



IMPACT ASSESSMENT OF THE NCC HOUSING COLONY

TOWARDS AN INTEGRATED COMMUNITY DEVELOPMENT MODEL

2023-24

Submitted to
NCC Limited



Report by
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EXECUTIVE SUMMARY

INTRODUCTION

This report presents an impact assessment of the NCC Housing Initiative implemented at Alluri Narayana Raju Puram Colony, Antervedipalem, East Godavari District, Andhra Pradesh. The assessment examines the extent to which the intervention has influenced the living conditions, financial stability, livelihood outcomes, and community systems of beneficiary households. The study adopts a qualitative-dominant mixed-method approach, covering a representative sample of 81 households (32.4% of total beneficiaries), supported by Focus Group Discussions (FGDs) and structured data analysis

The initiative was conceptualized as a housing intervention for economically vulnerable households and has evolved into a planned residential settlement with supporting infrastructure and community-level facilities. The project includes permanent housing units, basic infrastructure (water, sanitation, electricity, roads), and development-support components such as skill development centres, community spaces, and health outreach services.

The beneficiary population is characterized by:

- Small and ageing households
- High dependence on pension-based or informal income
- Limited savings and financial resilience
- Significant health-related vulnerabilities
- Prevalence of aquaculture as a key economic activity in the region

Aquaculture despite its economic importance, is associated with high levels of risk and has contributed to debt and asset erosion in several cases. This socio-economic context is critical to understanding both the extent and limits of impact.

METHODOLOGICAL APPROACH

The assessment uses a qualitative-driven, cross-sectional design with retrospective comparison, capturing changes in beneficiary conditions before and after relocation. Data collection includes conversational household interviews, FGDs with women and community representatives, and structured household data. An Impact Layering Framework was used to categorize findings into Primary Impact, Secondary Impact, Partial Impact & Emerging Impact.

FINDINGS:

A. Core Impact: Housing and Residential Stability (Strongly Realized)

CORE IMPACT
HOUSING AND RESIDENTIAL STABILITY
 (strongly realized)




STRONGLY REALIZED 80-100%

- Rent-free dwellings eliminated rental burden
- Improved physical safety and structural security
- Expanded access to basic amenities
- Increased predictability and continuity in living conditions

B. Secondary Impact: Infrastructure & Living Conditions (Moderately Realized)

SECONDARY IMPACT
INFRASTRUCTURE AND LIVING CONDITIONS
 (moderately realized)




MODERATELY REALIZED 50-70%

- Access to water, sanitation, electricity, and internal roads improved
- Contributing to better day-to-day living conditions

C. Economic Outcomes: Financial Stabilization without Structural Change (partially realized)

ECONOMIC OUTCOMES
FINANCIAL STABILIZATION WITHOUT TRANSFORMATION
 (partially realized)



PARTIALLY REALIZED 30-50%

- Rent elimination, reduced utility expenses, and asset accumulation
- Potential for productive asset acquisition
- Limited livelihood shifts, but income stability

D. Livelihood and Skill Development: Limited Conversion to Income



E. Community Governance and Collective Systems - Emerging but Not Institutionalized

- Not Yet Formalized Governance**
Structures are fluid and lack established rules
- Inconsistent Financial Contribution Systems**
Contributions vary significantly
- Uneven Participation**
Involvement differs across households



STRATEGIC RECOMMENDATIONS

Based on the above findings, the following strategic directions are recommended to strengthen the effectiveness and sustainability of the intervention:

A. Strengthening Community Learning and Engagement Spaces



B. Strengthening Livelihood Systems Beyond Training



C. Enabling Market Linkages



D. Strengthening Community Governance



FINAL CONCLUSION

The NCC housing initiative has successfully delivered its most critical outcome, the provision of secure and stable housing, significantly improving the living conditions, safety, and dignity of beneficiary households.

The intervention has established a strong foundation for stability and well-being. With focused efforts towards enhancing livelihood linkages, improving utilization of existing facilities, and supporting the gradual formalization of community governance systems, there is significant scope to deepen and sustain the impact over time.



CHAPTER I

A. HOUSING - INTEGRAL COMPONENT OF RURAL DEVELOPMENT

Rural development has traditionally been understood through improvements in livelihoods, agriculture, and access to basic services. However, over time, both policy frameworks and development practice have increasingly recognized that housing is not a peripheral outcome but a foundational component of rural development.

In the Indian context, national programs such as Pradhan Mantri Awas Yojana - Gramin explicitly position housing as a core pillar of rural transformation. The program goes beyond provision of shelter and emphasizes basic services, sanitation, and overall quality of living, reflecting a shift from “housing as a structure” to “housing as a development platform.”

Similarly, global frameworks such as the United Nations Human Settlements Programme (UN-Habitat) highlight that adequate housing is directly linked to multiple development outcomes, including:



Within rural settings, housing interacts closely with other dimensions of development. The absence of secure housing often leads to:

- High financial outflows through rent or informal arrangements
- Limited ability to invest in livelihoods
- Poor health outcomes due to inadequate living conditions
- Reduced social stability and mobility

Conversely, access to stable housing can enable households to anchor their economic and social lives, providing a base from which other aspects of development can evolve.

In this sense, housing functions not merely as an infrastructure input, but as a structural enabler of rural development, influencing multiple dimensions of well-being simultaneously.

B. HOUSING - FOUNDATION FOR STABILITY, DIGNITY, & SOCIAL CONTINUITY

While the developmental importance of housing is well recognized, its significance becomes more pronounced when viewed in the context of changing social and economic realities in rural India.

Increasing migration, shifts in occupational patterns, and the gradual weakening of traditional joint family systems have altered the nature of social support available to households. In many cases:

- Younger members migrate for employment
- Elderly individuals remain in villages with limited support
- Households depend on irregular or seasonal income sources
- Informal and unstable housing arrangements become common

These changes have led to new forms of vulnerability, where housing insecurity is closely tied to social isolation, economic instability, and reduced access to care and support systems.

In such contexts, secure housing provides more than physical protection, it offers:



Stability, by removing the uncertainty associated with shifting or insecure living arrangements



Dignity, by enabling individuals to live independently without reliance on temporary or dependent housing arrangements



Continuity, by creating a fixed base for family life, education, and social interaction

Emerging community-based housing initiatives in India reflect an understanding of this role, where housing is designed not only as a private asset but as part of a shared living environment that enables interaction, mutual support, and social cohesion.

Such models are particularly relevant for vulnerable groups, including elderly individuals, single women, and low-income households, who face compounded risks due to limited income, health constraints, and weakening support networks.

Therefore, in the current development landscape, housing must be understood as a critical stabilizing factor, especially in contexts where broader socio-economic systems are undergoing transition.

C. ABOUT NCC FOUNDATION

NCC Foundation serves as the primary vehicle through which NCC Limited undertakes its Corporate Social Responsibility (CSR) initiatives. Established to institutionalize the company's social commitments, the Foundation focuses on implementing community-oriented development programs with an emphasis on continuity and sustainability.

The Foundation operates across multiple thematic areas, including:

- Education
- Skill and entrepreneurship development
- Healthcare
- Rural development
- Environmental sustainability (“building a greener tomorrow”)

Within this framework, rural development and housing emerge as critical focus areas, particularly in regions where communities face structural challenges related to inadequate infrastructure, limited access to services, and socio-economic vulnerability.

The Foundation's approach reflects a shift from one-time philanthropic activities to structured and sustained interventions, where Infrastructure creation, Community-level services and Skill development initiatives are implemented in combination to support long-term improvement in living conditions.

At the same time, the Foundation collaborates with partner organizations across sectors such as education, healthcare, and social welfare to extend its reach and enhance the effectiveness of its initiatives.

Overall, NCC Foundation positions itself as a community-focused development arm, working towards improving quality of life through integrated yet context-specific interventions.

D. ABOUT NCC LIMITED

NCC Limited is a leading infrastructure development company in India, with a diversified presence across sectors such as:

- Buildings and housing
- Transportation infrastructure
- Water supply and irrigation

- Urban and industrial infrastructure

The company has developed strong capabilities in executing large-scale, complex infrastructure projects, with a focus on quality, timely delivery, and engineering efficiency.

Beyond its core business operations, NCC Limited emphasizes its role as a responsible corporate entity, integrating social responsibility into its broader organizational philosophy. This includes:

- Commitment to community development
- Engagement with social and environmental issues
- Support for initiatives that contribute to societal well-being

This linkage between technical capability and social investment allows the organization to undertake projects such as planned housing colonies, where infrastructure development is aligned with community needs.

E. RATIONALE FOR THE STUDY

Development initiatives that involve the creation of physical infrastructure, particularly housing are often assessed based on the successful completion and delivery of assets. However, the provision of infrastructure alone does not fully capture the extent to which such interventions contribute to improvements in the lives of beneficiaries.

In recent years, there has been a growing recognition that infrastructure-led initiatives must be evaluated not only in terms of outputs, but also in terms of outcomes and lived experiences of communities. This is especially relevant in housing-based interventions, where the impact extends beyond the physical structure to influence:

- Household stability and security
- Financial conditions and expenditure patterns
- Access to basic services
- Social interaction and community dynamics

In this context, impact assessment plays a critical role in bridging the gap between project intent and actual outcomes, enabling a deeper understanding of how interventions function within real-life settings.

Evaluating such initiatives requires a structured approach that captures both consistent outcomes experienced across the community as well as variations and gaps that influence the overall effectiveness of the intervention. Therefore study aims to provide an evidence-based perspective that goes beyond implementation achievements, offering insights into how such initiatives function in practice and what factors influence their long-term effectiveness.

CHAPTER III

A. PROJECT OVERVIEW

This chapter presents an overview of the NCC housing initiative, outlining its location, evolution, and key components. The purpose of this section is to provide a clear understanding of the structure and design of the intervention, which forms the basis for subsequent analysis in later chapters. The housing initiative is located in Alluri Narayana Raju Puram Colony, Antervedipalem, East Godavari District, Andhra Pradesh, a region characterized by a mix of traditional livelihoods, seasonal economic activities, and increasing out-migration of working-age populations. The socio-economic context of the area includes:

- Dependence on informal and seasonal sources of income
- Migration of younger members to urban areas for employment
- Presence of elderly individuals and households with limited earning capacity
- Variable access to basic services and infrastructure
- Prevalence of aquaculture as a key economic activity in the region

Aquaculture is a high-risk livelihood, and losses in this sector have contributed to debt and asset erosion among households. These contextual factors contribute to varying degrees of vulnerability among households, particularly in relation to housing security, income stability, and access to support systems.

B. PROJECT POSITIONING WITHIN NCC'S RURAL DEVELOPMENT FRAMEWORK

Within its broader Corporate Social Responsibility initiatives, NCC Limited identifies rural development and infrastructure as key focus areas, emphasizing the role of enabling infrastructure in supporting community well-being.

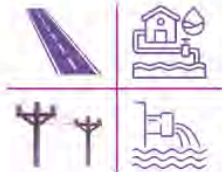
In this context, the housing initiative at Antervedipalem has been conceptualized as part of an integrated rural development approach. As reflected in the organization's reporting, the project combines housing provision with supporting infrastructure and community-level facilities, with the intention of addressing basic needs and improving living conditions for economically weaker sections. At a conceptual level, the initiative reflects a model where housing is integrated with infrastructure and community-support elements, aligning with broader rural development objectives.

KEY COMPONENTS OF THE PROJECT



Residential Housing

The central component of the initiative is the provision of individual housing units to selected beneficiaries. These units are designed to provide permanent residential space and improved living conditions compared to informal or temporary housing arrangements.



Basic Infrastructure and Services

The housing colony is supported by essential infrastructure, including Internal roads, Water supply, Electricity connectivity, Drainage systems. These services are intended to facilitate basic living conditions within the settlement.



Community Spaces

The initiative includes shared spaces designed for community interaction and collective use. A community hall is available for social gatherings, meetings, and events, providing a common platform for residents to engage in collective activities.



Skill Development Centre

A Skill Development Centre has been established within the colony to provide training opportunities for residents, particularly women and youth. Activities conducted include tailoring, stitching, and other skill-based programs aimed at supporting livelihood activities.



Educational Support Facilities

The project includes facilities intended to support children's learning, such as Computer access, Informal learning spaces and Library-type resources. These are designed to provide supplementary educational support within the community.



Health-Related Facilities and Services

The initiative incorporates basic health access features, including a designated space for medical consultation. Periodic health camps, including eye screening and other outreach services. These services aim to provide basic healthcare access within the settlement.



Environmental Infrastructure

The colony includes environmental management infrastructure such as a Sewage Treatment Plant (STP), intended for wastewater treatment and reuse.

The initiative was initially conceptualized as a housing intervention aimed at addressing shelter insecurity among economically vulnerable households. Over time, the scope of the project expanded to include additional facilities and services intended to support broader aspects of community living. This expansion reflects an approach where housing forms the core component, with supplementary features incorporated to improve access to infrastructure and community-level support systems.

C. SETTLEMENT STRUCTURE

Based on its design and components, the NCC housing initiative can be described as a planned residential settlement supported by basic infrastructure and a range of community-level facilities. The presence of housing, infrastructure, community spaces, and development-support services indicates that the initiative extends beyond basic housing provision to include multiple enabling features within the settlement environment.

D. SUMMARY

The NCC housing initiative at Antervedipalem represents a structured residential settlement comprising housing units, essential infrastructure, and a range of supporting facilities and services.

While housing forms the central component, the inclusion of community spaces, skill development activities, educational support, health access, and environmental infrastructure contributes to the overall design of the project.

This chapter provides a descriptive overview of the initiative, which serves as the foundation for examining its outcomes and effectiveness in subsequent chapters.

CHAPTER III

A. METHODOLOGY

This chapter outlines the methodological framework adopted for the impact assessment of the NCC housing initiative at Antervedipalem. The methodology is designed to provide a structured and evidence-based understanding of the outcomes of the intervention, combining qualitative inquiry with supporting quantitative analysis.

Given the multi-dimensional nature of the initiative, comprising housing, infrastructure, and development-support components, the approach focuses on capturing both beneficiary experiences and observable patterns, with particular attention to changes in residential stability, vulnerability, and community-level dynamics.

B. OBJECTIVES OF THE STUDY

The study is undertaken with the following objectives:

- To assess changes in housing conditions and residential stability among beneficiary households
- To examine the financial and economic implications of the intervention
- To understand levels of vulnerability and dependency, including age, health, and income-related factors
- To evaluate access to basic infrastructure and essential services within the settlement
- To assess the functioning and reach of livelihood and skill development components
- To examine the nature and effectiveness of community-level systems and governance structures

C. APPROACH AND RESEARCH DESIGN

The assessment adopts a qualitative-dominant mixed-method design, where in-depth understanding of beneficiary experiences forms the primary basis of analysis, supported by structured quantitative data for validation and pattern identification.

The research design is guided by the recognition that:

- Outcomes such as safety, dignity, and stability are not fully captured through quantitative measures alone

- Beneficiary experiences and perceptions are central to understanding the functioning of housing-led community interventions

The study follows a cross-sectional design with retrospective comparison, where current conditions are assessed alongside beneficiary-reported conditions prior to relocation to the housing colony.

The approach therefore focuses on identifying patterns of change, variations in outcomes across households, relationships between different dimensions of impact rather than establishing causal attribution.

D. STUDY AREA AND PROJECT COVERAGE

The study was conducted in Antervedipalem, East Godavari District, Andhra Pradesh, where the NCC housing initiative has established a residential settlement comprising approximately 250 housing units.

The intervention includes residential housing along with supporting infrastructure and community-level facilities. Beneficiaries have been allocated housing units across multiple phases, resulting in variation in duration of residence and exposure to the intervention.

E. SAMPLING STRATEGY

A Proportionate Stratified Random Sampling approach was adopted to ensure representative coverage of the beneficiary population.

I. SAMPLING DETAILS:

- Total households: 250
- Sample size: 81 households (32.4%)

II. STRATIFICATION APPROACH:

The population was stratified based on six phases of implementation, with each phase treated as a separate stratum.

This ensured:

- Representation across different stages of implementation
- Inclusion of households with varying durations of exposure
- Balanced and unbiased selection of respondents

III. PHASE-WISE SAMPLE DISTRIBUTION:

Phase	Frequency	Percentage
Phase 1	21	25.9%
Phase 2	13	16.0%
Phase 3	12	14.8%
Phase 4	15	18.5%
Phase 5	6	7.4%
Phase 6	14	17.3%
Total	81	100%

This sampling strategy enables comparison across cohorts and strengthens the reliability of observed patterns.

F. DATA COLLECTION METHODS

The study employed a combination of qualitative and quantitative data collection methods.

I. QUALITATIVE DATA COLLECTION (PRIMARY)

Qualitative data formed the primary basis of analysis and was collected through:

a) Conversational Household Interviews

Interviews were conducted with selected beneficiaries using a semi-structured and conversational approach. This allowed respondents to describe their experiences in their own terms, enabling identification of:

- Changes in living conditions
- Perceptions of safety and stability
- Livelihood experiences
- Household-level challenges and vulnerabilities

b) Focus Group Discussions (FGDs)

FGDs were conducted with key stakeholder groups within the settlement, including Women beneficiaries engaged in livelihood activities and Members of the Resident Welfare Committee. These discussions provided insights into:

- Collective experiences of the intervention
- Functioning of livelihood systems
- Community participation and governance
- Constraints in utilization of facilities

The qualitative component enabled a deeper understanding of how and why outcomes are experienced, beyond structured responses.

II. QUANTITATIVE DATA COLLECTION (SUPPORTING)

Quantitative data was collected using a structured household schedule, capturing standardized information across key variables, including:

- Demographic profile
- Housing conditions (before and after)
- Income sources and stability
- Dependency patterns
- Access to services
- Perceived impact

This component supports aggregation, comparison, and validation of patterns identified through qualitative analysis.

G. DATA PROCESSING AND ANALYTICAL FRAMEWORK

The analysis followed a structured, multi-step approach integrating qualitative and quantitative data.

I. THEMATIC CODING AND INTERPRETATION

Qualitative responses from interviews and FGDs were systematically reviewed and coded into thematic categories. Key insights were extracted and supported with narrative evidence, forming the basis of an interpretation layer.

Themes were developed across core domains, including:

- Housing and living conditions
- Economic status and financial stability
- Vulnerability and dependency

- Livelihood and skill development
- Community systems and governance

II. PATTERN IDENTIFICATION AND CONSOLIDATION

Recurring patterns across respondents were aggregated to identify dominant, emerging, and divergent themes. This enabled the distinction between:

- Consistent outcomes
- Partial or uneven outcomes
- Areas with limited or no observable change

III. TRIANGULATION OF FINDINGS

Findings from multiple data sources, including household interviews, FGDs, and structured data, were triangulated to ensure consistency and robustness of interpretation.

This process reduces reliance on single-source conclusions and strengthens the credibility of findings.

H. IMPACT LAYERING FRAMEWORK

To ensure clarity and analytical rigor, findings were categorized into four levels of impact:

- **Primary Confirmed Impact** - Residential stability and reduction in housing vulnerability
- **Secondary Confirmed Impact** - Improved access to basic amenities and safer living conditions
- **Partial / Uneven Impact** - Livelihood and skill development outcomes
- **Emerging Impact** - Community-level systems and integrated support environment

This framework enables a balanced assessment of the intervention, distinguishing between strong outcomes and areas requiring further strengthening.

I. ETHICAL CONSIDERATIONS

The assessment adhered to standard ethical practices:

- Participation was voluntary

- Informed consent was obtained from respondents
- Confidentiality and anonymity were maintained
- Data was used solely for the purpose of this study

J. LIMITATIONS OF THE STUDY

While the methodology has been designed to ensure robustness, certain limitations must be acknowledged:

- The study is based on a sample of 81 households, which, while representative, does not cover the entire beneficiary population
- Findings rely on self-reported and recall-based data, which may be subject to perception and recall bias
- The study follows a cross-sectional design, limiting the ability to establish causal relationships
- The absence of a control or comparison group restricts attribution of outcomes solely to the intervention
- Income-related data reflects variability and may not capture full economic dynamics
- Outcomes may vary across implementation phases due to differences in duration of exposure

Accordingly, the findings should be interpreted as indicative of patterns and experiences rather than definitive causal conclusions.

K. METHODOLOGICAL POSITIONING OF THE STUDY

This assessment is positioned as a qualitative-driven impact analysis supported by structured quantitative validation.

The study does not aim to establish causal attribution but focuses on:

- Understanding beneficiary experiences
- Identifying patterns and variations
- Examining alignment between intervention design and realized outcomes

This approach ensures that the analysis remains grounded in evidence, contextually relevant, and analytically defensible.

CHAPTER IV

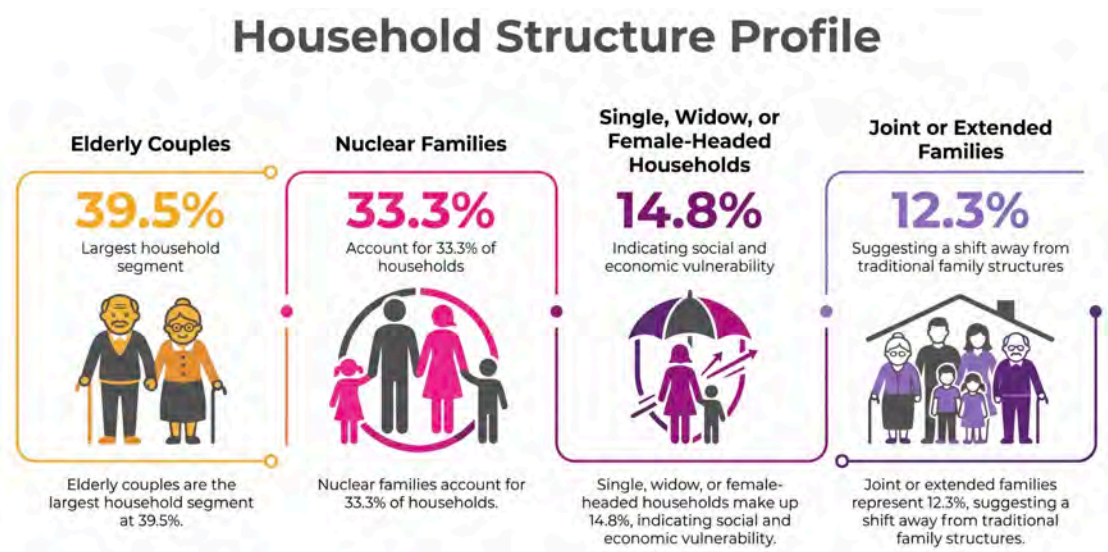
A. BENEFICIARY PROFILE

This chapter presents the socio-demographic and economic profile of beneficiary households residing in the NCC housing colony at Antervedipalem. The purpose of this section is to provide a contextual understanding of the population covered under the study, particularly in terms of household composition, income structures, and dependency patterns.

Rather than presenting exhaustive descriptive statistics, the analysis focuses on identifying key characteristics that influence vulnerability, economic capacity, and engagement with the intervention.

B. HOUSEHOLD STRUCTURE PROFILE

The beneficiary population reflects a diverse household structure, with a notable presence of smaller and dependency-driven family units.



The settlement is dominated by small and ageing households, with limited internal support structures, indicating a high dependence on external or fixed income sources.

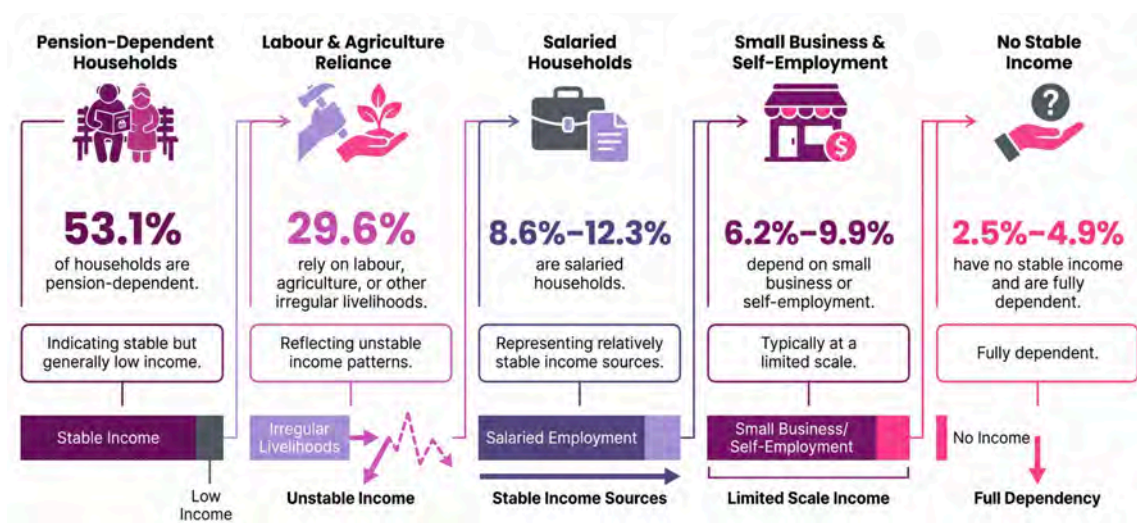
At the same time, field observations indicate that across the broader universe of approximately 250 households, nearly 40% of families have at least one member contributing to household income in some form. However, these contributions are often

supplementary, irregular, or low in scale, and do not necessarily replace the primary dependence on pension-based or support-driven income systems.

This suggests that while income participation exists within households, it does not fully translate into economic independence or reduced dependency, reinforcing the overall vulnerability profile of the settlement.

C. ECONOMIC PROFILE OF BENEFICIARY

The economic structure of households reflects a predominantly dependency-driven model, rather than one based on stable and self-sustaining income generation



Over half (53%) of households rely on pension-based income, while nearly one-third (30%) depend on unstable or seasonal livelihoods, indicating a predominantly low-income and dependency-driven economic base.

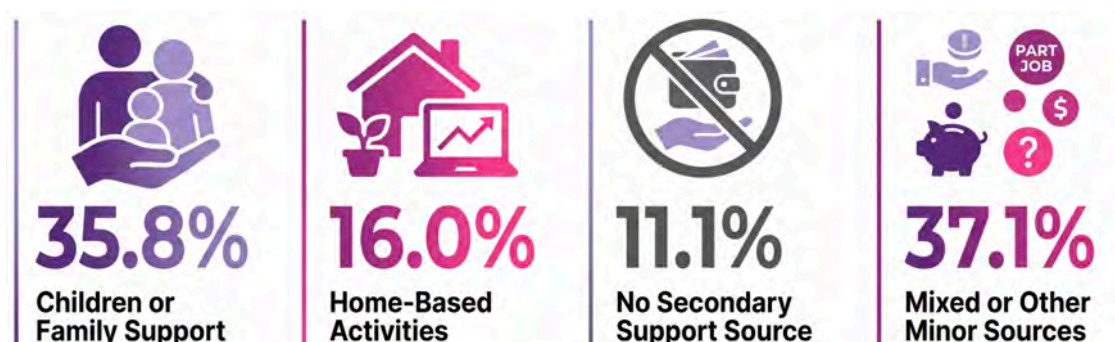
While a proportion of households have members contributing to income, these contributions are typically supplementary, irregular, or low in scale, and do not significantly alter the overall dependence on fixed or external income sources.

This suggests that income participation exists, but does not translate into economic independence or resilience, reinforcing the dependency-driven nature of the settlement.

D. SUPPLEMENTARY SUPPORT SYSTEMS

In addition to primary income, many households rely on supplementary support mechanisms for sustenance. Support from children and family members emerges as a key contributor to household stability, with over one-third (35.8%) of households

depending on such support. Additionally, 37.1% of households rely on mixed or informal sources of supplementary support, reflecting the absence of structured or diversified income systems.



A smaller proportion (16%) engage in home-based income activities such as tailoring or food preparation, while 11.1% report having no secondary source of support, increasing their vulnerability.

Household survival is largely sustained through a combination of pension income, family support, and informal supplementary activities, rather than through stable, independent livelihood systems.

E. FINANCIAL VULNERABILITY AND SAVINGS

The financial position of households indicates a high degree of vulnerability, shaped by low and unstable income levels, dependency-driven economic structures, and limited capacity for savings.

A significant proportion of households report either no savings or very limited financial reserves, while others continue to face debt-related pressures arising from past economic shocks, including livelihood losses and health expenditures. Only a small segment demonstrates relative financial stability.

Notably, households with no savings are largely concentrated among elderly and pension-dependent families, where income is fixed, limited, and primarily utilized for day-to-day expenses, leaving little or no scope for accumulation.

Overall, nearly 78% of households fall within the spectrum of financial vulnerability, characterized by absence of savings, limited reserves, or existing debt, while only about 12% can be considered financially stable.



Households operate under conditions of financial fragility, where income is sufficient for survival but insufficient for resilience, limiting their ability to absorb economic shocks.

F. HEALTH BURDEN AND ITS IMPLICATIONS

Health conditions emerge as a critical factor influencing household vulnerability.

A considerable proportion of households report moderate to high health burden, including chronic illness and age-related conditions. Health challenges directly affect income-generating capacity, dependency levels and household expenditure patterns.



Nearly 74% of households experience moderate to high health burden, indicating a strong overlap between health vulnerability and economic dependency. This is particularly evident among elderly and pension-dependent households, where limited earning capacity, combined with recurring health expenses, further constrains financial stability.

Health-related constraints act as a reinforcing factor of economic vulnerability, restricting income potential while simultaneously increasing financial burden.

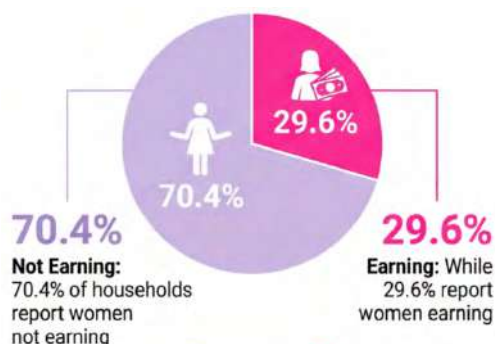
G. WOMEN'S ECONOMIC PARTICIPATION

Women's participation in income generation within the settlement remains limited and largely supplementary in nature, reflecting the broader socio-economic context of the beneficiary population.

A majority of women (70.4%) are not engaged in income-earning activities. Among the 29.6% who do participate, economic contributions are typically small-scale, irregular, and home-based, and do not constitute stable or independent livelihood systems.

This pattern is closely linked to structural factors identified in earlier sections, including:

- Ageing household composition
- Health-related constraints
- Care responsibilities within the household



In several cases, women possess skills, such as tailoring or food preparation, but are unable to engage consistently due to these constraints. Women's economic participation is present but constrained, shaped more by household conditions and structural limitations than by availability of skills alone.

H. SUMMARY

Overall, the findings indicate that the intervention primarily serves structurally vulnerable households with limited internal economic capacity, where dependency, ageing, and health-related constraints play a significant role in shaping outcomes.

The economic and social profile of beneficiaries suggests that:

- Income systems are largely support-driven
- Financial resilience is limited
- Livelihood participation is constrained and uneven

This context is critical for interpreting subsequent findings, particularly in relation to:

- The role of housing in providing stability and reducing vulnerability
- The limited scope for livelihood transformation within existing conditions
- Variation in beneficiary experiences across the settlement

CHAPTER V

A. HOUSING & LIVING CONDITIONS

This chapter examines the impact of the NCC housing initiative on the living conditions of beneficiary households. Given that housing forms the central component of the intervention, the analysis focuses on understanding the extent of change in terms of residential security, physical living conditions, and access to basic infrastructure.

The assessment is based on a comparison of housing conditions prior to relocation and the current situation within the colony, supported by beneficiary narratives and structured data.

B. HOUSING CONDITIONS BEFORE THE INTERVENTION

Prior to receiving housing under the initiative, beneficiary households experienced varying degrees of housing insecurity and inadequate living conditions.

The housing conditions prior to the intervention were characterized by high variability but consistently marked by insecurity, inadequacy, and financial burden. A 48.1% of households lived in rented accommodation, often in cement or pucca houses with basic facilities,

older tiled or semi-permanent structures or shared or subdivided portions within larger buildings.

In addition to rental housing, a considerable number of households lived in Old, dilapidated owned houses, often described as structurally weak, leaking, or lacking toilets and drainage.

RENTED ACCOMMODATION

Many households live in rented accommodation.



- Pucca cement houses with basic facilities.



- Older tiled or semi-permanent structures.



- Shared/subdivided portions of larger buildings.



THATCHED/KUTCHA STRUCTURES

Some households live in **thatched or kutcha structures**, sometimes on **informal or unowned land**.

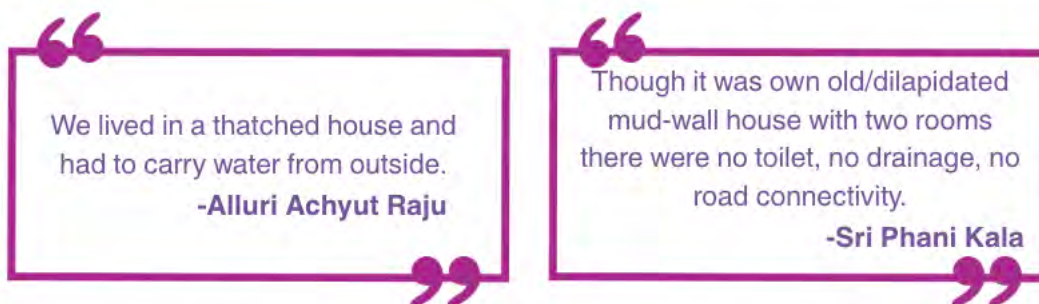


FAMILY/EMPLOYER-PROVIDED HOUSING

Others depend on **family-based** or **employer-provided** housing.

Rental data further highlights economic pressure as a significant proportion of households paid between ₹2,000–₹6,000 per month while some households reported rent even higher than ₹6,000.

Across these categories, recurring challenges included lack of sanitation facilities, water access from external sources, structural vulnerability during rains and overcrowding or lack of privacy.



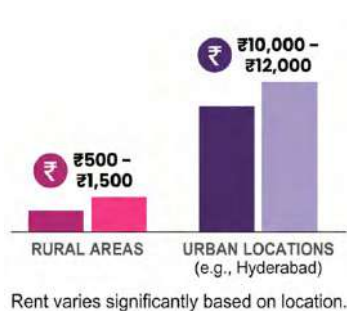
The data indicates that pre-intervention housing conditions were not uniformly “poor” in a single dimension, but consistently reflected one or more forms of vulnerability:

- Financial insecurity (rent burden)
- Physical inadequacy (unsafe or weak structures)
- Tenure insecurity (no ownership or dependent living)

C. HOUSING CONDITIONS AFTER THE INTERVENTION

Following the intervention, all beneficiary households have transitioned into allotted housing units within the NCC colony, marking a complete structural shift in living arrangements.

Across respondents Housing is consistently described as Pucca house, rent-free and structurally stable. A large majority report:



- High residential stability
- Improved safety for women and children
- Better internal facilities (toilets, water access, space)

Though data reflects very minor but variations, including intermittent water issues in some cases, occasional concerns about seepage or drainage.

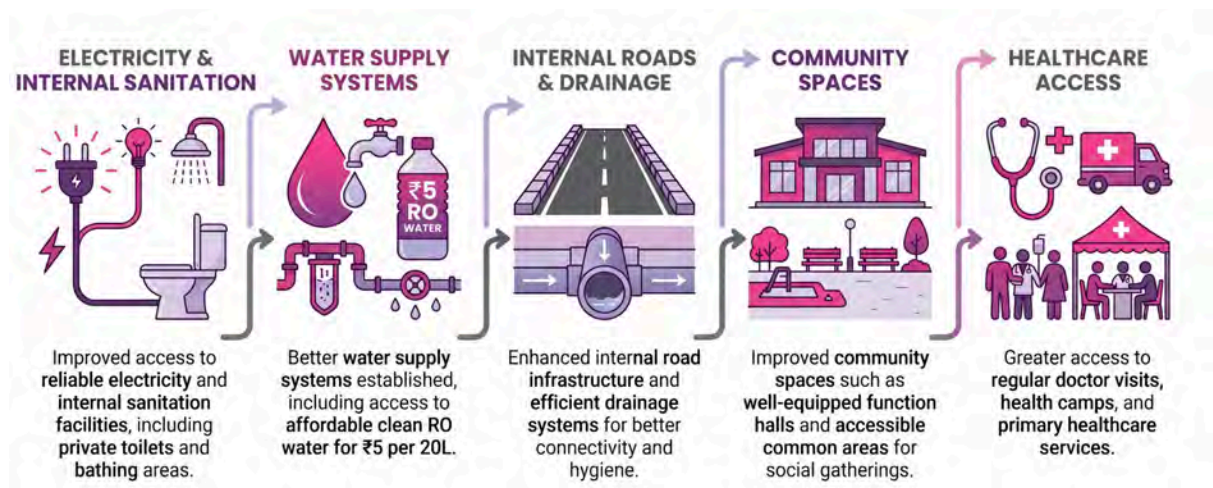
“ Here there are people to look after us if needed; there is no need to fear.
-Krishna Rao ”

“ It is good for children... women also feel safe.
-Lakshmi Tulasi ”

The intervention has resulted in universal improvement in structural housing conditions and significant enhancement in perceived safety and stability.

D. ACCESS TO BASIC INFRASTRUCTURE AND SERVICES

Access to infrastructure and services within the colony shows clear improvement compared to earlier conditions, but remains uneven in terms of utilization and perceived adequacy.



Beneficiaries report improved access and there is also evidence of improved mobility within the colony and enhanced sense of community safety and cohesion.

Despite availability, usage patterns vary significantly as many households though are aware of facilities but do not actively use them or do not fully utilize facilities like Skill development centre, Library and Computer lab. Health services exists such as doctor visits, camps but usage is inconsistent or unclear across respondents especially for doctor visits.

Some recurring gaps include lack of awareness about available facilities, limited engagement with community infrastructure, dependence on external health services despite local availability and minor issues in water supply and drainage.

The intervention has successfully improved access to infrastructure, but availability does not consistently translate into utilization. This indicates that the infrastructure layer is functionally present, but the service ecosystem is not yet fully embedded in daily use.

E. CONCLUSION

The analysis of housing and living conditions indicates that the NCC housing initiative has achieved its most consistent and clearly realized outcome in the domain of residential stability and basic living conditions.

Across beneficiary households, the transition from a mix of rental, informal, structurally weak, or dependent housing arrangements to non-ownership permanent, rent-free, and secure dwellings represents a fundamental shift. This change has resulted in:



 <p>Elimination of recurring rental burden.</p> <ul style="list-style-type: none"> Provides financial stability by removing monthly rent obligations. Allows families to reallocate funds towards education, healthcare, and savings, breaking cycles of debt. 	 <p>Improved structural safety and better internal living conditions.</p> <ul style="list-style-type: none"> Ensures protection against environmental elements and structural hazards. Provides access to essential amenities like clean water and sanitation, leading to healthier living environments. 	 <p>Enhanced sense of security, particularly for women and elderly households.</p> <ul style="list-style-type: none"> Offers a safe haven from external threats and instability. Significantly reduces vulnerability for marginalized groups, fostering peace of mind and psychological well-being. 	 <p>Greater continuity and predictability in everyday living.</p> <ul style="list-style-type: none"> Enables long-term planning and investment in the future. Provides a stable foundation for consistent schooling, employment, and community engagement. 
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Importantly, these improvements are not isolated to a subset of beneficiaries but are broadly experienced across the settlement, making housing the most uniformly realized component of the intervention.

At the same time, the findings also indicate that while access to infrastructure and basic services has improved, variations persist in terms of usage, awareness, and service consistency. This suggests that the transition from infrastructure provision to fully functional service systems is still evolving.

The housing component of the intervention emerges as the foundation of the overall development model and a highly realized outcome, providing stability, security, and dignity to beneficiary households.

CHAPTER VI

A. ECONOMIC & FINANCIAL CHANGES

The financial condition of beneficiary households reflects not just present income levels, but a trajectory shaped by past shocks, asset erosion, health events, and livelihood instability.

While the housing intervention has demonstrably improved residential conditions, the extent to which it has influenced the economic realities of beneficiary households remains a critical question.

This section examines how households navigate debt, savings, and financial stress, and whether housing stability has translated into measurable improvements in financial resilience.

B. ECONOMIC BASE OF HOUSEHOLDS

The economic structure of the settlement reveals a clear dominance of low-productivity and dependency-driven income systems.

At first glance, pension-based households appear “stable.” However, this stability is deceptive as pension incomes are fixed, low in magnitude and non-expandable. Informal livelihoods are seasonal, health and market-dependent.

This creates a structural condition where households are either stable but economically stagnant, or economically active but unstable. Thus the settlement does not exhibit a growth-oriented economic base, but rather a survival-oriented system, where income sources are designed to sustain, not to expand.

C. NATURE OF FINANCIAL VULNERABILITY

Financial vulnerability in the settlement operates as a cycle, not a condition, where households continuously move between low income, debt, and dependency. A large proportion of households report no clear savings base, dependence on children or relatives and absence of formal financial protection (insurance, structured savings)

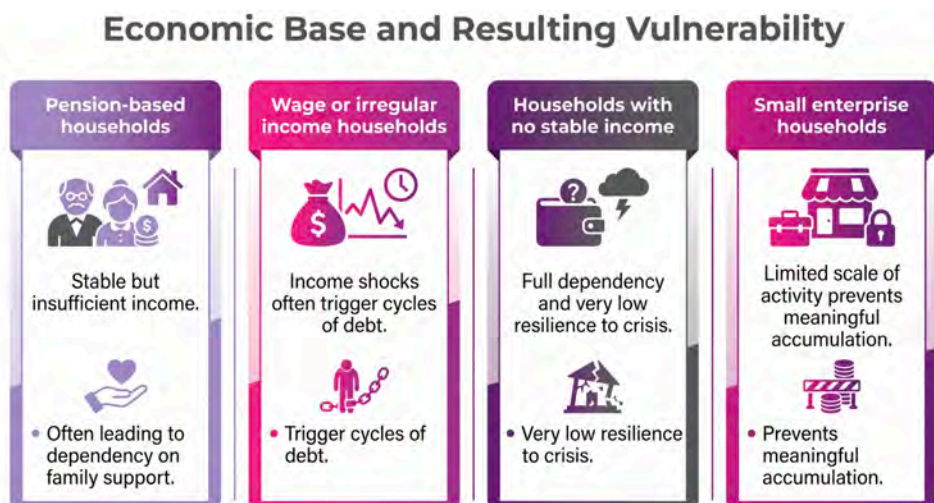
Understanding the drivers of household financial fragility through key patterns.



Financial vulnerability in the settlement operates as a cycle, not a condition, where households continuously move between low income, debt, and dependency.

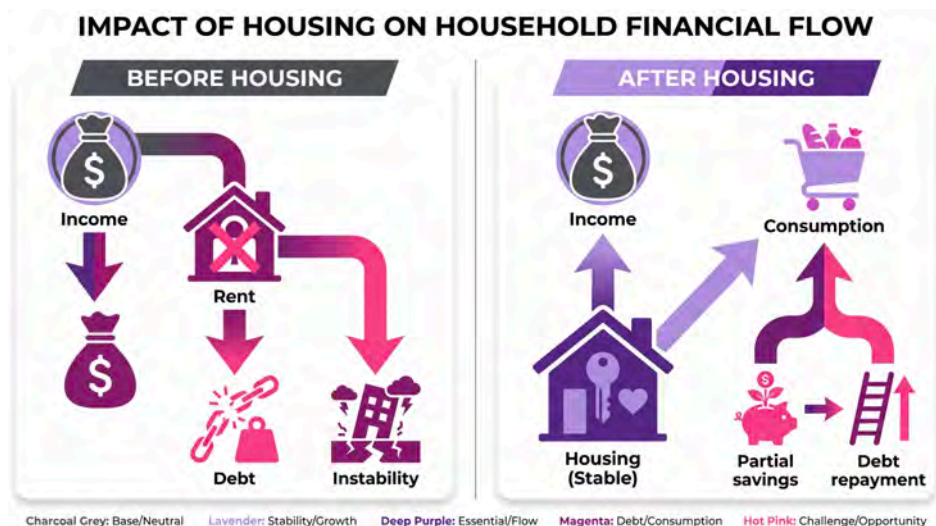
D. LINK BETWEEN ECONOMIC BASE AND VULNERABILITY

The nature of the economic base directly determines the type and intensity of vulnerability. Vulnerability is not an outcome, it is structurally embedded within the economic system of households.



E. IMPACT OF HOUSING ON FINANCIAL CONDITIONS

Housing has not increased income, but has created financial breathing space, allowing households to gradually address accumulated debt. Housing does not change the economic base, but it intervenes in the vulnerability cycle. Housing acts as a financial stabilizer within a weak economic system, interrupting the vulnerability cycle without fundamentally transforming it.



The intervention has not altered the underlying economic structure of households, but has played a critical role in reducing financial stress and stabilizing expenditure patterns. This positions housing as a foundational economic enabler, which creates the conditions for improvement, but requires complementary systems to drive actual economic transformation.

F. CONCLUSION

The analysis of economic and financial conditions indicates that while the intervention has not altered the fundamental income structure of beneficiary households, it has played a significant role in stabilizing their financial environment.

However, the provision of stable, rent-free housing has reduced recurring expenditure and introduced predictability in household finances. This has enabled beneficiaries to better manage limited resources and, in some cases, gradually reduce existing debt burdens in some cases.

The intervention therefore functions as a financial stabilizer rather than an economic transformer, improving the conditions under which households manage vulnerability, without fundamentally changing their income-generating capacity.

This positions housing as a foundational economic enabler, creating the necessary base for improvement, while highlighting the need for complementary livelihood and financial strengthening interventions to achieve broader economic transformation.

CHAPTER VII

A. LIVELIHOOD & SKILL DEVELOPMENT OUTCOMES

While the NCC housing intervention has established a stable residential environment, the project also includes components aimed at enabling livelihood opportunities, particularly through skill development initiatives and community-based economic activities.

This chapter examines the extent to which these components have translated into sustained income generation and economic participation, drawing from both structured data and beneficiary narratives.

The analysis focuses on the progression from awareness → participation → continuity → income outcomes, and identifies the gap between intended and realized outcomes.

B. AWARENESS AND ACCESS TO SKILL DEVELOPMENT FACILITIES

The data indicates that awareness of livelihood-related facilities, particularly the skill development centre is present across a large proportion of households.

Beneficiaries demonstrate varying levels of familiarity with:



In several cases, respondents acknowledged:

- Knowing about the centre
- Having visited or seen activities
- Awareness of others participating

However, awareness does not consistently translate into active engagement. The intervention has succeeded in establishing visibility and awareness of livelihood opportunities, but this awareness remains passive for a significant segment of households.

C. PARTICIPATION VS CONTINUITY

Participation in skill development activities is present but fragmented, with a clear drop-off between initial engagement and sustained involvement.

Observed patterns include:

- Short-term participation during training phases
- Occasional or intermittent use of facilities
- Discontinuation due to personal or household constraints

Reasons for discontinuity include:

- Health limitations (arthritis, knee pain, post-surgery conditions)
- Care responsibilities (children, elderly dependents)
- Lack of consistent work opportunities
- Reduced motivation in absence of visible income outcomes

Participation is event-based rather than sustained, indicating that the intervention currently operates at the level of exposure and skill introduction, rather than continuous engagement.

D. INCOME OUTCOMES AND LIVELIHOOD CONVERSION

A key finding across the data is that skill acquisition has not consistently translated into stable income generation.

“
My children now call me instead of their father if they want something
- Resident from Tailoring Batch
”

“
Now for small things say buying a saree i dont have to ask my husband, I can buy with my money
-Resident from Tailoring Batch
”



However income streams are not consistent, work is often dependent on availability of orders or local demand and activities are not scaled or institutionalized. The livelihood component is characterized by partial conversion, where skills exist but are not consistently translated into sustained or reliable income streams.

E. CASE PATTERN: CATERING AND HOME-BASED ACTIVITIES

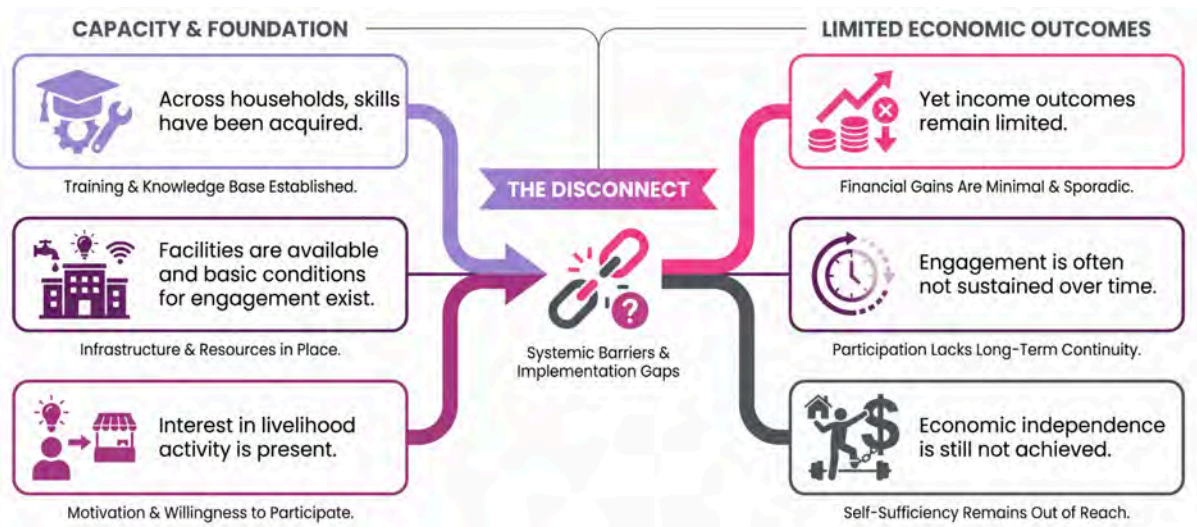
Food-related activities (catering, snack preparation, pickle-making) emerge as a recurring livelihood pathway among a subset of women. These activities show:

- Flexibility (can be done from home)
- Compatibility with household responsibilities
- Occasional income generation

However, work is dependent on local demand, social networks, event-based opportunities. There is no regular order flow, no aggregation of demand and no structured support for scaling. Home-based livelihood models provide adaptive income opportunities, but remain informal, demand-dependent, and non-scalable, limiting their contribution to long-term economic stability.

F. OUTCOME GAP: SKILL VS INCOME

The most critical finding of this chapter lies in the gap between skill development and income realization. Across households:



The intervention has been effective in enabling skill exposure but has not yet transitioned into a livelihood system that generates consistent income outcomes.

G. MARKET LINKAGE AND STRUCTURAL GAPS

A recurring constraint across narratives is the absence of market linkage and demand aggregation mechanisms.

Beneficiaries report ability to produce (stitching, food preparation, crafts), but lack of access to regular buyers, organized markets and bulk orders. As a result, production remains localized, income opportunities remain sporadic, activities do not scale beyond subsistence levels. The absence of structured market linkage limits the transition from skill-based activity to income-generating enterprise, resulting in underutilization of acquired skills.

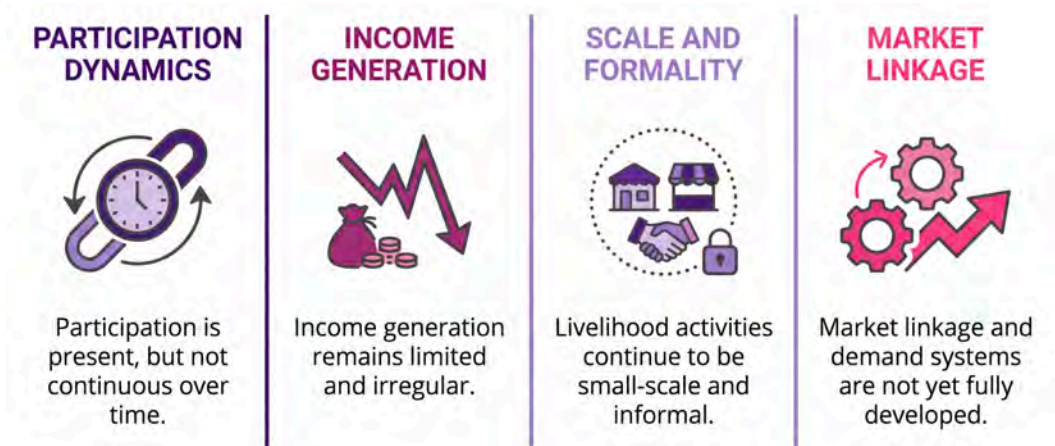
H. WOMEN'S ECONOMIC PARTICIPATION AND AGENCY

Women's participation reflects a pattern of conditional and constrained engagement. Participation exists but is shaped by health conditions, household responsibilities and availability of work.

In several cases women have skills but are not actively earning and earning is paused or discontinued due to life events. At the same time some women demonstrate high agency through small-scale independent work, use of home as an economic space. Women's economic participation is visible but not systemically supported, resulting in irregular and supplementary income patterns rather than sustained livelihoods.

I. CONCLUSION

The analysis of livelihood and skill development outcomes indicates that the intervention has established the foundational elements of livelihood support, including awareness, access, and initial skill acquisition. However, the transition from skill development to sustained income generation remains incomplete.



The livelihood component of the intervention is currently functioning at the level of exposure, partial participation, and limited income generation, rather than as a fully developed livelihood system. While the presence of skills and facilities provides a foundation for economic engagement, the realization of consistent livelihood outcomes remains partial and uneven across beneficiaries.

CHAPTER VIII

A. COMMUNITY GOVERNANCE & COLLECTIVE SYSTEMS

While the provision of housing and infrastructure forms the physical foundation of the NCC housing colony, the long-term sustainability of the settlement depends on the extent to which it evolves into a self-functioning community system. Beyond individual household outcomes, this requires the emergence of collective mechanisms for coordination, participation, and shared responsibility.

This chapter examines how the residents interact as a community, the presence and functioning of governance structures, and the degree to which the colony demonstrates characteristics of a self-managed and collectively sustained settlement. The analysis draws primarily from focus group discussions and beneficiary narratives, capturing both formal arrangements and informal practices that shape everyday functioning.

B. EMERGENCE OF COMMUNITY STRUCTURES

The findings indicate that community-level organization within the colony is present, but still in the process of formalization. Residents frequently refer to the existence of “committee members” or individuals who take on leadership roles during specific situations, particularly in organizing functions, addressing local issues, or coordinating activities within the colony.

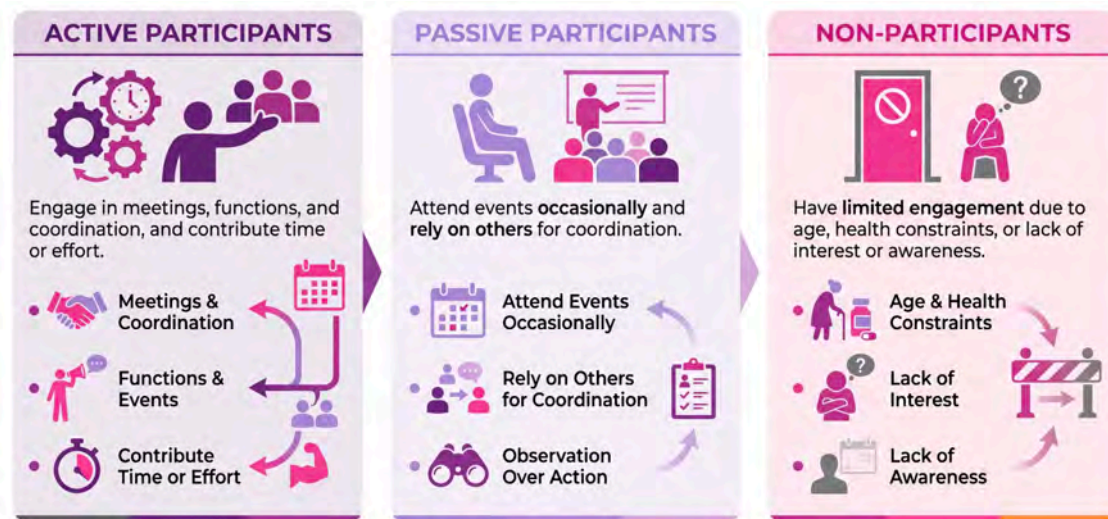
These structures do not appear to operate as formally registered or consistently functioning bodies with defined roles or processes. Instead, they function as informal coordination mechanisms, activated as and when required. In practice, this means that while there is a recognizable sense of internal organization, it is not institutionalized into a stable governance system.

This emerging structure reflects a transitional stage, where the colony has moved beyond purely individual households but has not yet developed into a formally governed community.

C. PARTICIPATION AND ENGAGEMENT PATTERNS

Participation in community-level activities is uneven and context-driven, rather than consistent or system-oriented. A segment of residents actively engages in community

functions, contributes to organizing events, and participates in collective discussions. However, a significant proportion of households remain passive participants, engaging only occasionally or when required.



This variation is influenced by several factors, including age, health conditions, and individual household priorities. In a settlement where a large proportion of residents are elderly or managing health-related constraints, consistent participation in governance processes is naturally limited.

Community spaces such as function halls and common areas serve as focal points for engagement, particularly during social events. These spaces also occasionally support livelihood-related activities, such as food preparation during functions. However, such engagement remains episodic, rather than forming part of a structured, ongoing governance process.

Overall, participation is better understood as event-based involvement rather than continuous civic engagement, which limits the depth and consistency of community governance.

D. FINANCIAL CONTRIBUTION AND OWNERSHIP

The financial dimension of community governance remains largely informal and underdeveloped. While there are instances of residents contributing towards specific activities such as functions or minor maintenance there is no consistent evidence of a structured system of financial contributions across the colony.

There is limited indication of:

- Regular fee collection mechanisms
- Collective budgeting practices
- Formal allocation of funds for maintenance or services

As a result, financial ownership of community systems appears to be partial and situational, rather than institutionalized. Many households continue to operate within constrained financial conditions, which further limits their ability or willingness to contribute regularly to collective systems.

This pattern suggests that while the physical infrastructure has been established, the financial ecosystem required to sustain shared assets collectively is still evolving.

E. FUNCTIONALITY OF GOVERNANCE SYSTEMS

The functioning of governance systems within the colony can best be described as adaptive and reactive. Community coordination tends to emerge in response to immediate needs such as resolving local issues, organizing events, or managing shared spaces rather than through predefined processes or regularized systems.

It is important to note that the Residential Welfare Committee is relatively newly formed, and therefore remains in the early stages of development. As a result, governance processes are still evolving and are yet to stabilize into structured and routine systems.

In its current form, the system functions adequately for coordination but has not yet matured into a proactive management structure capable of long-term planning and systematic oversight.

F. COMMUNITY COHESION AND INFORMAL SUPPORT SYSTEMS

Despite the limited formalization of governance structures, one of the stronger outcomes observed is the presence of social cohesion and informal support networks within the colony.

Residents frequently express a sense of:

- Safety within the community
- Mutual support among neighbours
- Collective participation during social and cultural events



These informal systems play an important role in:

- Providing day-to-day support
- Facilitating information sharing
- Enabling cooperation during events or challenges

In several instances, beneficiaries highlighted the role of neighbours and community members in supporting each other, particularly in times of need. This indicates that while formal governance systems may be limited, the colony benefits from a strong social fabric, which partially compensates for the absence of structured institutional mechanisms.

G. INSTITUTIONAL MATURITY OF THE COLONY

Bringing together the above dimensions, the governance system of the colony can be understood as being in an evolving or semi-functional stage of institutional maturity.

The settlement demonstrates:

- The presence of identifiable community structures
- A degree of resident participation
- Informal coordination mechanisms
- Strong social cohesion

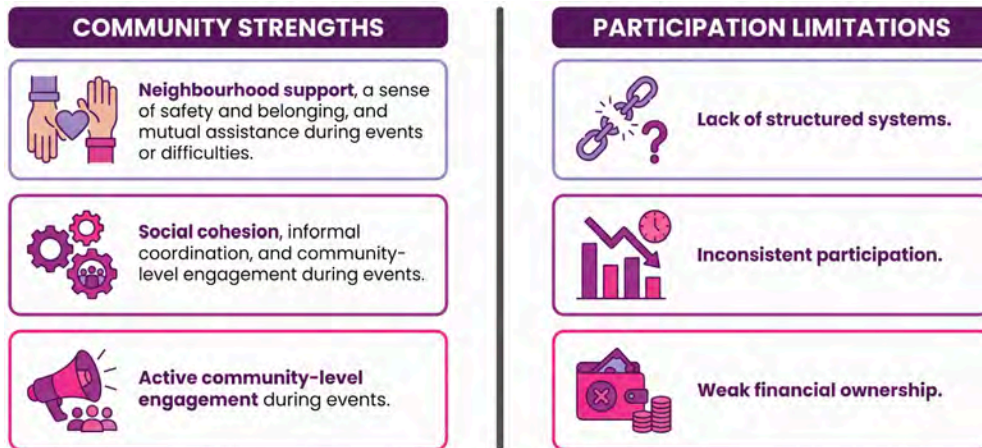
At the same time, these systems are still developing in areas such as:

- Formal institutional frameworks
- Consistent participation across households
- Structured financial systems
- Defined governance processes

This places the colony in a transitional phase—between a beneficiary-driven settlement and a self-managed community system.

H. SUSTAINABILITY IMPLICATIONS

The current state of governance has important implications for the long-term sustainability of the intervention. On one hand, the presence of social cohesion and informal coordination mechanisms ensures that the community is able to function effectively in the present. On the other hand, continued strengthening of formalized systems will be important for long-term sustainability.



At present, the colony's sustainability is supported more by social relationships and informal practices than by structured governance systems. While this is functional in the short term, the long-term stability of the settlement will depend on the gradual strengthening and institutionalization of these systems.

I. CONCLUSION

The analysis indicates that the NCC housing colony has developed foundational elements of community governance, characterized by informal leadership, situational coordination, and strong social cohesion.

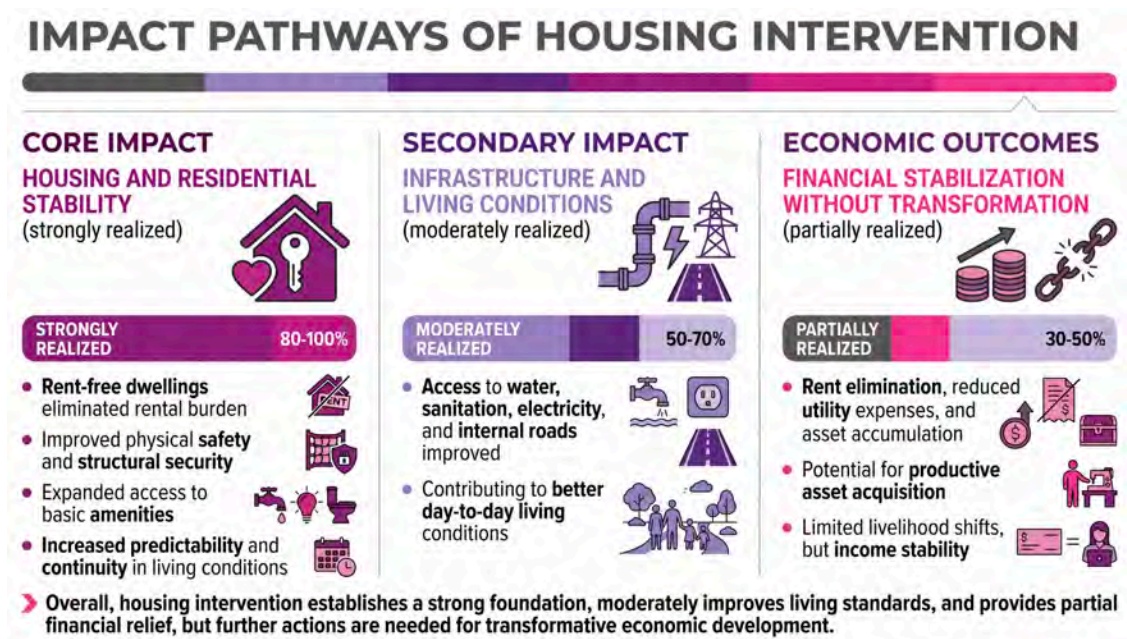
However, these systems remain partially developed and not fully institutionalized. Governance is currently driven by informal practices rather than structured processes, and financial as well as participatory ownership remains uneven across households.

The colony reflects an emerging community system, where collective functioning is visible and effective at a basic level, but is still progressing towards a more structured and institutionalized governance framework. While social cohesion provides a strong base for collective life, the transition towards a structured and self-sustaining governance system is still in progress, with implications for the long-term sustainability of the intervention.

CHAPTER IX

A. KEY FINDINGS & STRATEGIC INSIGHTS

This chapter consolidates findings from the assessment into a structured set of insights, distinguishing between levels of outcome realization across different components of the intervention. The analysis moves beyond description to identify what has been achieved consistently, what remains partial, and where the intervention is still evolving.



The intervention can be positioned across four levels of outcome realization:

Level	Outcome
Strongly Realized	Housing and residential stability
Moderately Realized	Infrastructure and basic services
Partially Realized	Livelihood and economic outcomes
Emerging	Community governance and collective systems

B. RECOMMENDATIONS

i. STRENGTHENING EDUCATIONAL SUPPORT INFRASTRUCTURE

The colony includes a designated library and reading space, originally intended to serve as a social and engagement space for elderly residents, providing access to spiritual books, newspapers, and a setting for interaction and activity beyond the household.

At present, utilization of this space remains limited, both among elderly residents and students. While the primary intent of the facility is to support active ageing and social engagement, it also presents an opportunity to function as a shared learning and reading space for children and youth within the colony.

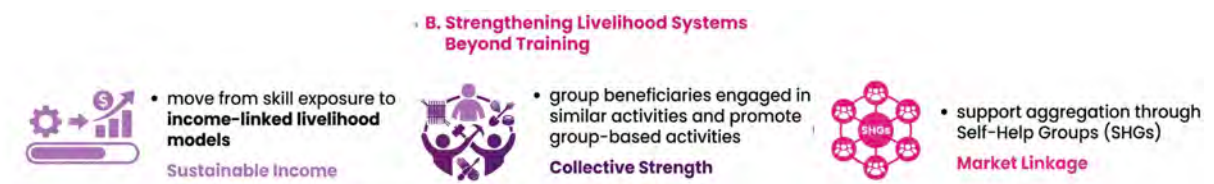


It is recommended to:

- Strengthen the library as a dual-purpose space, ensuring availability of:
 - i. Spiritual and general reading material for elderly residents
 - ii. Basic educational and reference material for students
- Establish fixed operating hours and assign a local volunteer or responsible member to manage access, usage, and upkeep
- Strengthen the computer lab by ensuring functional systems and basic digital access, enabling students to use the facility for learning and practice

ii. PROMOTING FINANCIAL OWNERSHIP AND COLLECTIVE RESPONSIBILITY

While the colony functions well at present, long-term sustainability requires a sense of shared responsibility among residents.



It is recommended to:

- Introduce a nominal maintenance contribution system, designed not as a commercial fee but as a collective responsibility mechanism
- Use contributions for:
 - Minor repairs
 - Maintenance of shared spaces
 - Community-level needs

Even minimal contributions can help build ownership, accountability, and participation among residents.

III. STRENGTHENING LIVELIHOOD AGGREGATION AND COTTAGE-BASED MODELS

Livelihood activities currently exist at an individual and small scale, particularly in areas such as food preparation, pickles, and tailoring.



It is recommended to:

- Identify and group beneficiaries engaged in similar activities
- Encourage formation of small collective or cluster-based models, particularly for:
 - Food products
 - Home-based goods
- Support coordination within these groups to improve consistency and scale

This approach can help transition from isolated efforts to collective livelihood activity, improving visibility and continuity.

IV. ENABLING MARKET ACCESS AND EXPOSURE PLATFORMS

A key gap identified is the absence of structured platforms for showcasing and selling products, limiting the ability of existing livelihood activities to generate consistent income.

D. Strengthening Community Governance



- Support **gradual formalization** of the Residential Welfare Committee; encourage regular meetings and basic record-keeping



- Ensure **inclusive representation**, especially of women



- Introduce **small community contribution mechanisms** to build ownership

It is recommended to:

- Facilitate participation in CSR-led exhibitions or melas, where women can:
 - Display products
 - Engage with potential buyers
- Create periodic opportunities within or outside the colony for product exposure and sale enabling direct interaction with local markets

Encourage the formation and strengthening of Self-Help Groups (SHGs) among women engaged in similar activities, and support their formalization and linkage with banking institutions to improve access to credit, financial services, and collective enterprise opportunities.

Such platforms can act as entry points to market linkage, supporting income generation without requiring complex systems. Such measures can help move livelihood activities from individual, small-scale efforts to more structured and market-linked systems, improving the potential for income generation without requiring complex interventions.

V. STRENGTHENING BASIC FINANCIAL MANAGEMENT SYSTEMS AT COMMUNITY LEVEL

The colony has initiated the formation of a Residential Welfare Committee, which represents an important step towards building community-level governance. As the committee is still in its early stages, there is an opportunity to support its gradual strengthening and stabilization.

It is recommended to:

- Support the progressive formalization of the Residential Welfare Committee, with clear but simple role definitions for key members
- Encourage regular but manageable meetings, allowing the committee to build routine functioning over time
- Introduce basic governance practices, such as:
 - i. Maintaining minutes of meetings

- ii. Recording key decisions and actions
 - Promote inclusive participation, ensuring representation of women and different household groups within the committee
 - Gradually enable the committee to take responsibility for coordination of common issues and community-level activities

Given its recent formation, the focus should be on gradual capacity building and institutional development, allowing the committee to evolve into a stable and functional governance system over time.

C. CONCLUSION

The assessment of the NCC housing initiative indicates that the project has successfully delivered its most critical outcome, the provision of secure, permanent housing, resulting in a significant improvement in residential stability, safety, and overall living conditions of beneficiary households.

The transition from rental, informal, or structurally inadequate housing to stable, rent-free dwellings has reduced financial pressure, enhanced dignity, and created a more predictable living environment. This has emerged as the most consistent and strongly realized impact across the settlement.

At the same time, the assessment highlights that other components of the intervention, particularly livelihood development, service utilization, and community-level systems, are at varying stages of realization. While infrastructure and support facilities are largely in place, their utilization and conversion into sustained economic or institutional outcomes remain partial and uneven.

The economic profile of beneficiaries continues to be characterized by low income levels, dependence on pensions or informal livelihoods, and limited financial resilience. In this context, the intervention has contributed to financial stabilization through cost reduction, rather than structural changes in income generation.

Similarly, livelihood and skill development efforts have resulted in awareness and participation, but have not yet translated into consistent or scalable income opportunities. Community systems, while present and supported by strong social cohesion, remain in an early and evolving stage of institutional development.

The project reflects the design architecture of an integrated rural development intervention; however, the realized outcomes are currently strongest in housing security and basic living conditions. Other development dimensions, including livelihoods and community systems, are progressing, but remain in stages of partial and evolving realization.

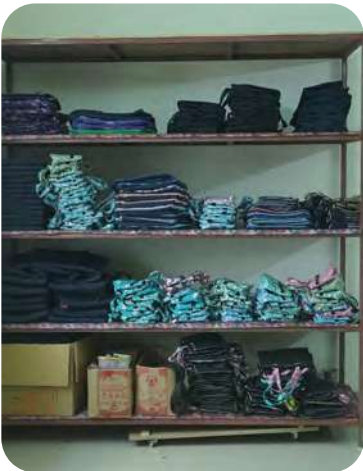
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REPORT BY

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