh	Kantu Prasad	FGD
233	Tikamgarh	Devi Singh	FGD
234	Tikamgarh	Khanilal	FGD
235	Tikamgarh	Nirbhaya	FGD
236	Tikamgarh	Gopal	FGD
237	Tikamgarh	Munnalal	FGD
238	Tikamgarh	Bhagmati Vehevvar	FGD
239	Tikamgarh	Kumar	FGD
240	Tikamgarh	Motilal	FGD
241	Tikamgarh	Ramprasad	FGD
242	Tikamgarh	Durjanlal	FGD
243	Tikamgarh	Satish	FGD
244	Tikamgarh	Balkishan	FGD
245	Tikamgarh	Manojkumar	FGD
246	Tikamgarh	Harendra Singh	FGD
247	Tikamgarh	Satinder Singh Thakur	FGD
248	Tikamgarh	Brijpal Singh Thakur	FGD
249	Tikamgarh	Devindra Singh	FGD
250	Tikamgarh	Vaishdev Kumar	FGD
251	Tikamgarh	Kishanlal Ahirwar	FGD
252	Tikamgarh	Rajesh Kumar Ahirwar	FGD
253	Tikamgarh	Jagdish Ahirwar	FGD
254	Tikamgarh	Ram Kumar Ahirwar	FGD
255	Tikamgarh	Botu Ahirwar	FGD
256	Tikamgarh	Pyarelal Ahirwar	FGD
257	Tikamgarh	Dayali Ahirwar	FGD
258	Tikamgarh	Chandrabham Ahirwar	FGD
259	Tikamgarh	Uttam Ahirwar	FGD
260	Tikamgarh	Sundar Ahirwar	FGD

Sr. No.	Bloc	Name	Type of interaction
261	Tikamgarh	Dubla Ahirwar	FGD
262	Tikamgarh	Bhojnath Ahirwar	FGD
263	Tikamgarh	Rativam Ahirwar	FGD
264	Tikamgarh	Bhorilal Ahirwar	FGD
265	Tikamgarh	Saroj Ahirwar	FGD
266	Tikamgarh	Skaman Ahirwar	FGD
267	Tikamgarh	Seema Ahi	FGD
268	Tikamgarh	Pushpa Ahirwar	FGD
269	Tikamgarh	Sunita Ahirwar	FGD
270	Tikamgarh	Guniya Ahirwar	FGD
271	Tikamgarh	Sangeeta Airwar	FGD
272	Tikamgarh	Rashmi Ahirwar	FGD
273	Tikamgarh	Jimmy Ahirwar	FGD
274	Tikamgarh	Kena Ahirwar	FGD
275	Tikamgarh	Ramdevi Ahirwar	FGD
276	Tikamgarh	Guddi Ahirwar	FGD
277	Tikamgarh	Usha Ahirwar	FGD
278	Tikamgarh	Krasam Ahirwar	FGD
279	Tikamgarh	Girja Ahirwar	FGD
280	Tikamgarh	Jankuvak Ahirwar	FGD
281	Tikamgarh	Suraj Ahi	FGD
282	Tikamgarh	Uma Ahi	FGD
283	Tikamgarh	Rachna Ahi	FGD
284	Tikamgarh	Sumivra Ahi	FGD
285	Tikamgarh	Purakkan Ahi	FGD
286	Tikamgarh	Patan Ahi	FGD
287	Tikamgarh	Rajkumari Ahi	FGD
288	Tikamgarh	Seema Ahi	FGD
289	Tikamgarh	Sufila Ahi	FGD
290	Tikamgarh	Seema Ahi	FGD
291	Tikamgarh	Ganju Ghosh	FGD

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- Research & final report submission
- SPOC for Mahindra & Mahindra Ltd.



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- Data entry & field observations
- Sections on introduction and programmatic review
- Key recommendations and inputs based on findings
- Report finalization



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- Key inputs based on findings



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- Data entry
- Context setting and case studies



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