

PARTNERSHIP



PARIVARTAN...

***A JOURNEY TRAVELLED TOGETHER
FOR CREATING SUSTAINABLE
COMMUNITIES IN ODISHA***

HOLISTIC RURAL DEVELOPMENT PROGRAM (HRDP)

Ganjam District, Odisha State

SEP 2016 – OCT 2019





ABOUT WATERSHED ORGANISATION TRUST

The Watershed Organisation Trust (WOTR) is a globally recognized organization dedicated to transforming the lives of millions of poor across India through participatory watershed development and eco-systems restoration, climate resilient sustainable agriculture, integrated and efficient water management and climate change adaptation, with a special emphasis on building resilience of vulnerable communities, farmers, and women. It was established in 1993 and is headquartered in Pune, Maharashtra, India.

WOTR's mandate is to reduce poverty through community mobilization for sustainable watershed development and integrated rural development. WOTR grew out of the Indo-German Watershed Development Project (IGWDP) launched in 1989 by Father Hermann Bacher, who is considered the father of the participatory watershed movement in India.

As of March 31, 2019, WOTR has worked in 3,368 villages and has impacted over 3.35 million people cumulatively since 1993. These figures cover projects in all its areas of implementation, trainings and capacity building activities. 🇮🇳



ABOUT HDFC BANK PARIVARTAN

HDFC Bank, as a socially responsible private sector bank, strives to create sustainable communities through implementing CSR programmes under 'Parivartan'.

At HDFC Bank we firmly believe that for any business to prosper, it must consider the social, environmental and ethical impact of its decisions. Progress isn't simply about moving with the times. It is about ushering in 'Parivartan' - a transformation that improves lives and empowers communities. To achieve this, the Bank works hand-in-hand with marginalized communities to try and understand their unique needs. The Parivartan initiative of HDFC Bank defines Rural Development, Promotion of Education, Skills Development & Livelihood Enhancement, Healthcare & Hygiene, and Financial Literacy & Inclusion as strategic focus areas of intervention across 17 states of India.

Under HDFC Bank Parivartan, the Bank reaches out to reference communities and puts effort in enabling them to shift from a vicious cycle of poverty to a virtuous cycle of growth. Stemming from the Bank's core value of sustainability, this approach empowers millions to be self-reliant and, in effect, become partners in the growth of our nation. Taking one step at a time, the Bank aims to pave the way for a brighter future. 🇮🇳

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PREFACE



Prakash Keskar

Executive Director, Watershed Organisation Trust

When we started the Holistic Rural Development Program (HRDP) in September 2016 we vowed to contribute to the social and economic development of the people especially the small and marginalized farmer, women and children living in the Ganjam district of Odisha. After completing three years and working across 14 villages in the Bhanjanagar block, we can proudly say our work has directly benefited about 775 farming and 251 landless families by promoting natural resource management, livelihoods and agriculture development, social awareness, education, health, water and sanitation and financial literacy. This would not have been possible without the support of HDFC Bank's CSR initiative, Parivartan, through which the lives of millions of across the country have been transformed.

The district of Ganjam falls in the South Eastern part of the state of Odisha, where agriculture and livestock are the main sources of livelihood. While

most of the farmers produce paddy and vegetables, the small and marginal farmers and the landless people cultivate the land of large farmers on share basis, work as agriculture labourers, collect firewood, work as construction workers or wage labourers or even migrate to the neighboring state of Andhra Pradesh due to the lack of livelihood opportunities. It was also observed that children in the district lacked quality education, while some even leave school and migrate along with their parents.

Under these circumstances, we focused on four key areas of work:

- **Skill Development and Livelihood Enhancement:** This involved work on improving farm productivity through interventions like drip irrigation, integrated pest management and also using activities like farmer field schools. Off-farm livelihoods promotion was also an important aspect of the work, targeting 251 landless families.
- **Education:** Development of School and Anganwadi Centre (AWC) infrastructure to improve quality of education of children and capacity building of key stakeholders was carried out with 16 anganwadis and 23 schools.
- **Health and Sanitation:** To access safe sanitation and bathing practices and create awareness through plays, wall paintings and trainings, over 400 women were involved through Self Help Groups (SHGs). About 62 school sanitation units construction / renovation, benefitting nearly 4,000 students, was also undertaken.
- **Natural Resource Management:** To increase productivity and production with due regard for soil and environment by creating irrigation infrastructures, there was also a focus on dug wells and farm ponds. The project could bring 300 acres of land under irrigation, impacting about 390 farmers directly.

The livelihood and natural resource management (NRM) activities together directly benefitted about 1,026 households and indirectly had a positive impact on a population of about 21,910 in 4,694 households across the 14 villages. Solar street lights were also set up in the 14 villages, ensuring lighting in streets and meeting places.

We are therefore pleased to present to you this booklet of case stories which highlights the triumph of the people and the communities through the HRDP Project. This booklet is a collection of on-ground stories and is a testimonial to the work done during the course of the project. It is the story of the real positive change in the lives of the people. 📖



FOREWORD



Nusrat Pathan

Head CSR, HDFC Bank

Good institutions, created with vision and conviction, are key to sustainability

Under Parivartan, HDFC Bank's CSR initiative, we reach out to communities and enable them to shift from a vicious cycle of poverty to a virtuous cycle of growth. We believe in empowerment of local communities to attain self-reliance through sustainable livelihoods.

The Holistic Rural Development Program (HRDP) is a flagship program of Parivartan and implemented by the Watershed Organisation Trust (WOTR) as our partner agency. This program took us on a 3-year journey with 14 villages in the Ganjam district of Odisha and touched the lives of hundreds of men, women and children from the families we worked with.

The mission of the HRDP is to develop an ecosystem for communities to help them grow

and sustain. In the span of these 3 years, the project has brought about a comprehensive transformation in rural communities in multiple areas of natural resource management, livelihood enhancement and skill development, education, health, water and sanitation, and financial literacy.

Impacts of our initiative included:

- Bringing 300 acres of land under irrigation
- Improved climate resilient agricultural practices across 392 acres of land
- Increase in agri productivity by 20-30 per cent
- Increase in household incomes by 20 per cent
- Working with 251 landless families on alternate livelihoods like goat rearing, backyard poultry and dairy farming
- Adopting 16 anganwadis and 23 schools for enhancing the system with conducive environments for the children
- Improving water, health and sanitation facilities in 14 villages

Further details of the project and the activities undertaken, including scale and statistics of beneficiaries, appear in the booklet. However, here is where I would like to take the opportunity to mention the focused efforts put in to ensure the project's sustainability. The awareness-building efforts through nukkad natak (street plays), wall writing at strategic locations, discussions with adolescent girls on sensitive topics related to women for boosting their self-esteem and confidence, various trainings to the community-based organizations / institutions like Village Development Committees (VDCs), Self Help Groups (SHGs), etc. have been given special attention in this project and will surely go a long way in ensuring the community stays motivated to sustain these efforts.

Lastly, I would like to congratulate the entire team who had been part of this remarkable initiative. Special thanks to WOTR for their tireless support towards creating impact in the lives of the community members through our CSR support. The joint efforts of all the stakeholders involved have helped the program accomplish twice the expected outcomes with complete and efficient utilization of allocated resources throughout the project life. 🇮🇳



SUSTAINABLE AGRICULTURE: A WAY TO MODERN FARMING

Bhajaram Jena, of Tokaganda village, Badakodanda GP under Bhanjanagar Block, had never imagined that he could ever provide his family with even the basic necessities from his engagement in agriculture.

His family of five (including two daughters, one son and his wife) depended primarily on Jena's labour in the farm allied sector. Left with no other employment options in the village, Jena used to pray for the days where he could ensure at least the sustenance of his family. However, it is a thing of past now.

Now he is content with his regular earnings. Gone are the days when he was struggling to earn a livelihood. He is now one of the progressive farmers; infact, a farm entrepreneur.

He uses his experience in agriculture in a smarter way now. The support of the HRDP Project to start a poly-nursery and adopt modern farming has changed his life positively.

The beginning of this change for Jena was the opportunity to join the HRDP project. Under the project, he and many other farmers from his area were taken to Sambhav NGO at Nayagarh, to get first-hand experience of organic farming. After exposure to Sambhav's farm-based activities and understanding the scope of

extension of agriculture activities that he had been doing, he proposed a project for a farm-based poly-nursery to the VDC of Tokaganda.

He received approval for the same and he was provided financial and technical assistance with the support of HDFC Bank to start his project. A team from WOTR extended day-to-day guidance and mentoring to make the initiative fruitful. Starting with sowing green chilly seeds, gradually, he diversified and produced seedlings of several varieties of vegetables in his unit. He prepared it for vegetables suited for different seasons.

Free platforms like WhatsApp were used effectively for spreading information about the availability of seedlings in a cost-effective manner. The response was extremely good on the WhatsApp-based marketing.

Currently, saplings / seedlings grown in his nursery serve the needs of around 250 farmers of his village and the neighbouring areas.

With the supply of good quality seedlings grown by Bhajaram Jena in his nursery, the farmers are now able to get quality saplings in order to cultivate vegetables throughout the year and harvest several varieties of vegetables like green chilly, brinjal, tomato, cauliflower, cabbage etc. The initiative has not only empowered Bhajaram Jena but has also created a ripple effect on the agricultural practices of farmers in the vicinity, enabling them to earn more through cash crops.

This is the first year of his enterprise and he is expecting a sizeable income from the same. Jena admits that regular visits and constant guidance of the HRDP project team helped him immensely in the smooth running of his poly-nursery. He expects similar guidance and cooperation in the expansion of his activity. “I have no words to express my gratitude,” says Bhajaram.

He is very happy that he is able to meet the needs, not just necessities, of his family well. 🏠



MUSHROOM CULTIVATION: TAKING OFF OF A SMALL IDEA UNDER PARIVARTAN

Agriculture, with an eye on the market, can beat distress migration, shares Babu Swain, Sapani Muli, Purna Chandra Gouda and Sudhir Kumar Murti. These four youth from Binjhagiri village, Sanakodanda GP in Bhanjanagar Block, share their Parivartan journey with a visible excitement in their eyes.

The days when the four youth used to go to faraway places to do odd jobs for a pittance are gone. Now being part of Parivartan, they earn more than they used to. They enjoy a decent living and earn their livelihood in their own village.

When it all started, they were not well-experienced in agricultural activities though they were sure that everyone in the village needed agricultural produce and there was a potential market.

With a vision, the four of them made an informed choice of mushroom cultivation. They were aware that mushrooms had a high-end market with better prices. Competitors are relatively less for the product in their village. They had a firm belief that the market for mushrooms is capable of giving them a decent income.

They submitted their proposal for a mushroom cultivation unit to the VDC of Binjhagiri

under HRDP and it was approved. They set up the unit with the financial assistance from the project. They contributed their labour and collected local material to start cultivation.

Initially, they tried to sell mushrooms locally in the village and nearby areas. Marketing started from small units of mushroom cultivation and by selling mushrooms in their own village. Gradually, sales picked up and they increased the volume of mushroom cultivation.

With the increase in the cultivation, they started using Whatsapp to explore market for mushroom across villages.

The response was positive. There was no looking back after that. All four are now earning their livelihood from farming. Now, they have tie-ups with mushroom traders and are selling increased quantities of mushroom, which is going to different locations in Odisha. This enterprise is able to produce mushroom through-out the year and getting an average income of ₹20,000 to 25,000 per month.

The four youth started with a small idea, and have found income, their work, their farmer-marketer-entrepreneur roles respectful and satisfying, as compared to the days of their work at Bhubaneswar, as migrant bread earners.

They remember the regular visits and constant guidance of the HRDP project team of WOTR, right from incubation of the enterprise to date, has helped them immensely in running their unit smoothly and profitably. The process of accounting and maintaining books were taught to them by the project team. Among them, Babu Swain is keeping very good sales record. They are sharing the profit based on common consent. They don't forget keeping part of the profit for future expansion.

“With little investment, we are now able to earn more income from mushroom cultivation” says Sapan Muli. Now they are aspiring to acquire skills for newer avenues of agriculture, information about varieties, which help in earning better prices and provide a reality check about various market.

“We never thought that this experiment will be so successful,” says Babu Swain. ❏



EMPOWERING A RESPONSIBLE DAUGHTER

Purnabasi Muli, a 35-year-old differently-abled woman from Binjhagiri village in Bhanjanagar Block, longed to earn a decent livelihood in order to support her family. She wished to become self-reliant and save something for her future.

She passed through challenging times when she could hardly earn ₹500 to ₹700 a month, from the tailoring job she would do from home. However, she kept her dreams alive with the willingness to work hard and explore all possible avenues to realize them.

When she heard about HDFC Bank's HRDP support provided to the women in the villages, Purnabasi joined a SHG and learned about the opportunities provided by the project for people like her.

She proposed the project of a variety store to the Binjhagiri VDC and got their approval. She received project assistance of ₹45,000 as a grant in October 2016 and started a variety store, investing some of her own money as well.

Initially, she used to sell basic stationary items. Gradually, she added more and more products including small grocery items. She took special attention to keep the surroundings of the shop clean and even planted a flower garden, which helped welcome customers into the shop. She also had the advantage of being

the only shop on the street. Yet, she continues to ensure that every customer feels comfortable and returns to the shop. After getting help from the project team, Purnabasi is ensuring the account of sales is updated daily.

She is now earning around ₹7,000 to ₹8,000 per month and also continues to do her tailoring work. The money earned from this shop has enhanced her confidence, as well as her social and psychological status in the community.

She shared that regular visits and constant guidance from the HRDP project staff right from incubation of the shop has helped her immensely in running the enterprise smoothly. She wishes to expand her tailoring activity as well and needs a Pico Machine to design clothes with embroidery work.

“It is always difficult for girls to earn income with dignity in this patriarchal society. The case becomes much more complex if the girl is differently abled. It is a double burden. But if there is a will, there is way. Nothing is impossible in life,” says an optimistic Purnabasi Muli.

She believes that God helps those people who help themselves. She has proved this and has become role model for many girls in her area. 🇮🇳



JOINING HANDS FOR ECONOMIC EMPOWERMENT

The irregular nature of daily labour was making life difficult for Runu Naik, a resident of Nimapadar village of Jagannath Prasad Block in Ganjam. His age, familial responsibilities and the shrinking employment opportunities had put him under severe distress.

His three sons were living separately with their own sources of income. Runu and his wife were dependent on the earnings as a daily labourers.

In rural areas, work for daily labourers is not available throughout the year. Hence, Runu wanted an alternate source of livelihood with a sustained income which could be managed by his wife.

So, Runu Naik applied for an improved goat-rearing unit to Nimapadar VDC. They approved the project under HRDP with the financial support provided by HDFC Bank's CSR initiative. He got the grant assistance for one improved goat-rearing unit in July 2018.

The unit comprised six goats as a starting point. Under this initiative, training was provided to Runu for feeding, immunization and medical care of the goats along with provision of a goat shed. Now, he enjoys taking care of the herd and is the proud owner of a herd size of 15, which has the market value of ₹60,000. He has

already sold two goats for ₹10,000, a sum that he used to earn as a labourer.

He is a member of the Ghumusar Goat Rearing Federation.

So far there are 105 members in the federation and it has ₹1,05,00 as corpus saved in its bank account. The federation helps its members reduce goat mortality and sell their herds easily at remunerative prices.

Now, Runu Naik is not a mere goat rearer. He has become an agent for change in his community. He is spreading the message about the advantages of membership in this federation and helping to enhance its membership base. He is seen as an upcoming leader and an entrepreneur by his fellow village residents. 📌



BRINING INNOVATION TO TRADITIONAL FARMING

Gaya Chanda Sahu (ages 69) is a farmer living in Nimapadara village. He was dependent on daily labour to feed his eight-member family, comprising two sons, two daughters-in-law, two grand-daughters, his wife and him.

The income from traditional farming was insufficient to meet the necessities of his family. He was keen on farming but his land lay idle for a major part of every year, since irrigation facilities were not available and he was dependent on rainfall for farming.

With his willingness and desire to work hard, the HRDP project offered him a package of modern farming technologies bundled as farmers' field school (FFS). A transformative farming technique was introduced, beginning with a well dug on his farm for irrigation. He was further assisted with a drip irrigation system to ensure the effective and optimum usage of scarce water. Techniques and material support for trellis, vermi-compost bed, modern tools and sustainable methodologies of cultivation were also shared.

After a period of 6-8 months of continuous guidance and assistance, he has started cultivating vegetables like brinjal, okra, pumpkin, green chillies, tomato, corn etc, as per the respective season.

Gaya is earning ₹10,000 to ₹12,000 per month on an average by selling the vegetables in the local village market. Now, he is living a better life along with his whole family.

Income earned from these activities has not only enhanced his financial status but also the social status of the family. Now they are able to spend more on the education of the children and can access medical care for the whole family, whenever they are in need.

He is not just a farmer now. Many farmers from his village, as well as from nearby villages, regularly come to visit his 'farm field school' and seek advice of Gaya Chanda Sahu regarding cultivation of various crops.

He happily shares useful advice and tips for scientific cultivation and types of vegetables to be cultivated during the different seasons of the year. He always recommends mixed cropping practices as it diversifies portfolio and reduces the risks of cultivation.

The water requirement of his family is also met, thanks to the well. Earlier, Nila Sahu, Gaya's wife, would fetch water from the village well to meet their domestic needs, affecting her health adversely.

"My health condition improved after we got the well," says his wife, as now she doesn't have to fetch water from the distant village.

"We will never be able to repay the faith, confidence and support shown by HDFC Bank and the WOTR team," says Gaya. 🇮🇳



SECURED LIVELIHOOD THROUGH VEGETABLE CULTIVATION

Dukhishyam Sahu is finally happy! He is now able to engage in farming throughout the year and earn a regular income that is sufficient for his family.

Sahu, who is 52 years old, belongs to the Kusapali village, Badapada GP in Belaguntha Block in Ganjam district of Odisha. Some time ago, his financial situation was miserable and the only occupation open to him was farming, in which he never reaped sufficient rewards as against the effort he put in.

He routinely cursed himself as he was unable to provide for his family of five. His two wives, son, and daughter were totally dependent on his income from agriculture and its allied activities.

At this juncture, the HRDP project team, on an exposure visit to the Sambhav NGO in Nayagarh, took him under their wing to introduce him to the practice of organic farming and its impact. The visit helped Dukhishyam to realize that earning a regular income from agriculture is possible, with the support of irrigation facility and modern farming techniques.

He also found that growing and selling seedlings could provide him with an

additional income with just a little more effort.

As it is, Sahu was in need of seedlings to cultivate in his two-acre land and the extra seedlings left over could be sold.

Hence, he proposed a Poly Nursery unit to Village Development Committee (VDC). The VDC approved it while the HRDP project provided assistance from it. The family contributed their own labour and also collected local material on their own. A well was also dug as part of the project.

Due to availability of well water, he is now able to cultivate vegetables with good quality seedlings from his poly nursery unit throughout the year. The vegetables he cultivates includes tomato, cauliflower cabbage etc.

He follows mixed crop cultivation throughout the year now. He has adopted trellis method for increased production of vegetables. Through higher yields from diversified crops, he is earning nearly ₹1 lakh per year now.

The seedlings from the poly nursery unit is used for his own farm besides selling to other farmers of the village and nearby villages. Interventions like dug well, poly nursery and trellis method has secured the income and future of his family. 🇮🇳



IMPROVISATION IN PADDY CULTIVATION BRINGS SMILES

The maiden experience of Debendra Nath Sahu, a farmer from in Kusapalli village, of resorting to organic and scientific farming is a promising success story. Especially when you consider the fact that he expects to reap about 25 quintal of paddy per acre in place of the previous 13 quintal per acre.

Debendra owns a one-acre farmland. A veteran in paddy cultivation, he reaped a higher yield only after observing the tenets of organic and scientific farming methods over the traditional cultivation practices.

This has changed Sahu's outlook towards farming, and now he favours modern farming methodology over traditional cultivation styles.

Earlier, he was used to the traditional cropping system i.e. normal transplanting of paddy in the kharif season and some vegetable cultivation in the rabi season. He invested more labour in paddy cultivation but got unsatisfactory results. The financial condition of his family was poor with the main crop, paddy, giving only paltry returns.

His family of nine members, consisting of his wife, three sons, two daughters-in-law, a grandson and a granddaughter and him, had to face difficult times.

All his children dropped out of the school early. One of his sons joined Debendra and wife in farming. Another son, aged 19 years, migrated to Gujarat in search of work due to the family's financial crisis.

Debendra's desire to recover from the crisis had no promising results until the HRDP project team selected him on an exposure visit to the Sambhav NGO in Nayagarh to show him the method and impact of the organic farming practice.

It was an eye opener for him. The impressive and convincing results that he observed, encouraged him to propose one acre of 'line transplanting of paddy', to the VDC, with HRDP's support. He received the training and also an incentive of ₹7,000/- under the project. His family also contributed their own labour.

Under 'line transplanting of paddy', the seedlings are planted in straight lines at spacing of 20cm x 15cm (33 hills/sqm) for the on-time and 15cm x 15cm (44 hills/sqm) for the late transplanting. Normally, two seedlings are put per hill. The seedlings are transplanted uproot and about 2-3 cm deep. This practice ensures good seedling establishment and early tillering, which are essential for good tiller development and synchronous flowering.

He is more relieved this year, as he has received many surprises after resorting to line transplanting.

This methodology required less investment on inputs like labour, fertilizers, seeds, pesticides and others than the traditional ways of transplanting. The number of plants has increased in a hill up by 25 to 30 with long panicle with increased resistance to disease and pest attack.

Contrary to his long experience, Debendra reaped about 23 to 25 quintal of paddy per acre from line transplanted field. Normally, the yield from the field was up to 13 quintal per acre from the traditional way of transplanting.

“This is a great method of cultivation of rice” says Mr. Debendra Nath Sahu. 🇮🇳



IMPROVING EDUCATION STANDARDS: A SCHOOLING MODEL

Their school is like a home to the children studying in the Upper Primary School of Gamundi Village in Bhanjanagar Block.

They return to their own homes in the evenings only to come back in the morning to their 'own' school, with enthusiasm and excitement.

But the situation was different last year. The school was in a pathetic condition as far as infrastructure is concerned. Water supply was absent in the school toilets. The available water for drinking was bad, as it was hard, contaminated with bacteria and turbid. It was extremely not unsafe for the children's health. The toilets itself were in a dilapidated state.

Inadequacies of facilities such as furniture, library, study materials, sports infrastructure and amusement also made the school an unworthy place for the students.

As a result the attendance of students was very poor, with a high dropout rate, particularly among girl students.

At this stage, the school authorities approached Gamundi Village Development Committee with a request for financial support under HRDP to which the VDC responded positively.

HRDP has the mandate to support schools in operational villages for betterment of the student's enrolment, attendance and qualitative progress of the government schools.

The HRDP-supported school refurbishment interventions included kitchen construction, toilet construction with water supply, a hand-washing system, safe drinking water system, water tank construction, provision of books, cupboards, desks and support for the library. Provision for sports items, music sets, wall paintings, display boards, etc. were also included to make learning more joyful and interesting for students.

A series of awareness generation campaigns on various topics were also organised for students.

After intervention of HDFC Bank's Parivartan, the Upper Primary School of Gamundi Village has eventually become a model school in the block. After a series of regular interventions, now children are able to access safe drinking water. The school environment has also become healthy and hygienic.

Many students were selected for district level and state level scholarship this year. Ms. Jyotsna Rani Nayak, Head Mistress of the school, happily says that attendance of children is now regular and enrolment of children has also increased to 164. Students now love to come to the school because of the infrastructure and facilities for holistic education, provided by HRDP.

Entire school staff has expressed that regular visits and constant guidance of HRDP team right from the initiation of refurbishment work till date has helped all round holistic development of the school.

“All the students are very happy to be in the school now” says Ms. Jyotsna Rani Nayak, Head Mistress of the school. 🇮🇳



MERIT FLOURISHES WITH THE SCHOOL FACILITIES

Once, Dhuanchhai Primary School of Gamundi Village had only inadequacies to welcome the children to the world of education.

The initial steps to the world of education, from the primary stage itself, often ended in absenteeism and even dropouts, due to lack of facilities and learning environment in the school, at that time. Like any other government school in the area, the enrolment in the school was very poor.

Hence, the VDC of Gamundi came forward for the betterment of their next generation and sought support under HDFC Bank's HRDP Project to make improvement in quality of education in the government school.

With the HRDP's support, work such as classroom renovation, wall painting, toilet renovation and installation of safe drinking water system, were implemented in the school.

Other facilities such as sports items, music sets, books, cupboards, desks and other accessories for the library were also provided to the school.

Now, with the help of HRDP's intervention, the children have access to safe drinking water, healthy and hygienic environment. Mr. Netaji Bisoi, Head Master of

the school mentioned the fact that the attendance of the students has improved with these interventions.

Today, children are attending school regularly and enrolment has increased to 31. Mr. Netaji Bisoi, Head Master has won the Best Teacher award from the Prime Minister of India. Three meritorious students namely Rajendra Sahu, Santanu Kumar Swain and Supriya Swain got state level scholarship this year.

“All the students, their parents and village community have expressed their gratitude to HRDP for the project” says Mr. Netaji Bisoi, Head Master of the school. 🇮🇳



REACHING OUT TO THE MOST NEEDY: SUPPORT FOR AN AGED COUPLE

Basanti Sethy, aged 50 years, a resident of Kurumapadhala village, Ghumusar Nuagaon GP in Belaguntha Block, is in a different phase of her life today. A while ago, she and her husband were daily wage earners. Till the last year, they were struggling to meet their ends in the absence of sufficient work.

Although the couple have three grown-up sons, they prefer to support themselves through earning a livelihood.

The family falls in the ultra-poor category to which HRDP was open to provide support.

Basanti availed the project assistance for a goat rearing unit from HRDP. She bought seven goats in September 2018.

The shed for goats was built by the couple themselves. Basanti now owns a herd size of 10 goats with a market value of ₹50,000. She has already earned ₹10,000/- by selling two of her goats.

The necessary vaccinations and medical care were accessed regularly to protect

the goats. Basanti and husband have now entered a different phase of their life, with their small enterprise, after successfully leading their children into adulthood and self-reliance.

They are thankful to HDFC Bank and the WOTR team for supporting their efforts to become self dependent. 🇮🇳



COMMON BATHROOM: IGNORED DEVELOPMENT SOLUTION & A QUESTION OF DIGNITY

The women in the Kurumapadhala village in Ghumusar Nuagaon GP in Belaguntha Block are a step ahead towards ensuring personal hygiene as well as maintaining wash and sanitation goals.

Women and adolescent girls had no option but to bathe in the open space near the village pond and in slippery conditions, in the absence of a closed bathroom earlier. There were incidences of women falling down the stairs of the pond and getting injured. There were cases of snake bites as well.

Taking proper bath in the open space was also difficult due to threat to safety and an absence of privacy. The absence of a common bathroom was also a health risk for women. A place to change their wet clothes after bathing was also not available.

On the community's request, the WOTR Project Team consulted HDFC Bank to look for a solution for them, specially keeping the dignity of women in mind. The common bathroom along with stairs leading to the pond was proposed

and the facility was created under the HRDP project in order to help the people of Kurumapadhal. A common bathroom, pond steps, etc. were constructed in September 2016.

This intervention helped residents overcome many issues at one go. It serves around 300 village residents. Nowadays, women and adolescent girls feel safe while taking a bath as there is assured privacy. They are able to follow the requirements of hygiene and sanitation now as the bathroom is in place.

A common bathroom has many advantages like optimal use of water as well. It also helps to ensure that the village pond remains clean.

Many women who were initially reluctant to use it are also encouraged to use the common bathroom facility by the community members.

“All community people are satisfied with the project” says Champa Jena, a resident of Kurumapadhala village. 🏠

HOLISTIC RURAL DEVELOPMENT PROGRAM (HRDP)

WOTR-HDFC Partnership in Ganjam, Odisha

The goal of the project implemented was to enhance the socio-economic condition of rural community of 14 villages of Ganjam district.

Project Area included 14 villages from 4 blocks of Ganjam District as given in the following table:

Sr. No.	Block	Gram Panchayat	Village	Household	Population
1	Bhanjanagar	Baunsalundi	Gamundi	681	3303
2	Bhanjanagar	Dihapadhal	Dihapadhal	492	2453
3	Bhanjanagar	Mujagada	Buduli	299	1462
4	Bhanjanagar	Badakodanda	Tokaganda	260	1300
5	Bhanjanagar	Sanakodanda	Binjigiri	298	1422
6	Bhanjanagar	Dumakumpa	Sardula	233	1113
7	Bhanjanagar	Jilundi	Mudulipalli	329	1481
8	Belaguntha	Badapada	Kusapalli	372	1728
9	Belaguntha		Luduludi	350	1568
10	Belaguntha	Ghumusar Nuagaon	Kurumapadhal	86	388
11	Belaguntha	Tranarada	Khajuripalli	62	278
12	Belaguntha	Dhumsahi	Sarapalli	90	400
13	Jagannathprasad	Khamarpalli	Nimapadar	638	2861
14	Surada	Kullangi	Kullangi	504	2153
	Grand Total			4694	21910

* Data Source- Census 2011

MAJOR COMPONENTS, ACTIVITIES AND OUTCOMES

NATURAL RESOURCE MANAGEMENT

- 82 dug wells constructed; 180 acres of farm land and 250 farmers benefitted
- 13 shallow bore wells drilled to benefit 25 farmers for irrigation of 25 acres
- 43 farm ponds dug; 95 acres of farm land, 115 farmers benefitted
- 171 renewable units, including solar street lights installed in 14 villages

EDUCATION

- 55 trainings organized for VDCs, SHGs, GRGs and Federation of GRGs
- 75 farmers trained on sustainable cropping practices
- 26 Nukkad natak on sanitation and ODF performed on safe sanitation practices
- 16 anganwadis and 23 schools supported with renovation and development
- 17 drinking water provision made in 17 schools of 11 villages

SOCIAL AWARENESS

- Wall writing done on the topics of ODF and cleanliness in all 14 villages
- 125 self-help groups formed/ trained, involving 655 women

FINANCIAL LITERACY

4 programs conducted in 4 villages about banking and finance services

LIVELIHOOD AND AGRICULTURE DEVELOPMENT

- Line transplantation on 232 acres of paddy land, benefitting 396 farmers
- 9 poly-nurseries to provide healthy seedlings
- Plantation of cashew on 160 acres of land, benefitting 246 families
- 73 trellis installed for creepers cultivation using concrete pillars, benefitting 73 families
- 12 solar-based drip units installed to support vegetables on 6 acres, benefitting 12 and 12 farmers
- 30 units of yam (a tuber crop) demonstrated; benefitting 30 families
- 9 mushroom units promoted, benefitting 12 families
- 117 improved goat-rearing units promoted, benefitting 117 families
- 129 backyard poultry units established, benefitting 129 families
- 5 dairy farms established, benefitting 5 families

HEALTH, WATER AND SANITATION

- 164 IHHL sanitation units constructed, benefitting 164 families
- 62 school sanitation units constructed/ renovated, benefitting nearly 4000 students of 23 schools
- 26 livestock health camps organized, benefitting 3,728 animals of 14 villages
- 16 human health camps organized, benefitting 3512 people of 14 villages
- Parapet wall and platform constructed on 48 community dug wells
- 12 pond steps and 29 community bathrooms constructed in 14 villages
- 660 less-smoke chulas provided

ABOUT HRDP

A Step towards transforming Rural Communities

HDFC Bank's Parivartan aims to contribute to the social and economic development of the community by mainstreaming economically and socially challenged groups and drawing them in to the cycle of growth, development and empowerment. Parivartan connotes the changes brought through our various CSR initiatives like Holistic Rural Development Project (HRDP). We work to develop an ecosystem for the communities to help them grow and sustain. The Bank, through various partnerships, is committed to identifying and supporting programmes that seek to develop and advance the community.

HRDP is one of the flagship programmes under HDFC Bank's Parivartan which aims to empower rural communities through a synchronized, strategic, participatory and sustainable approach. Under HRDP, the work is concentrated under 5 key focus area – Skill Development and Livelihood Enhancement, Education, Natural Resource Management, Health and Sanitation, and Financial Inclusion.

HDFC Bank's CSR footprint in Odisha spans 65 villages across 6 districts – Angul, Dhenkanal, Nayagarh, Ganjam, Kalahandi and Rayagada, covering nearly 20,000 households. 🇮🇳



WATERSHED ORGANISATION TRUST (WOTR)

33.5 lakh people touched

Founded in December 1993, Watershed Organisation Trust (WOTR – www.wotr.org) is a non-profit that engages at the intersection of practice, knowledge and policy across scales and in collaboration with stakeholders from across sectors in order to reduce poverty and improve the overall quality of life. Headquartered in Pune, Maharashtra, India, WOTR today works in 8 Indian states: Maharashtra, Madhya Pradesh, Telangana, Andhra Pradesh, Rajasthan, Jharkhand, Bihar and Odisha, and provides technical and capacity building services to countries in Africa.

WOTR is engaged in Integrated Watershed Development/ Ecosystems management, integrated Water Resources and Ground Water Management, Climate Change Adaptation, Sustainable Agriculture and integrated Farming Systems, Women's Empowerment and Gender Relations, Agro-Meteorology, Bio-diversity, Sustainable Livelihoods and Employment Generation, Empowerment of Local Self Governance Institutions and Alternate Energy.

WOTR has undertaken and supported rural development works in 3,368 villages. It has organized more than 11,000 learning events like conferences, workshops, Exposure and Dialogue Policy Meetings, training and capacity building programs in which 3,69,264 persons from 27 states of India and 63 countries have participated. 🇮🇳



WOTR's Odisha Operations: WOTR has been working in Odisha state since 2012.

Gajapati District: WOTR was working as consortium lead in Odisha Tribal Empowerment and Livelihoods Program Plus (OTELP+) supported by SC, ST and OBC Development Department, Govt. of Odisha and implemented by Integrated Tribal Development Agency (ITDA), Paralakhemundi, in Gajapati district. WOTR worked with 5 partner NGOs in 118 villages of 30 Gram Panchayats from 4 blocks of Gajapati district covering watershed area of 25,000 ha.

Rayagada District: WOTR is working with 1800 families from 11 villages of Gunupur Block on watershed management, climate resilient agriculture and health and nutrition security.

Ganjam District: WOTR is working for uplifting of 700 families from 20 villages of Chikiti and Digaphandi blocks on watershed management and climate resilient agriculture.

The present project Holistic Rural Development Programme (HRDP) came to an end in September 2019 in 14 villages of Bhanjanagar and 3 nearby blocks with financial support from HDFC Bank. 🇮🇳



