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EXECUTIVE SUMMARY OF IMPACT ASSESSMENT - STIMULATING TRIBAL AND RURAL TRANSFORMATION

SoulAce
Path to Sustainability
SOULACE CONSULTING PVT. LTD.

PROJECT BACKGROUND

The project was designed in response to persistent rural poverty and livelihood vulnerabilities in low-income states such as Jharkhand, Bihar, Odisha, and Chhattisgarh, where a large proportion of households depend on smallholder agriculture for survival. Despite contributing significantly to national food security, small and marginal farmers continued to face low productivity, limited income diversification, and seasonal distress migration. These structural challenges were further intensified during the COVID-19 pandemic, which triggered large-scale reverse migration and increased pressure on already fragile rural economies.

In this context, the programme aimed to strengthen sustainable and resilient livelihood systems among vulnerable rural households, with a specific focus on women from marginalised communities (ST, SC, and OBC). By promoting integrated livelihood interventions across agriculture and allied sectors, the initiative sought to enhance productivity, diversify income sources, and reduce dependency on uncertain wage labour. The approach emphasised the creation of self-reliant local economies through improved production practices, access to inputs, and strengthened market linkages.

The programme combined asset-based support with continuous technical handholding and capacity building, enabling households to adopt improved agricultural practices, engage in allied activities, and optimise available natural resources. Special emphasis was placed on strengthening women-led collectives and enhancing their participation in economic activities, thereby addressing gender-based barriers to livelihood access and decision-making.

Overall, the programme demonstrated strong relevance in addressing rural distress and livelihood insecurity by building economically viable, climate-resilient, and inclusive livelihood systems. By integrating agriculture, livestock, and Natural Resource Management (NRM) interventions with market-oriented approaches, it contributed to improved income stability, enhanced food security, and long-term resilience of vulnerable rural households, while aligning with broader national development priorities and Sustainable Development Goals (SDGs).

PROJECT DETAILS

Project Name
Stimulating Tribal and Rural Transformation (START)

Implementing Partner
Professional Assistance for Development Action (PRADAN)

Donor
RBL Bank Limited

Implementation Period
FY 2020-21 to FY 2023-24

Geographic Coverage
- Kalahandi District, Odisha (Lanjigarh Block)
- Bankura District, West Bengal (Hirbandh and Indupur Blocks)
- Banka District, Bihar (Katoria and Chandan Blocks)
- West Singhbhum District, Jharkhand (Sonua and Bandgaon Blocks)

Total Budget

₹6.00 crore (RBL Bank contribution)

Total Project Cost

₹18.57 crore (including leveraged funds)

Total Beneficiaries

- 25,000 rural households
- 70% Scheduled Tribes and Scheduled Castes
- 30% Other Backward Classes

Sample Coverage (Impact Assessment)

Intervention Component	Sample Size
Tamarind Value Chain	10
Sal Leaf Plate Making	8
Goat & Poultry Rearing	45
SHG Members	37
SHG Members	55
Total	**155**

Alignment with SDGs

Alignment with National Policies and Government Schemes

- National Rural Livelihoods Mission (NRLM)
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- Government of India's FPO Promotion Programme
- Women-led Development and Tribal Sub-Plan Priorities

PROJECT ACTIVITIES

- Mobilizing rural women collectives, ensuring food security, and strengthening livelihood activities
- Rural economy revival through Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Reviving the farm - sector through promotion of Farmer Producer Organizations (FPOs)

Micro - enterprise promotion (Sal - leaf plates & Tamarind)

Diversifying livelihood basket of small and marginal farmers (Goat/Poultry)

Promotion of Self - Employment

PROJECT OBJECTIVES

TO MOBILISE RURAL WOMEN INTO COLLECTIVES

by forming SHGs and federating them into VOs and CLFs through area saturation, enabling self-reliant groups to lead social and economic development.

TO ENSURE YEAR-ROUND FOOD SECURITY

by supporting smallholder farmers to adopt improved agricultural practices in paddy and maise, aiming for a 50% productivity increase across SHG households.

TO STRENGTHEN EXISTING LIVELIHOOD ACTIVITIES

through crop diversification (fruits, vegetables, horticulture), cash crop integration, and improved goat and poultry rearing using value-chain approaches.

TO REVIVE THE RURAL ECONOMY THROUGH MGNREGS

by facilitating employment and creating durable livelihood assets focused on natural resource management, including water harvesting, horticulture, and soil conservation.

TO PROMOTE FARMER-PRODUCER ORGANISATIONS (FPOS)

for collective bargaining, aggregation, value addition, and better market access for small and marginal farmers.

TO PROMOTE MICRO-ENTERPRISES SUCH AS SAL LEAF PLATEMAKING AND TAMARIND VALUE ADDITION UNITS

to create alternative market opportunities and strengthen the economic participation of women and youth.

KEY FINDINGS AND IMPACTS

Component	Indicators	Key Findings (%, What Changed)	Key Impact (%, What It Led To)
Tamarind Value Chain	Participation, income, pricing, household outcomes	• 100% of respondents shifted from partial or no engagement to full participation in tamarind collection, processing, and packaging. • 80% recorded income increases exceeding ₹6,000 per season. • 100% sold at MSP-linked prices (₹25 per 250 gm) post-intervention compared to 0% earlier.	• 90% reported reduced dependence on moneylenders. • 80% reported reduced borrowing. • 100% reported improvement in household food security.
Sal Leaf Plate Making	Employment, income, livelihood diversification	• 87.5% had no prior engagement in Sal leaf activities before the project. • Post-intervention, 100% earned ₹3,001–6,000 per month from plate making. • 87.5% processed more than 200 plates per day.	• 62.5% of households reported youth employment through the unit. • 87.5% reported Sal leaf income contributing at least 20% of total household income.
Goat & Poultry Rearing	Livestock management, mortality, income	• 95.6% received vaccination support. • Before the programme, 53.4% of households had three or fewer animal deaths. After the programme, this increased to 84.4%. • 82.2% received higher prices than earlier for livestock sales.	• 62.2% earned more than ₹20,000 annually from livestock post-intervention compared to 8.9% earlier. • 100% reported improvement in the overall household economic situation.

Component	Indicators	Key Findings (%, What Changed)	Key Impact (%, What It Led To)
Self-Help Groups (SHGs)	Income mobility, participation, capacity	• Before the programme, 86.5% of households earned less than ₹50,000 a year. After the programme, this dropped to 13.5%. • 54.1% attended every SHG meeting, and 32.4% attended 2-3 times every month.	• 75.6% of SHG members belonged to Scheduled Tribes and Scheduled Castes, reflecting strengthened economic inclusion of marginalised groups. • 97.3% participated in at least one capacity-building programme.
MGNREGS Convergence	Participation, awareness, governance	• Active participation in Gram Sabha processes increased substantially, with near-universal awareness of MGNREGS entitlements reported among beneficiaries. • Women's engagement in planning processes expanded markedly.	• 100% of respondents reported improved access to wage employment and livelihood-linked assets, contributing to reduced seasonal vulnerability and income stabilisation.

SAL LEAF BENEFICIARIES - BANKURA - WEST BENGAL

06. OECD FRAMEWORK

The programme performance was evaluated against the OECD Development Assistance Committee (DAC) evaluation criteria, which provide internationally recognised standards for assessing development interventions. Each criterion was rated on a five-star scale (★★★★★) based on quantitative evidence from 155 respondents across five intervention components and qualitative validation from stakeholder consultations.

★★★★★

RELEVANCE

The programme aligned well with beneficiary needs and national priorities, targeting marginalised communities to ensure interventions reached those most in need. It focused on income diversification, food security, women's empowerment, NRM, and MGNREGA, addressing poverty, hunger, gender inequality, climate vulnerability, and governance issues. This alignment with six SDGs (1, 2, 5, 8, 10, 13) and four national policies (NRLM, MGNREGA, National Livestock Mission, Jal Jeevan Mission) confirmed strategic relevance. Community feedback showed high value on confidence building (54.1%), income diversification (73%, with >2 sources), food security (severe insecurity down from 48.6% to 2.7%), and migration reduction (96.4%). The five-star rating indicated strong needs alignment and policy coherence.

★★★★

COHERENCE

The programme showed strong internal coherence and significant external alignment with government schemes, earning a four-star rating. Its integrated design—combining value chain, livestock, SHG mobilisation, extension, and MGNREGA—created synergistic impacts. Convergence achievements (91.9% of SHG Members linked to schemes, effective MGNREGA-SHG coordination, veterinary services) demonstrated effective complementarity. However, coordination issues (8.1% unlinked, 21.8% delays, departmental gaps) indicated incomplete integration. Reliance on external facilitation raised sustainability concerns about continued coordination after the programme. Institutional efforts (staff training, documentation, participatory planning) improved coherence and durability. One star was deducted for ongoing coordination gaps and dependence on facilitation.

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

★★★★

EFFECTIVENESS

The programme met all intervention targets, earning a four-star rating. Income outcomes improved: SHG household income shifted from 86.5% earning <Rs. 50,000 to 73% earning Rs. 50,001–1,00,000; MGNREGA income increased from 60% earning <Rs. 5,000 to 49.1% earning >Rs. 25,000; Goat/Poultry income rose from 51.1% earning <Rs. 10,000 to 62.2% earning >Rs. 20,000. Food security improved, with severe insecurity dropping from 48.6% to 2.7% and 69.4% establishing nutrition gardens. Empowerment, with 94.6% gaining decision-making power and 54.1% improving confidence, along with 98.2% participation in Gram Sabha, showed social change. Environmental targets for NRM saw water scarcity drop from 72.8% to 1.8%, soil erosion from 27.3% to 3.6%, and groundwater recharge increase to 83.6%. Limitations included ongoing vulnerability (13.5% in extreme poverty, 5.5% unstable in MGNREGA), incomplete dietary diversity (62.2% consuming 1–2 food groups), and benefit disparities (17.8% with no price gains). One star was deducted for residual exclusion and incomplete coverage.

★★★★

EFFICIENCY

The programme showed strong resource efficiency, linking respondents to government schemes like Kisan Credit Cards, PM-KISAN, and vaccination without duplicating investments. The SHG platform integrated financial, marketing, governance, and peer learning functions, reducing costs. MGNREGA improved efficiency, raising timely payments from 16.4% to 72.7% and increasing substantial work from 50.9% to 56.4%. Challenges included delays in material supplies (21.8%), veterinary services (24.4%), payment bottlenecks (9.1%), and limited scalability (Sal Leaf pilot with 8 respondents). High per-beneficiary costs due to extensive handholding lowered the rating by one star for operational and scalability issues.

★★★★★

IMPACT

The programme achieved transformative impacts across individual, household, community, and institutional levels, justifying a five-star rating. Most members gained decision-making power; income sources increased; food insecurity reduced; migration decreased; community participation and resource management improved; social inclusion expanded; and institutional processes like MGNREGA became more efficient. These multi-level, synergistic effects are aligned with SDGs and policies, with qualitative stories highlighting profound life changes. The five-star rating reflects the programme's success in bringing deep, multi-dimensional transformation.

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

★★★

SUSTAINABILITY

Sustainability prospects showed mixed signals, earning a cautious three-star rating. Positive indicators included durable behaviour change (75% weekly monitoring, 78.4% record-keeping, 69.4% nutrition gardens), strong community ownership (59.5% leadership, 62.5% User Group attendance, NRLM support), viable livelihood activities (82.2% expansion plans by Goat/Poultry respondents), and institutional embedding (staff capacity, documentation, governance). However, risks involved market vulnerability (dependence on policies, demand, no price gains for 17.8%), convergence dependency (8.1% unlinked), and government budget constraints (MGNREGS uncertainty). Lessons highlighted durable individual and institutional capacity, but infrastructure and market support are ongoing needs. Two stars deducted for maintenance, market risks, and exclusion gaps.

The OECD evaluation framework assessment yielded an overall strong performance profile (average 4.2 stars), with exceptional relevance and impact, strong coherence and effectiveness, good efficiency, and moderate sustainability. The ratings validated the programme's strategic design, implementation quality, and transformative outcomes whilst honestly acknowledging persistent challenges, residual gaps, and sustainability uncertainties requiring continued attention. The evaluation informed the recommendations chapter, which proposed strategic enhancements addressing identified limitations whilst building on demonstrated strengths.

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

INTERPRETATION OF THE SROI RATIO

The SROI analysis indicates that the project generated a **total social value of ₹60.31 crore** against a **total investment of ₹6.00 crore,** resulting in an **SROI ratio of 10.04:1.** This means that for every **₹1 invested, the project created approximately ₹10.04** in social and economic value for participating households and communities.

This ratio reflects **strong value for money,** driven primarily by substantial gains in agricultural incomes, employment generation through MGNREGA convergence, enterprise development, improved market access via FPOs, and enhanced NTFP-based livelihoods. The outcomes monetised represent **real, reported economic benefits,** including increased household incomes, cost savings, wage earnings, enterprise revenues, and leveraged public resources.

Importantly, the SROI ratio has been derived after applying **conservative counterfactual adjustments** to account for deadweight, attribution, and displacement. This ensures that the value captured reflects only the portion of outcomes reasonably attributable to the project's interventions, rather than broader market trends or government program effects.

A ratio of 10.04:1 positions the project as a **high-impact and efficient investment,** demonstrating that integrated livelihood, convergence, and market-linkage interventions—when combined with sustained community engagement and institutional strengthening—can deliver **significant and scalable social returns.** The findings underscore the project's effectiveness in translating relatively modest financial inputs into durable economic benefits for rural and tribal communities.