Impact Assessment of "Holistic Rural Development Project (HRDP)" in Chhattisgarh

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HDFC BANK PARIVARTAN
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CMSR Consultants
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Acronyms

ASER	Annual Status of Education Report
BALA	Building as Learning Aid
CAPI	Computer-Assisted Personal Interviews
FGD	Focus Group Discussion
FPO	Farmer Producer Organisation
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
IDI	In-depth Interview
IGSSS	Indo Global Social Service Society
M&E	Monitoring & Evaluation
NFH-S	National Family Health Survey
NGO	Non-Governmental Organization
NRM	Natural Resource Management
PoE	Promotion of Education
SDLE	Skill Development Livelihood Enhancement
SHG	Self Help Group
SMC	School Management Committees
VDC	Village Development Committee
WASH	Water, Sanitation, and Hygiene

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EXECUTIVE SUMMARY

A. Background of the project

The **Holistic Rural Development Program (HRDP)** is a flagship CSR initiative by HDFC Bank Parivarthan aimed at promoting sustainable and holistic development in rural areas across the country. This programme was implemented for a period of three years (2020-2023) in 12 villages in Baloda block of Janjgir-Champa district of Chhattisgarh, where interventions were introduced to tackle community-specific challenges.

The interventions aimed at addressing three primary objectives:

Objective 1 - To incubate and scale agriculture based and non-agriculture based social enterprises.

Objective 2 - Community members in 12 villages have improved agriculture practices, water and soil conservation, and management of common property resources to adapt and mitigate effects of climate change.

Objective 3 - Communities have increased access to qualitative health and education services.

In order to address these objectives, the project largely focused on the following thematic areas:

Natural Resource Management (NRM): Under NRM, infrastructure for irrigation (solar pump and farm pond) were provided to ensure a steady water supply for crops. Clean energy sources (solar street lights) were an innovative and eco-friendly intervention to improve safety and security in the communities, especially impacting women and children. While irrigation systems boosted agricultural productivity and water conservation, solar lighting enhanced energy efficiency, reduced environmental impact, and improved community infrastructure.

Skill Development & Livelihood Enhancement (SDLE): Through farm management and enterprise development, the project tried to empower individuals to improve their productivity, diversify income streams, and achieve economic independence. These interventions built resilience, fostered innovation, and contributed to sustainable community development.

Healthcare & Hygiene (H&H): Interventions such as water management (drinking) intended to ensure access to safe and clean drinking water, leading to improved health of community members. Water storage systems also reduced the time and effort spent by communities, especially women, to fetch water for their regular needs. Health camps could provide critical basic health information and enabled the adoption of some behavioural changes for better nutrition.

Promotion of Education (PoE): The Promotion of Education initiatives enhanced school infrastructure to make learning more accessible, engaging, and enjoyable. By addressing essential needs like technology in classrooms, visual learning aids, and recreational facilities (swings), these interventions created a well-rounded environment that encouraged student retention, participation, and academic excellence.

These broad thematic areas were implemented by IGSSS, the implementing partner for this project. CMSR Consultants was hired by HDFC Bank Parivarthan to conduct the impact assessment of the project 1.5 years after the completion of the project.

B. Methodology

The impact assessment was conducted using mixed methods, with qualitative surveys conducted at the household, group, and community level, and qualitative tools adopted across the four thematic areas. The quantitative component included a CAPI survey of 387 beneficiaries, ensuring a 95% confidence level and a 5% margin of error, with an additional allowance of 10-15% for non-responses. For qualitative insights, focus group discussions were held with farmers, in-depth interviews were conducted with principals and school teachers, and an observational checklist was used to assess school interventions, such as learning aids (smart classrooms & BALA painting) and WASH facilities (construction of toilets).

The sample for this study was drawn from a list of intervention households and groups provided by the HDFC team, and proportionately distributed across key intervention components such as water management - irrigation (NRM), clean energy (NRM), farm management (SDLE), enterprise development (SDLE), water management - drinking water (H&H) and health camps (H&H). A stratified sampling approach was used, categorising beneficiaries by household, group, and community. Based on the total number of beneficiaries (1,036), proportions were calculated for each beneficiary type—households (86.4%), groups (5.7%), and communities (2.7%)—and a sample size of **367** beneficiaries was allocated accordingly. Additionally, 8 schools were selected under the PoE focus area, with the criteria emphasising areas with diverse and comprehensive interventions to capture varied feedback.

The assessment was guided by a modified OECD analytical framework, covering the criteria of Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding. These criteria facilitated a nuanced evaluation of the HRDP, focusing on its alignment with community needs, implementation efficiency, transformative outcomes, resource integration, long-term benefits, and scalability. A rating matrix was employed to quantify success across these dimensions, enabling a structured assessment and providing actionable insights for future programme enhancements.

In order to ensure a comprehensive and effective impact assessment, the following steps were adopted over the course of the study:

Tool development

The HDFC Bank team developed initial standardized questionnaires for each focus area and activity, which were refined by the CMSR team to align with project-specific interventions. Additionally, the study team created new qualitative tools, including FGDs and IDIs, to gather insights based on OECD parameters.

Data collection

The training program spanned two days. The first one and a half days were dedicated to classroom-based learning and the remaining half-day was allocated to field visits for mock calls. This structure ensured a balanced approach to both theoretical understanding and practical experience. A total of five enumerators and one supervisor from Chhattisgarh participated in the orientation. Additionally, a mix of locally hired researchers and in-house researchers attended the qualitative data collection. The data collection process employed CAPI on tablets or mobile devices for structured surveys. Qualitative interviews were audio-recorded to facilitate accurate transcription and analysis.

Data analysis

The data analysis plan provided a structured framework for collecting, processing, and synthesizing evidence to address research questions. A scoring matrix, incorporating weighted qualitative and quantitative variables, evaluated the project's performance across key components based on OECD-DAC parameters.

C. Demographics

- The majority of respondents in the quantitative survey (71%) were male, while a smaller proportion of the respondents (29%) were female.
- The largest proportion, (42%) of respondents, belonged to the age-group of 41-60 years, followed by 31-40 years, 18-30 years and 60+ years at 28%, 11% and 18% respectively.
- The education data highlighted that while 34% of the population had completed primary and upper primary education, illiteracy remained significant with 28% of the respondents belonging to this category. Additionally, 23% had completed secondary or higher secondary education and 12% studied below primary. However, tertiary education participation was notably low, with only 3% having completed their graduation and less than 1% having attained postgraduate qualifications.
- A majority (56%) of the respondents belonged to scheduled tribes, followed by 37% belonging to the OBC category, and 7% identifying as scheduled caste.
- The primary occupation data underscored the dominance of agriculture as the main livelihood source, with 95% of the population engaged in this sector. Non-agricultural sectors, such as daily wage labour (3%) and small-scale business activities (0.8%) were also reported. Furthermore, only 1% of the population was employed in the formal government or private sector. Other occupations such as livestock farming and agricultural labour were marginal contributors (0.2% each).

D. Key Findings

The table below summarises the key findings across the four thematic areas and seven major indicators. The scores, along with data on the sub-indicators, have been shared, with illustrative evidence to justify the scores.

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Relevance	In terms of relevance, NRM scored **3.8**, reflecting a moderately good level of relevance. **Beneficiary Need Alignment (4.2)** and **Local Context Alignment (3.7)** indicated that the interventions such as solar street lights and water management - irrigation were aligned with the needs of the beneficiaries. However, the **quality of the design** scored **3.2** reflecting the average quality of the solutions. For example, the depth of the borewell was not sufficient to extract underground water, especially during summer season. Before construction of the farm pond the depth of the borewell should have been increased, to ensure its all-round utility.	The overall relevance scored 3.7, highlighting moderate relevance. The score of 4.0 for beneficiary need alignment and 3.8 for local context alignment demonstrated that interventions such as vermicomposting, kitchen-garden, land-levelling and bunding were aligned. Enterprise development intervention was moderately aligned with the needs of women. A score of 2.8 was assigned to the **quality of design,** primarily due to incomplete solutions. Beneficiaries were unaware of where to acquire replacement earthworms after initial stocks perished or where to procure seeds for kitchen gardening.	H&H scored **2.9**, indicating that the interventions were aligned with the needs of the beneficiaries to some extent. It received a moderate score as the health camps were conducted only in Karma village. **Beneficiary need alignment (3.4)** and **local context alignment (2.5)** depicted that the water management - drinking was aligned with the needs of the beneficiaries. The near average score **(2.3)** of **quality of design** was due to the number of health camps, cracks in drinking water tanks, and tap leakage.	The score of **3.5** for relevance indicated that the interventions such as smart classrooms, BALA painting, and furniture were relevant. While most of the intervention aligned with the **needs of the beneficiary as well as local context (both scored a 3.5)**, some interventions were misaligned, such as toilets were provided where it already existed and not provided where it was required. **Quality of design** also had a moderate score of **3.5** due to the construction of toilets without providing proper water connection, and faulty slopes leading to water logging.	Across the thematic areas, relevance scored **3.5,** demonstrating moderate relevance. While the majority of the interventions aligned with beneficiary needs and local contexts, interventions like health camps could have been more comprehensive. Additionally, farm ponds lost utility due to seasonal water shortages, beneficiaries abandoned vermicomposting after worm deaths, and toilets were constructed were already present, while schools lacking toilets were not provided with new ones.

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Coherence	The overall coherence score of **4.0** reflected strong **internal coherence (5.0)** with IGSSS's vision of supporting marginalised communities, and moderate **external coherence (3.0)**. The external coherence score indicated moderate alignment with external actors and interventions. Notably, there were no reported overlaps, duplications, or contradictions with services provided by other organisations in the target area.	The coherence score of **4.0 out of 5** reflected both internal and external coherence. **Internal coherence (5)** demonstrated strong alignment with IGSSS's vision and approach, as well as HDFC's holistic rural development programme. The **external coherence** score of **3.0** indicated moderate alignment with interventions.	The coherence score of **4.0**, reflected strong internal and moderate external coherence. It demonstrated alignment with IGSSS's vision of uplifting marginalised communities. The introduction of drinking water infrastructure overlapped with the government's *Har Ghar Nal Se Jal* scheme, which provided individual household taps. This rendered some of the drinking water interventions to be less effective, leading to the external coherence score of **3**. Therefore, it couldn't receive a full score.	The coherence score of **4.0**, showcases a strong alignment with IGSSS' overarching vision of empowering marginalised communities. Engagement with additional stakeholders, such as local community groups, was limited, presenting opportunities for enhancing the project's reach and sustainability. Despite the presence of a functional government toilet, a new toilet was constructed at Chhitapali Primary School without providing a proper water connection.	The combined weightage score for coherence was **4**. The interventions proposed fell within the thematic areas covered under the holistic rural development programme of HDFC. It fell short of a full score because the introduction of drinking water infrastructure overlapped with the government's *Har Ghar Nal Se Jal* scheme, which provided individual household taps. Similarly, in some of the schools, government toilets were already present and functional.

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Efficiency	Overall efficiency scored **3.9,** indicating that the interventions were moderately efficient. **Timeliness** scored **(4.4)** showcasing the timely construction of the interventions. **Quality of services** received a high score of **4.2**. It couldn't receive a full score due to the durability of solar street lights. **Operational efficiency** received a moderate score of **3.5**. Additionally, absence of any feedback mechanism led to the average score of **3** for **project design**.	Efficiency scored **3.8,** reflecting a moderately good level of resource utilization, highlighting strengths in **timeliness (4)** and **quality of service (4.4)**. However, certain risks in the project were not considered in **operational efficiency (2.3)**. For instance, some farmers stopped maintaining a kitchen garden and discontinued vermicomposting as no awareness was created among them about how and from where to procure earthworms for vermicomposting and seeds for kitchen gardens. Due to the absence of any feedback mechanism led to the average score of **3** for **project design**.	The overall combined score for health and hygiene was **3.0**, which indicated a moderate level of efficiency. **Timeliness** scored **3.0** while **quality of services 3.5**. The score could have been better if health camps were conducted in all the 12 villages, instead of only 1. Drinking water tanks also faced several issues. The overall **operational efficiency** scored **2.3 out of 5**, indicating a nearly average efficiency. Due to the gaps in monitoring and baseline assessment, **project design and M&E scored 3** indicated moderate efficiency.	The combined score of **3.6** revealed that the interventions were moderately efficient. **Timeliness** scored **4.0,** indicating that the interventions were implemented as planned. The **quality of services** received a score of **3.5**, indicating moderate intervention quality. This score was primarily due to the absence of water connectivity in the school toilets. **Operational efficiency** was rated **3.5** because inadequate resource utilisation of the toilets was observed. Absence of a baseline study limited the ability to assess the impact, therefore **project design and M&E** was scored **3**.	Efficiency scored an overall score of 3.6**,** indicating moderate efficiency. The quality of drinking water tanks and kitchen garden support was highly appreciated. However, dysfunctional assets of the enterprise revealed its average quality. Moreover, school toilets were left unused due to the absence of water connections.

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Effectiveness	The NRM initiative achieved an above-average performance with a combined score of **3.8**. **Short-term results** scored **4.2**, reflecting high success, but failed to receive a full score due to limited water availability in farm ponds during the summer months. The **reach** score of **5.0** indicated targets were effectively met, based on the data provided by HDFC. The **influencing factors** indicator received a low score of **2.7,** highlighting challenges such as non-functional solar streetlights. **Differential results** scored **3.5**, showing partial inclusivity, with farm ponds strategically placed, but limited consultation with women in some villages regarding other interventions. The **adaptation over time** score of **2.5** indicated lack of mechanisms to address key issues like deterioration of solar streetlights or seasonal water scarcity that affected farm ponds.	Effectiveness reflected moderate success of the intervention with a score of **3.2. Interim results** of the project scored **2.7.** The low score was especially due to the enterprise intervention. Out of 4, only 1 enterprise reported having a functional asset that was used occasionally. **Reach** of the intervention scored **5.0. Influencing factors** received a score of **2.0** due to challenges like lack of support for asset repairs, and lack of awareness on how to replace worms for vermicomposting. The score of **3.8** for **differential results** indicated the need for more inclusive project design. The interventions observed limited **adaptation over time**, hence it was rated **1.0.** Most of the interventions such as vermicomposting and enterprises witnessed no adaptation.	The combined weighted score for health and hygiene was a low **2.3** under effectiveness. The score was relatively less because of the consistent low scores of health camps across the sub-indicators. **Interim results** scored **2.8,** while the majority of the infrastructures performed well, the non-operational sources highlight the need for improved maintenance and timely repairs. **Reach** scored **3.0** largely due to the shortfall in execution, as health camps were not organised in 11 out of 12 villages. **Influential factors and differential results** scored **2.0** out of 5 each, underscoring the need for improved planning and implementation. Due to unaddressed issues like broken tanks and tap leakage, **adaptation over time** scored **1.0**	Effectiveness received a combined score of **3.9** which indicated a strong level of project effectiveness. **Interim results** with a score of **3.5**, reflected moderate success of the interventions. **Reach** received a full score **(5),** indicating that the targets were achieved. The **influencing factors** scored **3.0** due to a mix of enablers and disablers. The lack of training to teachers to operate a smart classroom was a disabler. The **differential results** indicator scored **4.0** due lack of comprehensive needs assessment. **Adaptation over time** scored **3.5**, reflecting moderate adaptability. The lack of proper water connectivity in the toilets as well as the inactive SMCs limited its adaptation.	The combined effectiveness score of **3.3**, highlighted a moderate level of project implementation. Interventions such as vermicomposting, kitchen gardens, and toilets without water connectivity showed limited adaptation and effectiveness. Moreover, the implementation team faced challenges due to the selection of a vendor from outside the state to provide the equipment in the case of the solar streetlights.

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Impact	The impact indicator scored **3.8 out of 5,** reflecting a moderately good impact of the interventions. **Significance** scored **4.1,** reflecting a good outcome of the HDFC's intervention. **Transformational change** scored a moderately good **3.7**. The installation of solar streetlights and construction of farm ponds had a positive impact on community life. The installation of solar streetlights allowed older community members to gather and socialise during the evenings and enabled children to play safely after dark, improving their quality of life. Hence, **unintended change**[1] scored **3.5**.	The overall impact score of **3.1** reflected the positive outcomes of the intervention, especially in terms of financial empowerment. The **3.3** score for **transformational change** showed moderate impact. While enterprise development led to increased income for the "Annapurna Swastika Group" in Angarkhar, others did not experience a similar impact. However, interventions such as land-levelling, bunding, vermicomposting and seed bank were beneficial in-terms of increasing farm productivity. **Unintended change** scored **3.0,** indicating no positive or negative impact.	The overall score of **3.0** indicated moderate impact of drinking water tanks and health camps on beneficiaries. The score of **3.3** highlighted that while the ground water level increased, none of them were sure about reduction in vector-borne diseases. Reduced waiting times for water and improved access have alleviated the physical and mental strain on women, and were the reason for **transformational change** receiving a score of **2.5**. The score decreased drastically due to lack of conduction of health camps in 11 villages. **Unintended change** received a moderate score of **3.0,** reflecting neither positive nor negative changes.	Impact received a combined score of **4.0** which indicated significant success of the intervention. The learning environment significantly enhanced due to the interventions such as BALA painting and smart classroom. Moreover, it contributed to improving the spoken English of the students. Therefore, significance and **transformational change** scored **4.0**. Likewise, **unintended change** scored **4.0** because of the fact that smart classrooms allowed teachers to multi-task and enhance students' knowledge by making them watch motivational videos.	Impact received an overall score of **3.4**, indicating moderate positive change for beneficiaries. In schools, educational-aids developed the interest of students in learning. Vermicomposting, land-levelling and bunding improved agricultural productivity, and installation of streetlights successfully created a safe environment in the villages.

[1] Unintended changes have been rated as the following: 1-2 for negative unintended change, 3 for no change, 4-5 for positive unintended change

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
Sustainability	The sustainability score of **2.7** highlighted the need for improvement to ensure the long-term viability of interventions. The overall moderate score of **3.1** indicated some **potential for continuity**. However, the low score of **2.0** in **project design, strategy, and sustainability** revealed significant gaps, suggesting limited likelihood of the interventions' long-term success.	The combined score for sustainability stood at **2.0,** reflecting limited sustainability, with **potential for continuity (2.3)** and **sustainability in project design and strategy (1.5)**, suggesting major room for improvement. None of the beneficiaries were continuing vermicomposting and only a few had persisted with kitchen-gardens. Further, no mechanism was created for continuation of farm management activities such as the seed banks.	The overall Health and Hygiene score of **1.3** demonstrated poor performance of the intervention with regard to sustainability. **Potential for continuity** and **sustainability in project design** scored **1.5** and **1** respectively. There was no mechanism to sustain or manage the intervention. Water management (drinking) infrastructure that had experienced wear and tear, remained in a state of disrepair. Health camps were planned as one-off activities, with even the single health camp in Karma village not having any follow-up mechanisms.	The overall score of sustainability **(3.8)**, indicated limited sustainability Interventions such as smart classrooms, BALA paintings, and furniture had the **potential for continuity** therefore scoring a **4.0**. The **project's design and strategy** scored **3.5**. BaLA paintings and smart classrooms were durable, creating lasting impact, while the lack of water connectivity in toilets revealed the lack of comprehensive planning or creation of mechanisms to resolve emerging concerns.	The low score of **2.4** in sustainability was largely due to the lack of potential to continue the interventions. Interventions in schools, like BaLA paintings and smart classrooms, were more likely to be sustained, while interventions such as vermicomposting, kitchen gardening and enterprises were not sustained.
Branding	The project achieved a perfect combined weightage score of **5** across water management - irrigation, clean energy, and therefore the overall NRM. This was due to the presence of boards and writing on the infrastructure implemented.	The presence of HDFC boards was prominent outside the enterprise. However, the kitchen-garden and vermicomposting pits did not have any display boards. Hence, it scored **3.5.**	The overall branding score was **3** out of 5, indicating moderate visibility of the interventions. Although water tanks displayed HDFC branding, none of the community members except for villagers in Karma had heard about the health camps.	The score of **5** out of 5 for branding indicated that HDFC Bank's interventions had achieved excellent visibility through wall paintings and boards.	HDFC's presence was prominently visible throughout the project interventions, earning a score of **4.1**. Placards and boards with the HDFC name were displayed on solar streetlights, near farm ponds, and community infrastructure. In schools, wall paintings featured the

	Natural Resource Management (NRM)	Skill Development Livelihood Enhancement (SDLE)	Health and Hygiene (H&H)	Promotion of Education (PoE)	Overall
					HDFC Parivartan name. Community members also became aware of these efforts through word-of-mouth. However, the score fell short of a full mark due to relatively lower branding visibility for kitchen gardens, vermicomposting, and health camps compared to other interventions.

E. Recommendations

The impact assessment of the Holistic Rural Development Programme (HRDP) in Baloda block, Chhattisgarh, revealed key learnings and recommendations for enhancing future project implementation and sustainability:

Encourage Community Engagement for Sustainability: The partner NGO claimed a needs assessment was conducted in each village, but interactions revealed no formal consultation process was implemented. This lack of community involvement resulted in a minimal sense of ownership, affecting the project's long-term sustainability. To ensure success, it is essential to engage local stakeholders, from the planning phase to understand their needs and challenges. Active involvement increases responsibility for ongoing maintenance and fosters a sense of ownership, ensuring the project's lasting impact.

Customizing Interventions for Local Contexts: Interventions effectively addressed socio-economic and environmental needs, such as farm ponds for irrigation and solar streetlights for safety. However, future initiatives should further adapt solutions to local conditions, such as seasonal water scarcity and geographical variability in natural resource management (NRM).

Prioritizing Quality and Maintenance of Infrastructure: High-quality infrastructure is essential for long-term impact. Challenges with the functionality of provided equipment, such as power-looms machine and leaf-plate making machines, underscore the need for durable design and construction. Regular maintenance and community-driven cost-sharing models can ensure sustained functionality. Additionally, sanitation facilities should be constructed with complete infrastructure and an adequate water supply to ensure sustained adoption.

Strengthening Post-Implementation Support: Sustainability was hindered by limited technical training and maintenance mechanisms. Empowering Village Development Committees (VDCs) and introducing local vendor partnerships for repairs can improve long-term outcomes. Technical training and cost-sharing models are recommended for ownership and sustainability.

Address overlaps with government schemes: Some interventions overlapped with existing government programmes, such as the Har Ghar Nal Se Jal scheme, and the prior existence of toilets in some schools. Better coordination with government programs can enhance effectiveness and reduce duplication. For example, in Madhya Pradesh, community members were hired under MGNREGA to build a check dam, thus providing income locally and the creation of local infrastructure.

Enhance Monitoring and Evaluation Systems: Conducting a baseline survey representative of the population would have strengthened program planning by identifying community needs and enabling precise intervention targeting. This, along with midline data collection, would have improved M&E rigor, facilitated feedback loops, tracked progress, and supported timely corrective actions.

Building Community Ownership and Capacities: The project should emphasize clearly defining the roles and responsibilities of VDCs in maintaining key infrastructure, such as solar streetlights and water structures. Encouraging diverse representation, including women and youth, will promote inclusivity. Hands-on training for committee members and key stakeholders on infrastructure maintenance, like troubleshooting solar streetlights and seasonal upkeep of farm ponds, should be organized. Periodic awareness campaigns should also be initiated to educate the community on sustaining these interventions, including cleaning farm ponds and reporting damaged solar streetlights promptly.

Emphasizing Gender and Child-Sensitive Approaches: Interventions like solar streetlights, kitchen gardens, and school facilities benefited women and children, enhancing empowerment and learning

environments. Future projects should prioritize gender, child-sensitive and marginalised groups and include their suggestions while decision-making processes.

These insights highlight the importance of holistic planning, robust maintenance systems, quality infrastructure, and collaboration in driving sustainable rural development. By addressing identified gaps and building on HRDP's strengths, future initiatives can achieve greater impact and scalability, transforming rural communities.

CHAPTER I
BACKGROUND

1.1 Introduction

More than half of the districts of Chhattisgarh, a state carved out of Madhya Pradesh in 2000, are classified as remote, tribal, and extremist affected areas (i.e. one-third of Chhattisgarh's population belong to tribes) (Mahant et al., 2016). Around 45.9% of land in the state is under forest cover, with abundant natural resources. Favourable soil and climatic conditions helped the state become a leading producer of rice, paddy, jowar, groundnut, gram, oilseeds and wheat in the country (Sharma et al., 2014). However, the dependence of Chhattisgarh's rural communities on agriculture has led to frequent challenges such as climate variability, limited infrastructure, and low access to health and education services (Pathak, 2020).

Agricultural practices and climate adaptation

Chhattisgarh's reliance on monsoon rains for agriculture makes it highly vulnerable to erratic rainfall patterns, with periods of drought being increasingly common due to climate change. The limited availability of irrigation infrastructure (a mere 32% of net sown area) in rural areas exacerbates this vulnerability (Agriculture Development and Farmer Welfare and Bio-Technology Chhattisgarh Department, 2024). While initiatives like farm ponds and micro-irrigation have been promoted, the widespread adoption of water-saving techniques remains slow, particularly in remote areas. This leaves farmers at the mercy of unpredictable weather patterns.

Initiatives that support climate-smart agriculture, such as solar-powered pumps and water conservation measures, address the urgent need for sustainable farming practices. Additionally, soil conservation efforts such as land levelling and bunding, diversification of crops, adoption of organic farming techniques, etc. can enable greater production and increase in income during these unpredictable times.

Agricultural and agri-based social enterprises

Chhattisgarh's agricultural landscape presents both significant challenges and opportunities for improvement, especially through the formation of Farmer Producer Organisations (FPOs). Chhattisgarh's farmers, especially smallholders, often struggle to access lucrative markets for their produce. Due to limited bargaining power, they face exploitation by middlemen and often sell their crops at lower prices. FPOs can help overcome this by pooling the resources of several farmers and allowing them to sell in bulk, thus gaining better negotiation power and holding the potential to double their income (Ministry of Agriculture & Farmers Welfare, 2021). Studies have shown that FPOs have enabled farmers to earn higher prices for their produce by directly accessing better markets and minimizing the impact of intermediaries (Gautam & Mallaiah, 2024). Moreover, FPOs can provide a platform for collective decision-making regarding crop selection, pricing, and storage, which can reduce post-harvest losses and improve market efficiency.

School infrastructure and quality education

Chhattisgarh's rural and tribal populations often face significant challenges in accessing quality education due to inadequate infrastructure, lack of teaching resources, and limited school facilities. Data from the Annual Status of Education Report (ASER) highlights that while enrollment in schools

has improved, quality of learning remains a concern, with only 55% of children in grade five able to read at grade two level in Chhattisgarh in 2020 (ASER, 2022). Initiatives focused on improving school infrastructure, such as constructing classrooms, providing digital resources, and enhancing teacher training, have been shown to create a more conducive learning environment in rural India (Chudgar et al., 2015).

WASH practices and health outcomes

Water, Sanitation, and Hygiene (WASH) services are crucial for public health, and inadequate access to clean water and sanitation contributes to high incidences of waterborne diseases, malnutrition, and poor child health. According to the National Family Health Survey (NFHS-5), open defecation is still being practiced by 19% of households in rural Chhattisgarh, which poses significant health risks (NFHS-5, 2021). Poor WASH infrastructure in schools and communities further exacerbates the issue, leading to high dropout rates among girls and frequent illnesses among school children (McMichael, 2019). Programmes promoting WASH practices, such as community workshops on hygiene and the installation of water and sanitation facilities, can prove effective in improving health and educational outcomes.

Furthermore, these initiatives align with broader goals of reducing poverty. Recent reports indicate that Chhattisgarh has the lowest per-capita income in the country and the gap between it and the national average is widening (World Bank, 2020). Home to 26 million people, Chhattisgarh has the highest poverty rate in India (40%), with poverty reduction lagging behind all other states (World Bank, 2020). Hence, multiple, targeted interventions are needed to enhance rural livelihoods and address the multifaceted challenges faced by rural populations in Chhattisgarh.

1.2 Project Context

HDFC launched the Holistic Rural Development Program (HRDP) with a vision to drive sustainable, community-led development across 12 villages in Baloda block of Janjgir-Champa district of Chhattisgarh. This initiative, undertaken in partnership with IGSSS, aimed to promote rural empowerment through three primary objectives and their respective planned outcomes:

Objective 1 - To incubate and scale agriculture based and non-agriculture based social enterprises.

Outcome 1.1: Two non-agriculture based social enterprises with market access and robust value chain established.

Outcome 1.2: One agriculture-based enterprise is established.

Outcome 1.3: Community owns and manages the enterprises through well-established mechanisms.

Objective 2 - Community members in 12 villages have improved agriculture practices, water and soil conservation, and management of common property resources to adapt and mitigate effects of climate change.

Outcome 2.1: 1500 marginal households have increased food security through increased and diversified agricultural production.

Outcome 2.2: 1000 marginal households harvest and manage sustainable irrigation facilities.

Objective 3 - Communities have increased access to qualitative health and education services.

Outcome 3.1: Improved school infrastructure facilitating qualitative education.

Outcome 3.2: Improved WASH practices among the community for better health.

Through these objectives, HDFC's HRDP strived to create a sustainable model for rural development that could serve as a blueprint for future initiatives. These outcomes were addressed through four broad thematic areas namely, natural resource management, skill development and livelihood enhancement, health and hygiene and, the promotion of education.

While these four thematic areas are addressed across HRDP projects, specific interventions undertaken for each of the areas depend on the local needs and context. For example, interventions that would be relevant to Chhattisgarh would defer from those undertaken in Meghalaya and Madhya Pradesh due to varying socio-economic, cultural, geographical and environmental needs and contexts.

In Chhattisgarh, therefore, the following activities were undertaken in each of the broad thematic areas:

<table>
<tr><th>Natural Resource Management (NRM)</th><th>Skill Development and Livelihood Enhancement (SDLE)</th><th>Health and Hygiene (H&H)</th><th>Promotion of Education (PoE)</th></tr>
<tr><td>Water Management (Irrigation) -
a. Farm Ponds
b. Solar-pump for irrigation
c. Check dam</td><td>Farm Management -
d. Land levelling
e. Farm Bunding
f. Vermicomposting
g. Nutrition Gardens
h. Seed banks
i. Formation of FPOs
j. Organic fertilisers
k. Improved agricultural implements
l. Vegetable cultivation
m. Capacity building for farmers, including training of FPOs</td><td>Water management (Drinking water) -
a. Water tanks</td><td rowspan="3">a. Smart Classrooms
b. BALA (Building as a Learning Aid) painting
c. Toilets
d. Furniture
e. Swings and play material</td></tr>
<tr><td>Clean energy -
f. Solar Street Lights</td><td rowspan="2">Enterprise development -
a. Power loom unit
b. Poultry farming
c. Leaf-plate machine
d. Pulse-processing unit</td><td>Health camps</td></tr>
<tr><td></td><td>Community dustbins</td></tr>
</table>

It should be noted that not all interventions were implemented in all the villages; for example, while solar street lights were installed in all the 12 villages, specific enterprises were established only in select villages.

CHAPTER **II**

IMPACT ASSESSMENT METHODOLOGY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by IGSSS in Chhattisgarh, focusing on their performance over 3 years (2020-2023). The assessment, led by CMSR Consultants, sought to provide an in-depth evaluation of the effectiveness of interventions supported by HDFC Bank CSR across targeted rural communities. This study aimed to measure both short-term and long-term impacts across core thematic areas, including Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene.

The primary objective was to evaluate how effectively these initiatives addressed the socio-economic and ecological needs of the communities. The specific objectives were as follows:

1. To evaluate the effectiveness of HRDP interventions in achieving their intended outcomes across all thematic areas.
2. To assess the extent of changes experienced by beneficiaries, including improved resource access, income enhancement, and skill development.
3. To analyze and compare the effectiveness of project approaches across various regions and implementation partners.
4. To conduct a theme-wise evaluation of the impacts and present an integrated perspective on the project's contribution to the overarching goals of Parivartan.
5. To identify critical insights and lessons learned to inform future project design and implementation, ensuring continuous improvement and alignment with community needs.

2.2 Methodology

Study design

The study employed a mixed-methods approach, integrating quantitative and qualitative data collection and analysis to comprehensively evaluate the project's outcomes across its thematic intervention areas. The design was grounded in the project's objective hierarchy, indicator framework, and evaluation framework.

Quantitative data collection: A structured individual respondent survey was conducted with 387 respondents. These were proportionately distributed across thematic areas such as Natural Resource Management (NRM), Skill Development and Livelihood Enhancement (SDLE), and Health and Hygiene (H&H) from all intervention villages. The sample size of 387 was determined at a 95% confidence level and a 5% margin of error, with an additional 10-15% considered for non-responses.

Qualitative Data Collection: The qualitative component of the study included the following:

- ***Focus Group Discussions (FGDs):*** Conducted among beneficiary groups engaged in specific interventions such as water management (irrigation), clean energy, farm management, and enterprise development to gain detailed insights into their experiences. Additional FGDs at schools under the Promotion of Education (PoE) focus area were undertaken. Separate discussions were held with school teachers, students and, School Management Committees (SMC).
- ***In-Depth Interviews (IDIs):*** Conducted with school principals from selected schools under the PoE focus area. Additional interviews with the implementing NGO team (IGSSS) to explore the implementation process, challenges encountered, and other intervention-related aspects were undertaken.
- ***Observational Analysis:*** Observations were carried out in selected schools using an observation checklist. Key elements evaluated included BALA (Building as Learning Aid) paintings, smart lab setups, WASH (Water, Sanitation, and Hygiene) facilities, and dustbin installations, focusing on condition, functionality, and usage.

Evaluation Framework

Project outcome and impact-level indicators provided by HDFC served as the basis for assessing the project's impact. The evaluation adopted a modified version of the OECD evaluation criteria, contextualized to the project's objectives. The criteria included relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding. Each main criterion was divided into sub-indicators, measured through quantitative and qualitative methods as outlined below:

OECD Indicator	Sub-indicators	Method
Relevance	Beneficiary need alignment	Quantitative
	Local context alignment	Qualitative
	Quality of design	Qualitative
Coherence	Internal	Qualitative
	External	Qualitative
Efficiency	Timeliness	Quantitative
	Quality of Services Provided	Quantitative
	Operational Efficiency	Qualitative
	Project design	Qualitative
Effectiveness	Interim Results (Output and short-term results)	Quantitative
	Reach (Target v/s Achievements)	Qualitative
	Influencing Factors (Enablers & Disablers)	Qualitative
	Differential Results (Need Assessment)	Qualitative
	Adaptation over time	Qualitative
Impact	Significance (Outcome)	Quantitative
	Transformational change	Qualitative
	Unintended change	Qualitative
Sustainability	Potential for Continuity	Quantitative
	Sustainability in project design and strategy	Qualitative
Branding	Visibility (visible/word of mouth)	Qualitative

Sampling Procedure

The sample was drawn from the sampling frame of listed intervention households, groups, and respondents provided by the HDFC team. Using this list, the sample was proportionately distributed across each intervention component. These included water management (irrigation) and clean energy under the NRM focus area, farm management, SHG development, and enterprise development under the SDLE focus area, as well as water management (drinking) and health camps under the H&H focus area. A stratified sampling approach was adopted, further stratifying the sample by beneficiary type: household, group, and community.

To select beneficiaries, the total number of beneficiaries per intervention type was calculated, aggregating the numbers across households, groups, and communities. This provided a comprehensive total for each beneficiary type. For instance, in Chhattisgarh, the beneficiary breakdown was as follows:

Households	Groups	Communities
896 beneficiaries	**62** beneficiaries	**78** beneficiaries

This resulted in a total beneficiary count of N = 896 + 62 + 78 = 1,036. Using this total, the proportion of each beneficiary type was calculated:

Households	Groups	Communities
86.4%	**5.7%**	**2.7%**

Given the estimated sample size of 367 beneficiaries, these proportions were applied to allocate the sample size across the three beneficiary types:

Households	Groups	Communities
316	**22**	**29**

Next, these proportions were applied to the required sample sizes for each type (316 for households, 22 for groups, and 29 for communities) to allocate the sample size proportionally across activity categories. For example, Farm Management under SDLE accounted for 96.2% of the household beneficiaries, therefore 96.2% of 316 (approximately 305) was allocated to this activity category. Similarly, for groups and communities, proportions were calculated based on their total beneficiaries (72 for groups and 78 for communities) and applied to their respective required sample sizes (23 for groups and 28 for communities). The resulting sample sizes were rounded to the nearest whole number, ensuring they summed to the total required sample size for each beneficiary type. By following this approach, it was ensured that the sample sizes for each beneficiary type (households, groups, and communities) were distributed proportionally across activity categories.

Once the sample size was determined for each focus area, activity category and beneficiary type, the sample was randomly distributed across the villages where the interventions were implemented.

For the selection of schools under the PoE focus area, a total of 8 schools were selected. Selection criteria included areas with the maximum and most diverse nature of interventions to ensure comprehensive coverage and capture feedback on the varied interventions.

The following table presents a detailed summary of the qualitative and quantitative samples achieved during the study:

Method	Respondent group	Focus area				Overall sample	Type of tool
		NRM	SDLE	H&H	PoE		
Quantitative	Individual beneficiaries (farmers and community members)	23	351	13	-	387*	Structured survey
Qualitative	Community	2	2	-	-	4	FGD
	School Principals				6	6	IDI
	School teachers				3	3	FGD
	SMC				1	1	FGD
	Students				8	8	FGD
	NGO partner					1	IDI
Additionally, an observation checklist was utilized in each selected school to assess the quality of services, their current conditions, and utilization status.							

Note: The actual achieved sample of 387 exceeds the estimated representative sample of 367.

2.3 Study Processes

A. **Rollout meeting and desk study:** Initial discussions were conducted with the HDFC team to conceptualize and understand key aspects of the project's design and implementation. These discussions were followed by a rapid literature review to examine the project's concept and planning. The review utilized various project-related documents, including the project proposal, annual reports, evaluation parameters, intervention snapshots, MIS data, and other relevant materials.

B. **Development and finalisation of study tools:** Leveraging the OECD parameters, the HDFC Bank team developed and shared the first draft of standardized questionnaires tailored to each focus area and activity. These questionnaires were reviewed and suitably modified by the CMSR team to align them with the specific interventions and nuances of the project. Additionally, the study team designed fresh qualitative tools, such as FGDs and IDIs, to capture qualitative insights in line with the OECD parameters. The revised questionnaires and newly developed qualitative tools incorporated feedback from the HDFC team and were subsequently translated into Hindi.

C. **Development of data collection software, testing and finalization:** The finalized bilingual questionnaire was provided to the CAPI (Computer-Assisted Personal Interviewing) developer to create the data collection software for use on tablets and mobile devices. Field testing of the CAPI questionnaire was conducted during the enumerator training sessions. Based on feedback, the questionnaires were further refined, and the application was finalized for survey deployment.

D. **Field work procedure – training, data collection & quality assurance:** A two-day training session was organized for the field teams to orient them to the study's objectives and familiarize them with the project and survey questionnaires. The training took place on December 1st and 2nd, 2024, in Khandwa district and was conducted jointly for the survey teams from Madhya Pradesh and Chhattisgarh. The first one and a half days of the training focused on theoretical aspects, followed by mock field calls on the second day and a debriefing session. A total of five enumerators

and one supervisor from Chhattisgarh participated in the orientation. Additionally, a mix of locally hired researchers and in-house researchers attended the qualitative data collection.

The data collection process employed CAPI on tablets or mobile devices for structured surveys. Qualitative interviews were audio-recorded to facilitate accurate transcription and analysis. Each team completed data collection within an estimated three-week period, including training days, off days, and local holidays, to minimize disruptions to field operations while maintaining high data quality. Prior to collecting any qualitative or quantitative data, including audio recordings, informed consent was obtained from all respondents. Coordination between investigators and supervisors occurred daily to conduct quality checks and provide continuous guidance to enumerators. Data quality compliance was ensured through Range Checks, Consistency Checks, and Validation Checks integrated into the CAPI software.

2.4 Data Analysis

The data analysis plan established a structured framework for collecting, processing, and synthesizing evidence to address the research questions effectively. A detailed scoring matrix accompanied the assessment, capturing project's performance across key components to ensure a systematic evaluation of the HRDP's impact. The matrix incorporated weighted qualitative and quantitative variables, evaluated against OECD-DAC parameters.

Quantitative data, collected using tools like Survey CTO, includes Likert-scale questions (typically ranging from 1 to 5) to assess variables such as alignment with beneficiary needs (relevance) timeliness (efficiency) and so on. The analysis employed univariate techniques, measures of central tendency (e.g., mean), and aggregated scoring constructs derived from participant responses.

For qualitative data, stakeholder-specific insights from methods such as IDIs and FGDs were aligned with evaluation questions. These insights were converted into ratings on a standardized 5-point scale, guided by rubrics designed for indicators such as alignment with the local context (relevance), coherence (internal and external), operational efficiency, and project design (efficiency) and so on.

Qualitative and quantitative scores were integrated using predefined weights, resulting in combined scores for each parameter. A composite project score was then calculated as a weighted sum of parameter scores. This ensured a comprehensive evaluation framework that balances statistical rigor with contextual insights.

CHAPTER **III**

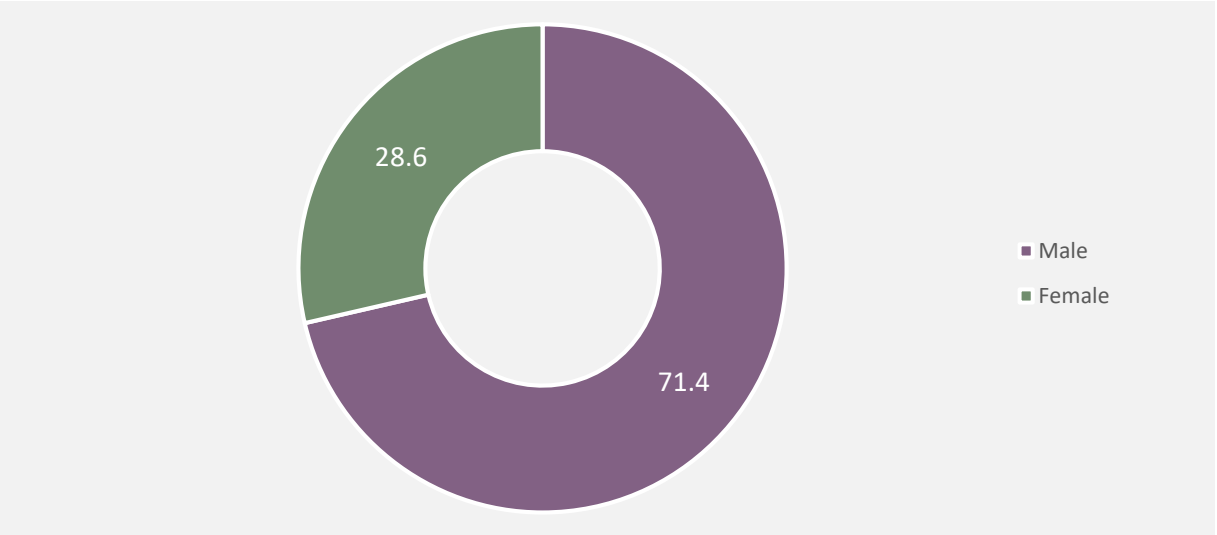
DEMOGRAPHICS

An understanding of the community's demographic profile is essential to assess the project's alignment with local needs and priorities, the community's ability to sustain the interventions, and the overall effectiveness of the interventions. This section provides an overview of key demographic characteristics, including disaggregation based on gender, age distribution, literacy levels, and occupational patterns, to offer a broader context for the interventions implemented.

3.1 Gender

The majority of respondents out of the total 387 respondents, 71% were male, while a smaller proportion of the respondents (29%) were female. The lower proportion of female respondents can be attributed to the fact that male respondents represented the household during surveys. Women, on the other hand, were primarily interviewed in the context of enterprise development activities.

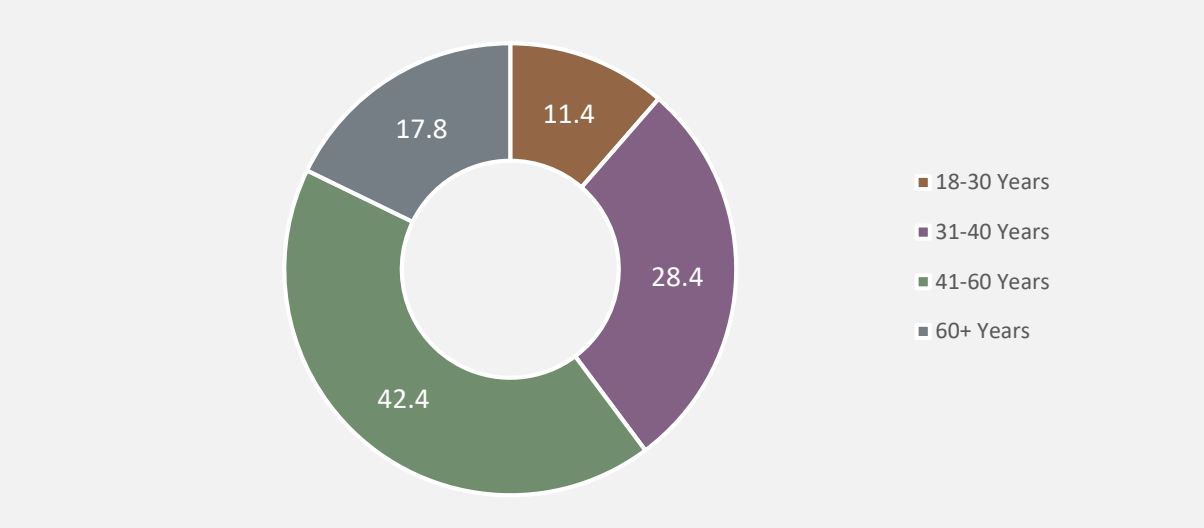
Fig 1: *Gender-wise Percentage Distribution of Respondents*



3.2 Age-group

The age distribution of the respondents revealed that around 71% were within the 31-60 age range. The percentage of respondents above 60 years was relatively smaller at 18%, and the age range of 18-30 years was 11%. The age-group of 41-60 years (42%) were in peak working years, contributing significantly to economic activities and, therefore, largely impacted by the interventions undertaken in the HRDP projects.

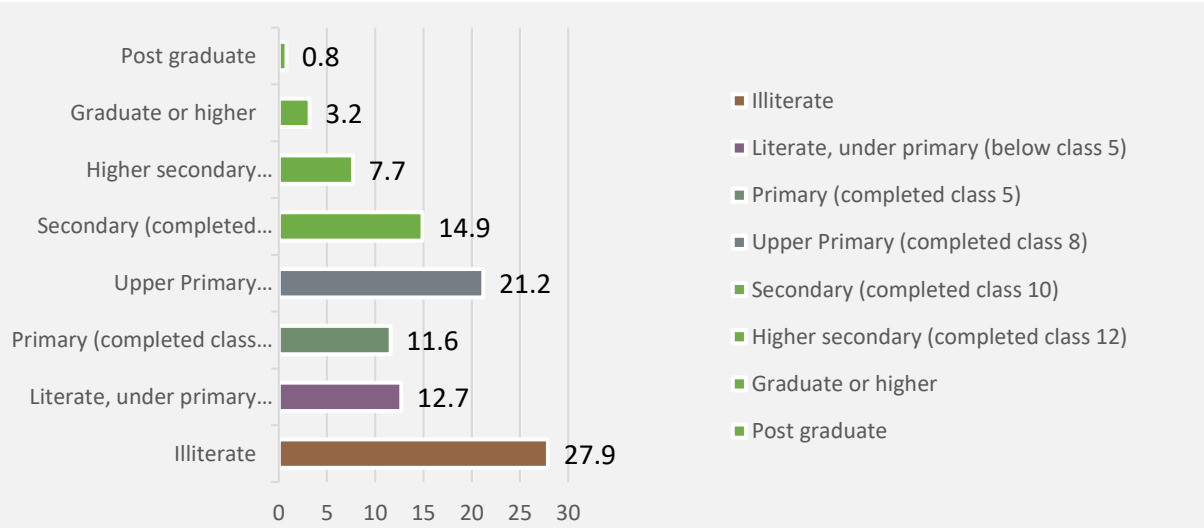
Fig 2: *Age-wise Percentage Distribution of Respondents*



3.3 Educational Status

Education data highlights that while 34% of the population had completed primary and upper primary education, illiteracy remains significant at 28%. Additionally, 23% had completed secondary or higher secondary education, and 12% studied below primary. However, tertiary education participation is notably low, with only 3% completing graduation and less than 1% attaining postgraduate qualifications. This points towards barriers such as lack of access to education infrastructure, poverty, gendered roles, etc.

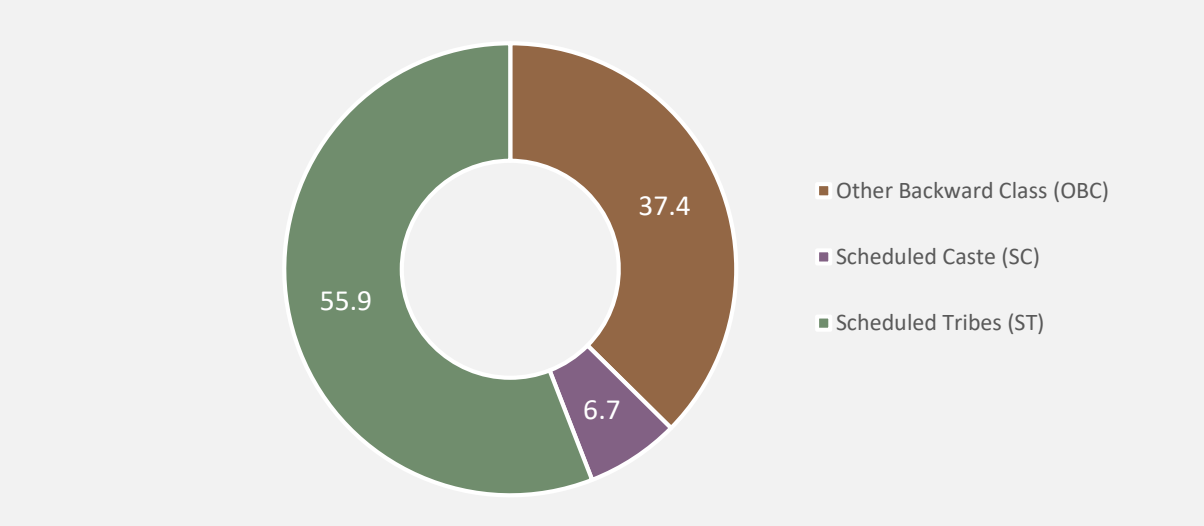
Fig 3: *Percentage Distribution of Respondents by Educational Status*



3.4 Social Category

A majority (56%) of the respondents belonged to scheduled tribes, followed by OBC at 37%, and scheduled castes at 7%. The village demographics reflect the composition of the state of Chhattisgarh, and highlight marginalisation based on social identities. The HRDP programme targeted these vulnerable communities, with the aim of facilitating greater access to resources and income.

Fig 4: *Percentage Distribution of Respondents by Caste Category*



3.5 Occupation

The primary occupation data for Chhattisgarh highlights the dominance of agriculture as the main livelihood source, with 95% of the population engaged in this sector. Other occupations such as livestock farming and agricultural labour were marginal contributors (0.2% each). Non-agricultural sectors, such as daily wage labour (3%) and small-scale business activities (0.8%) were reported. Furthermore, only 1% of the population were employed in formal government or private services. This suggests that the respondents were largely dependent on agriculture-related activities for their livelihood, emphasising the need for interventions such as natural resource management, skill development, and livelihood enhancement.

Fig 5: *Percentage Distribution of Respondents by Primary Occupation*

CHAPTER **IV**

KEY RESULTS AND INSIGHTS ON 'NATURAL RESOURCE MANAGEMENT'

This chapter shares the insights and findings that emerged from the qualitative and quantitative research conducted on the interventions related to natural resource management. Based on the sampling, the focus areas within natural resource management were identified as water management (irrigation) and solar street lighting. These two primary interventions were spread across the multiple villages, with varied results.

The findings from the study have been presented under the adapted OECD indicators, i.e., relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

4.1 Relevance

The overall relevance of the interventions has been assessed based on their alignment with the needs and priorities of the beneficiaries and stakeholders. This section evaluates three parameters of relevance: **beneficiary need alignment**, **local context alignment**, and **quality of design**, supported by quantitative and qualitative observations across activities.

The Natural Resource Management (NRM) interventions had an overall combined score of **3.8 out of 5**, reflecting a moderately good level of relevance.

Beneficiary need alignment scored **4.2,** depicting significant alignment with the needs of the beneficiaries and suggesting that the interventions were perceived as good. Overall, 43% and 39% of the respondents recognised the intervention as "essential support" and "high priority" respectively, indicating significant importance of water management-irrigation and clean energy in their village. In the case of the solar street lights, for example, beneficiaries found the infrastructure to be significantly aligned with their needs. Similarly, in terms of support adequacy for the NRM interventions, the activities were rated as "fairly adequate" by 43%, followed by "extremely adequate" by 39%, and "adequate" by 13% of the respondents. However, 4% recognised it as "slightly adequate".

Local context alignment evaluates how sensitive the interventions are to local conditions. The total score of local context alignment is **3.7**, indicating that its design and objectives were moderately good and tailored as per the local socio-economic and environmental conditions. For example, irrigation infrastructure was required, given the dependence on erratic rainfall for agriculture.

The **quality of design** scored **3.2**, reflecting the average quality of the structures. The depth of the borewell was not sufficient to extract underground water, especially during summer season. Before construction of the farm pond, the depth of the borewell should have been increased, to ensure its all-round utility.

Table 1: *'Relevance' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Beneficiary need alignment	4.3	4.0	4.2
Local context alignment	3.5	4.0	3.7
Quality of design	3.5	3.0	3.2
Combine weightage score	**3.9**	**3.8**	**3.8**

4.2 Coherence

The coherence score of **4.0 out of 5.0** reflects both internal and external coherence. The **internal coherence**, scoring a strong 5, highlights the alignment of the project with IGSSS's vision and approach of working with marginalised communities. Furthermore, the intervention adhered to the thematic areas defined in HDFC's Holistic Rural Development Program (HRDP), ensuring a strong alignment with the CSR policy components of HDFC.

The **external coherence** score of **3.0** indicates moderate alignment with external actors and interventions. Notably, there were no reported overlaps, duplications, or contradictions with services provided by other organisations in the target area. While the intervention addressed local needs to some extent, its potential could have been amplified through better integration with government water conservation schemes or rural development programmes.

Table 2: *'Coherence' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Internal	5.0	5.0	5.0
External	3.0	3.0	3.0
Combine weightage score	**4.0**	**4.0**	**4.0**

4.3 Efficiency

The efficiency score of **3.9** reflects that the NRM intervention was moderately good. However, it is important to note that operational efficiency challenges existed.

The quantitative survey revealed that services provided aligned with the needs of the beneficiaries and were executed on time. Timely installation of farm ponds, solar pumps and solar street lights enhanced the quality of life of the community members. In terms of **timeliness**, a majority (57%) of respondents considered that the initiatives delivered to the beneficiaries were "on time", while 39% stated that it was "slightly delayed".

Based on the quantitative survey of the respondents, the **quality of services** provided was well-received by the beneficiaries. Therefore, the quality of services scored **4.2** out of 5, indicating that

services provided were good. However, the durability of street lights has been of some concern. With regards to satisfaction level, 70% of the respondents were either "very satisfied" or "satisfied" with water management-irrigation structures and clean energy-solar street lights. However, the remaining 30% were "very dissatisfied".

While the interventions served their purpose initially, the quality of the structure deteriorated over the period of time. For instance, during the qualitative discussions, the farmers expressed an initial appreciation for the farm ponds, which provided much-needed irrigation in areas with scarce water sources. However, reduced water levels in the ponds over time diminished their utility, highlighting the need for sustainable interventions. ***"One farm pond is still serving 5-6 farmers but due to the reduced depth, it does not hold sufficient water, especially during summer season",*** a farmer from Angarkhar revealed. Similarly, the majority of the streetlights installed as part of the intervention were found to be either non-functional or emitting insufficient light, rendering them dim and ineffective. Out of the 150 streetlights installed across 12 villages, only 79 were operational or still in place, significantly diminishing the intended impact of this intervention. Across the villages, half of the streetlights were non-functional. Those which were functional were also operational only for 2-3 hours. A community member from Pahariya stated that, ***"The quality of street lights was not good as it was dim",*** while an FGD participant from Chhitapali reported that, ***"Some of the streetlights stopped working after 6 months of its installation".***

The overall o**perational efficiency** scored **3.5** out of 5, indicating a moderately good level of efficiency. The construction of farm ponds in the villages provided significant benefits to farmers by reducing the time and effort required to fetch water from wells for irrigation. This contributed to improving the efficiency of agricultural practices and, in turn, the productivity of farming activities. However, despite these advantages, the intervention showed gaps in addressing seasonal and risks. For instance, during the summer months, the water levels in the farm ponds drop significantly, making them less effective.

Additionally, the absence of a robust feedback mechanism, such as conducting a midline or having a regular monitoring mechanism, hindered real-time adjustments to the intervention design, particularly in addressing operational challenges. This led to the average score of **3** for **project design**.

Table 3: *'Efficiency' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Timeliness	4.9	4.0	4.4
Quality of services provided	4.3	4.2	4.2
Operational Efficiency	3.0	4.0	3.5
Project design	3.0	3.0	3.0
Combine weightage score	**3.9**	**3.8**	**3.9**

4.4 Effectiveness

The overall effectiveness of the NRM (Natural Resource Management) initiative, with a combined weightage score of **3.8**, indicates a mixed performance with certain successes as well as significant gaps.

The **short-term results** scored **4.2**, reflecting a high level of success across various interventions, particularly in irrigation and clean energy solutions. Most water sources were fully functional (70%), with a smaller portion being minimally functional (10%). There were no sources reported as moderately functional, and only 20% were categorised as non-functional. The main reason for water sources being non-functional or minimally functional has been attributed to maintenance difficulties (100%). No issues were reported regarding missing components, highlighting that proper upkeep could resolve most of the problems.

1Non-Functional Solar Pump, Angarkhar

More than 47% of the respondents stated that the water sources provided by HDFC Bank in their village was “fully functional”. However, the score falls short of the full 5 points, as the utility of farm ponds during summer months was limited due to insufficient water availability.

For clean energy sources, 31% of the respondents reported that these sources are fully functional, and another 23% stated that they are minimally functional. However, 23% of respondents reported that clean energy sources do not exist, and 8% mentioned they are non-functiona l. This highlights that while there is some progress in clean energy adoption, many sources were not yet fully operational, requiring attention and repair. A 100% of the respondents who identified issues with clean energy sources mentioned that maintenance is difficult, indicating a key challenge for ensuring long-term functionality. No issues were reported related to missing components or the intervention being no longer useful. Regarding the usage frequency of clean energy sources, 54% of respondents use them always, while 46% use them often. This shows strong usage of clean energy sources, though it also indicates that not everyone relies on them consistently.

2 Non-functional Street light, Pantora

Qualitative discussions revealed that all surveyed villages in Chhattisgarh received solar streetlights. However, functionality varied widely, and the following table reveals the current levels of functionality of the various solar streetlights:

Table 4: *Village-Wise Current Functionality Levels of Solar Streetlights*

Village	Installed	Functional	Non-functional
Chhitapali	8	1 (dim light and function only for few hours)	7
Paharaiya	10	6 dim light)	4
Karma	15	5	10
Kerakachhar	12	9	3
Derori	10	7	3
Purnia	15	7	8
Pantora	8	5	3
Baksara	8	6 (Functional only for nearly 1-2 hours)	2
Gatwa	15	10	5
Khari	15	9	6
Angarkhar	15	11 (Functional only for 2-3 hours)	4
Kandara	15	3	12
These numbers are based on the data collected in the field. There may be minor variations across the 12 villages, depending on community recall, etc.			

The **reach** of the intervention scored **5**, reflecting the initiative's capacity to meet its targets effectively, with 30 farm ponds being successfully constructed. The target of installing 150 solar streetlights was also achieved, though the operational effectiveness of these lights varied. This scoring has been done based on the data presented by HDFC.

Influencing factors scored **2.7,** indicating that while the initiative succeeded in achieving its reach targets, several factors hindered its overall success. The lack of availability of water during the summer months proved to be a major constraint for the farm ponds. Also, beneficiaries did not feel a strong sense of responsibility for maintaining the streetlights. This lack of ownership contributed to poor upkeep and reduced sustainability of the interventions. The community members lacked clarity on whom to contact for repairing the dysfunctional equipment because the vendor for purchasing and installing the equipment was hired from Uttar Pradesh, which made on-ground support and troubleshooting inefficient.

The **differential results** score of **3.5** reflects that the need assessment process, which involved consultation with VDCs, was only partially inclusive. In Chhitapali, a significant disparity exists in irrigation access, as one part of the village benefits from canal irrigation while the other half is entirely dependent on rainfall. This imbalance led to challenges in agricultural productivity for the rainfed area. This discrepancy highlights a need for a more comprehensive and inclusive needs assessment process to ensure that interventions are better aligned with the actual needs of the communities. A significant

positive aspect is that farm ponds were strategically provided in villages where they were most needed. For instance, in Angarkhar, a village largely reliant on rainfall for irrigation, the introduction of farm ponds was particularly beneficial.

The **adaptation over time** score **(2.5)** highlights a significant gap in the initiative's flexibility. There were no changes made to the interventions as the project progressed, despite the challenges faced during and after implementation. Once the solar streetlights and water management projects were deployed, no modifications were introduced to address emerging issues like the deterioration of the streetlights or the seasonal water scarcity that limited the effectiveness of the farm ponds. This lack of adaptive management meant that the initiative could not fully capitalise on lessons learnt during its implementation. Furthermore, there was a lack of any mechanism in place to restore the functionality of non-operational solar pumps.

Table 5: *'Effectiveness' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Interim Results (Output and short-term results)	4.4	4.0	4.2
Reach (Target v/s Achievements)	5.0	5.0	5.0
Influencing Factors (Enablers & Disablers)	2.5	3.0	2.7
Differential Results (Need Assessment)	3.5	3.5	3.5
Adaptation over time	3.5	1.5	2.5
Combine weightage score	**3.9**	**3.7**	**3.8**

4.5 Impact

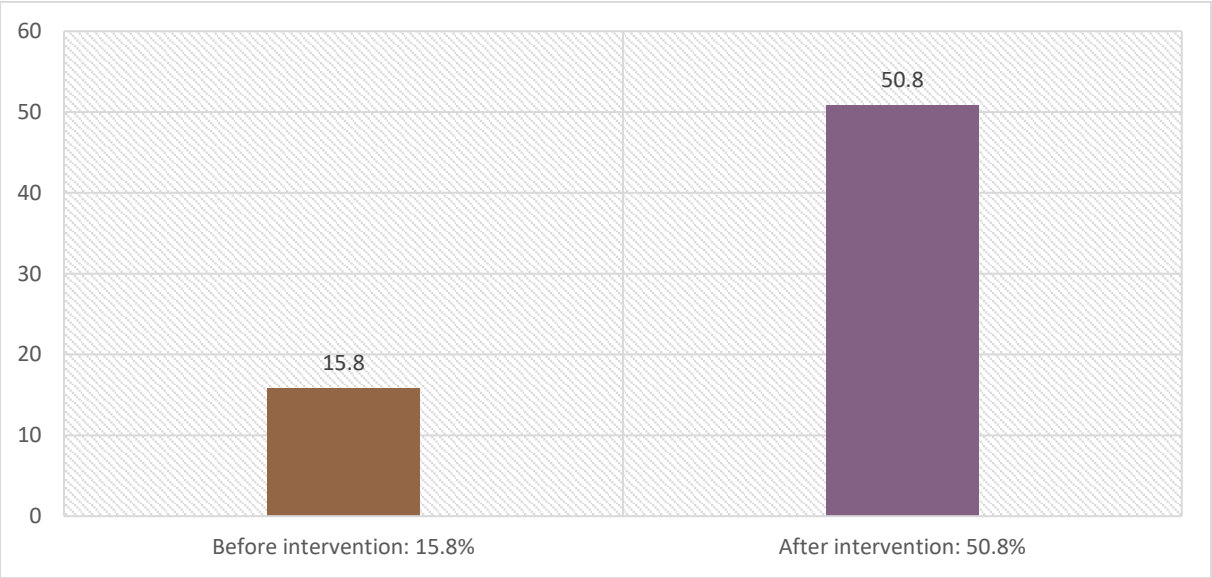
HDFC Bank's initiatives in water management-irrigation and clean energy collectively demonstrate a significant effort to improve the livelihoods and well-being of rural communities, scoring **3.8 out of 5** and reflecting a moderately good impact of the interventions.

Significance (outcomes) scored **4.1** from the quantitative survey, depicting a good outcome of the HDFC's intervention. Regarding the improvement in water availability, 67% of respondents "agreed" and 33% "strongly agreed" that there was improved water availability in wells and other water sources. Similarly, the survey revealed that 78% of respondents "agreed", and 22% "strongly agreed" that there was an overall increase in benefits from water sources post-intervention, highlighting a strong perception of enhanced benefits. In terms of maintenance, the survey results showed that 67% of participants "agreed" and 33% "strongly agreed" that the

3 Farm Pond, Angarkhar

water sources are now well-maintained by community members, which was not the case before. Finally, regarding the contribution of clean energy sources to noticeable changes in energy usage and consumption, 85% of respondents indicated a "moderate level" of improvement, while 15% felt there was a "high level" of change. Furthermore, following the installation of solar streetlights and the distribution of home lighting systems, access to clean energy sources increased significantly—from 16% of households before the intervention to nearly 51% afterward.

Fig 6: *Proportion of Households with Access to Clean Energy Sources*



Transformational change scored **3.7**, reflecting a moderately good impact of the interventions. The installation of solar streetlights had a positive impact on community life. Similarly, in Angarkhar, prior to the construction of farm ponds, there was no source of irrigation. However, post-construction, 12-14 farmers now have access to water from the farm ponds, enabling them to irrigate their crops even during periods of low rainfall.

Unintended change scored **3.5,** indicating that it performed moderately well. It scored **4** in clean energy, signifying a positive impact on the community. The installation of solar streetlights allowed older community members to gather and socialise during the evenings, fostering a sense of community bonding. It also enabled children to play safely after dark, improving their quality of life and creating a safer environment overall. For instance, an FGD participant in Kherakachar explained that, ***"Older people can sit in the evening, talk to each other and spend some time together and children can now play in the streets in the evening; earlier they couldn't play after sunset".***

Table 6: *'Impact' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Significance (Outcome)	4.0	4.1	4.1
Transformational change	3.5	4.0	3.7
Unintended change	3.0	4.0	3.5
Combine weightage score	**3.9**	**4.0**	**3.8**

A farmer from Angarkhar, shared how the construction of a farm pond by HDFC/IGSSS for irrigation revolutionized his farming practices. He shared that the particular village lacks water for irrigation and is largely dependent on rainfall. The construction of farm ponds has been of immense support for him. The intervention has not only resolved their water-related challenges, but also empowered them to cultivate paddy more confidently. Previously, they planted fewer paddy seeds to minimise potential losses due to water scarcity. However, with sufficient water now available, they are able to sow at full capacity, significantly enhancing their productivity. Construction of farm ponds have reduced their dependence on external water sources, decreasing irrigation costs. Uniform irrigation also prevented waterlogging, resulting in healthier and more resilient crops.

"Paddy crops demand a lot of water and earlier it was a labour-intensive and time-consuming task. The farm pond has significantly reduced the time and effort required to manually water our crops, allowing us to focus on other farming activities. With the availability of stored water from the farm pond, irrigation has become more efficient and convenient, ensuring the crops receive adequate water while reducing physical strain and saving valuable time."

4.6 Sustainability

The sustainability score of **2.7** highlights areas where the project requires significant improvement to ensure the long-term viability of its interventions. This evaluation focuses on two key parameters: **potential for continuity** and **sustainability in project design and strategy**. While water management - irrigation scored relatively well with a combined weightage score of **3.4**, clean energy scored **1.9**, bringing the overall NRM score to 2.7.

The overall moderate score of **3.1 out of 5** suggests that while there is some **potential for continuity**, interventions under NRM require further efforts to ensure long-term benefits, particularly through adaptive strategies and local resource mobilisation.

Sources provided for irrigation scored a relatively high score of **3.7,** indicating moderate potential for continuity. While 40% of respondents reported that "excellent measures" had been implemented, an equal proportion (40%) indicated that "no measures" had been made yet, highlighting significant disparities in preparedness. The solar pump has been non-functional for the past two years, and there has been no initiative from the farmers to repair or restore it. This suggests that there may be limited potential for continuity, pointing to challenges in securing long-term sustainability. Additionally, when asked about the mechanisms created, 50% credited HDFC Bank and its NGO partners for creating proper mechanisms that were functioning well, while 30% stated they had developed their own mechanisms. However, 20% indicated either the absence of a mechanism or issues with the existing one. These findings emphasize the need for consistent and effective mechanisms to ensure the sustainability of water structures across all stakeholders. Across the villages, especially Angarkhar, a water-scarce region, farmers' suggestion to increase the depth of the ponds highlights the need for design modifications to ensure long-term sustainability and continued utility.

It is important to note that clean energy was given a low score of **2.5,** which reflects significant challenges in ensuring the continuity of clean energy interventions. In none of the villages has the Panchayat or the VDC taken initiative to repair the solar street lights. Additionally, the reliance on a vendor from Uttar Pradesh for solar lights created barriers to timely troubleshooting and maintenance. 31% of respondents in Chhattisgarh reported that "no measures are made yet" to ensure the smooth functioning of clean energy sources, while 15% were uncertain. Only 23% felt adequate measures were

in place, highlighting gaps in planning for self-sustaining mechanisms. Similarly, when asked about the type of mechanism in place, 38% of respondents indicated that the mechanisms provided were not working, and 23% reported no mechanism at all. While 31% mentioned some local effort, and 15% credited HDFC Bank's mechanism. These results point to inconsistent and insufficient sustainability frameworks.

The low score of **2 out of 5** for **sustainability in project design and strategy** highlights significant gaps in project design, strategy and sustainability. No mechanism was created to sustain the intervention after the exit of HDFC Bank and IGSSS. As a result, the solar pump has remained unused and dysfunctional for the past two years and the utility of the farm pond has reduced over the period of time. Additionally, the absence of a maintenance mechanism for solar streetlights undermines their long-term effectiveness. The reliance on a vendor from another state without building local capacity or creating an enabling environment for repairs and support points to a lack of systematic planning, justifying the low score for sustainability. Integrating local vendors and training community members for basic maintenance could have significantly improved the sustainability of this intervention. A community member from Chhitapali said, "***The streetlights were in need of repair after a few months of installation. The panchayat did not take any initiative for its repair and maintenance, and we don't know whom to approach for its repair.***"

Table 7: *'Sustainability' Scores for the NRM Initiative*

Indicators	Water management-irrigation	Clean energy	NRM (Overall)
Potential for Continuity	3.7	2.5	3.1
Sustainability in project design and strategy	3	1	2
Combine weightage score	3.42	1.9	**2.7**

4.7 Branding

The project has achieved a perfect combined weightage score of **5** for **branding** across water management -irrigation, clean energy, and therefore the overall NRM. A notable contributor to this branding success is the visibility of HDFC's name prominently displayed on placards attached to streetlights, ensuring the brand's association is clear to the public. This visibility highlights the project's effectiveness in building a strong and credible brand.

4 Branding board for farm pond, Deori village

Table 8: *'Branding' Scores for the NRM Initiative*

Indicators	Weightage score		
	Water management- irrigation	Clean energy	NRM (Overall)
Visibility/word of mouth	5	5	5
Combine weightage score	**5**	**5**	**5**

4.8 Composite Score (NRM)

The composite score of **3.4** places the NRM intervention in the "Moderate" category, indicating reasonable performance across key parameters. The project demonstrates adequate alignment with beneficiary needs and local context, with strengths in areas like coherence and branding. However, there are significant areas for improvement, particularly in sustainability and effectiveness, which limit its ability to achieve long-term and transformational outcomes.

Table 9: *Overall 'Composite Score' for the NRM Initiative*

OECD parameters	Combined weighted score	Weighed score for Final Project Score
Relevance	3.5	0.5
Coherence	4	0.4
Efficiency	3.6	0.5
Effectiveness	3.3	0.7
Impact	3.4	0.9
Sustainability	2.4	0.2
Branding	4.1	0.2
Total Project Score		**3.4**

*****Composite score calculation for NRM** = 15% * Relevance weighted score + 10% * Coherence weighted score + 15% * Efficiency weighted score + 20% * Effectiveness weighted score + 25% * Impact weighted score + 10% Sustainability weighted score + 5% * Branding weighted score **i.e., (15* 3.5)+(10% * 4.0)+(15% * 3.6)+(20% * 3.3)+(25% * 3.4)+(10% * 2.4)+(5% * 4.1) = 3.4***

CHAPTER V
KEY RESULTS AND INSIGHTS ON 'SKILL DEVELOPMENT AND LIVELIHOOD ENHANCEMENT (SDLE)'

5.1 Relevance

The overall combined weighted score for relevance for SDLE interventions stands at **3.7**, which suggests a moderately good level of relevance. While the intervention demonstrates promise in addressing the needs of beneficiaries and aligning with the local context, challenges in the quality of design have notably impacted its relevance.

The **beneficiary need alignment** score of **4.0** from the quantitative survey reflects that the interventions were largely aligned with the requirements and priorities of the target stakeholders. The highest number of respondents (71%) rated the skill development and livelihood enhancement (SDLE) interventions as "optimal" in meeting their requirements, indicating that the interventions largely meet requirements and needs effectively.

In farm management, beneficiaries need alignment scored **4.2** indicating a good level of alignment with the needs of the beneficiaries. The majority (56%) of the respondents considered the farm management intervention "fairly important", while 36% said it was "highly important". Meanwhile, 71% of the respondents found the interventions to be "important". It was learnt that interventions such as vermicomposting, kitchen garden, seed bank, land-levelling and bunding were aligned with their needs. The land-levelling training was critical, allowing previously uncultivable land to become fertile, resulting in higher productivity. An FGD participant in Chhitapali stated that, "***Land levelling allowed me to cultivate on barren land. I was able to sow paddy seeds, which resulted in good productivity***". During the qualitative discussion, a respondent said, ***"Leaf-plate making machines helped us in generating income and achieving financial independence. However, the profit margins with the current machine are quite limited.***

The score of 3.8 for enterprises indicates notable alignment with the needs of women, particularly in terms of equipment requirements for economic activities like leaf plate-making and pulse processing. Half the respondents see enterprise development as "highly important", reflecting its crucial role in community development and empowerment. During the focus groups, few women beneficiaries expressed the need for equipment tailored to their specific activities, such as pulse processing units. ***Receiving a pulse-processing unit would significantly enhance our earning potential and provide us with greater financial stability."*** These findings demonstrate that while the intervention addressed many critical needs effectively, there is room for further refinement to ensure all subgroups benefit.

Local context alignment is the extent to which the intervention design was sensitive to the social, economic, environmental, and cultural conditions of the target areas. The score for local context alignment is **3.8**, indicating a reasonable level of contextual appropriateness, though certain gaps were evident.

The **quality of design** indicator evaluates whether the intervention was technically, organisationally, and financially feasible and whether it addressed the root causes of the problems. The score for quality of design is **2.8**, reflecting significant challenges in achieving the desired outcomes due to technical and operational shortcomings. For example, with enterprise development, while a major objective of

introducing the enterprises was to establish robust sources for additional income, the inadequacy of the machines (leaf plate machine) led to its discontinuity. Also, several initiatives in farm management provided short-term gains but failed to address the root causes of problems, such as the introduction of vermicomposting for greater yields was unsuccessful after the worms died, making it an unsustainable solution for increasing land productivity.

Table 10: *'Relevance' Scores for the SDLE Initiative*

Indicators	Farm management	Enterprise	SDLE (Overall)
Beneficiary need alignment	4.2	3.8	4.0
Local context alignment	4.0	3.5	3.8
Quality of design	3.5	2.0	2.8
Combine weightage score	4.0	3.3	3.7

5.2 Coherence

The coherence score of **4** out of 5 reflects both internal and external coherence. The **internal coherence** score of **5** demonstrates strong alignment with IGSSS's vision and approach, as well as HDFC's holistic rural development programme. The project's objectives were in harmony with IGSSS' vision and approach, which focuses on uplifting marginalised communities through integrated development. Additionally, the intervention adhered to the thematic areas outlined in HDFC's Holistic Rural Development Program. The alignment of activities like farm management and entrepreneurship skilling ensured seamless integration within the broader institutional mandates.

The **external coherence** score of **3.0** indicates moderate alignment with external actors and interventions. Notably, there were no reported overlaps, duplications, or contradictions with services provided by other organisations in the target areas. While this ensured the intervention did not interfere with or duplicate existing programmes, it also highlighted a potential gap in collaboration. The absence of complementary interventions by other actors could limit the intervention's broader impact, as partnerships with government programmes, NGOs, or private stakeholders might have amplified the benefits and reach. For example, integrating the project with existing government agriculture or livelihood schemes (such as strengthening of SHGs) could have enhanced resources for capacity building and infrastructure development.

Table 11: *'Coherence' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Internal	5.0	5.0	**5.0**
External	3.0	3.0	**3.0**
Combine weightage score	**4.0**	**4.0**	**4.0**

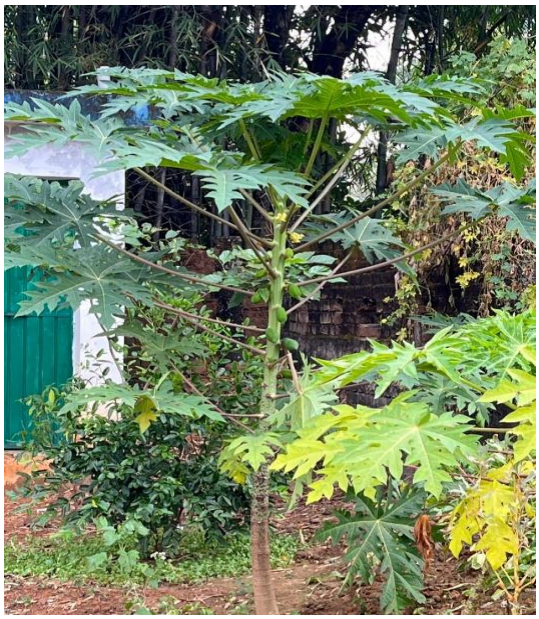
5.3 Efficiency

The **efficiency** score of **3.8** indicates a moderately good level of resource utilisation, with notable strengths in timeliness and quality of services provided, but challenges in operational efficiency.

Timeliness scored **4.8 out of 5**, reflecting that the interventions were executed on time, closely aligning with beneficiary expectations and seasonal requirements. The high percentage of timely execution of farm management initiatives (84.4%) demonstrates strong adherence to schedules, fostering trust and reliability among stakeholders. Additionally, 75% of the respondents stated that entrepreneurship development was done "on time".

Quality of services received a combined score of **4.4**, indicating an impressive level of service delivery. The quantitative survey indicated that maximum respondents (99%) rated the quality as either "good" or "very good", suggesting a strong positive perception. During qualitative interactions with farmers from Gatwa, it was highlighted that the seed bank established by HDFC/IGSSS was a valuable resource, providing high-quality seeds at affordable rates and significantly enhancing cost-efficiency. Apart from that, the quality of seeds provided to kitchen gardens were also of high quality. It falls short of achieving a full score because of certain significant challenges. For instance, vermicomposting and enterprise machines functioned well in the initial stages. However, the beneficiaries were in need of training to sustain the activities. A community member stated that, ***"Training provided on vermicomposting was not enough – we did not know where to get the earthworms and how to keep them alive so that we would not need to procure new ones***".

Operational efficiency scored **2.3** out of 5 as the intervention compromised in several areas due to gaps in planning and support systems. For instance, in all the villages most of the farmers stopped preparing vermicompost as no provision or guidance was provided on how to acquire new earthworms when the existing stock perished. Beneficiaries were uncertain about how to sustain the practice, leading to a discontinuation of the activity in some areas. Similarly, the beneficiaries of kitchen gardening couldn't continue the activity as they lacked the necessary information on where to acquire seeds. In Baksara, a shortage of water also led to the abandonment of kitchen gardening, though in Chhitapali and Kherakachar, farmers are still continuing kitchen gardening. A farmer stated, ***"I received seeds and creeper net for kitchen garden in 2021, and since then I am growing vegetables in my garden".***



5 Kitchen garden, Chitapali

The leaf-plate making machine and pulse-processing machine provided for income generation were also underutilised. In Pahariya and Gatwa, the machines were used only for the first year, and since then the machines have remained dysfunctional. While the group initially generated income from the machine and were keen on continuing with it, a defect rendered it unusable. One beneficiary explained, "***We initially used the machine for a few months, but later faced some technical issues. We were unaware about how and where to get it repaired, so it has remained unused since then.***" Likewise, in Pantera, beneficiaries received sewing machines without training, limiting their ability to utilise the machine effectively.

Project design scored **3** on 5, primarily due to the absence of a robust feedback mechanism, such as conducting a midline or having a regular monitoring mechanism. This lacuna hindered real-time adjustments to the intervention design, particularly in addressing operational challenges.

Table 12: *'Efficiency' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Timeliness	4.8	5.0	4.8
Quality of Services Provided	4.3	4.5	4.4
Operational Efficiency	2.5	2.0	2.3
Project design	3.0	3.0	3.0
Combine weightage score	**3.8**	**4.0**	**3.8**

5.4 Effectiveness

Effectiveness evaluates whether the intervention achieved its objectives and results across key dimensions such as interim outputs, reach, influencing factors, and adaptability. The combined weightage score for all interventions stands at **3.2,** reflecting moderate overall success with notable room for improvement.

The quantitative survey revealed a score of **2.7** for **interim results** of the project. In farm management, 42% of assets were reported as "fully functional" and "frequently used" at the time of the survey, demonstrating a positive impact for a significant proportion of the beneficiaries. However, 36% of these assets were reported as "non-functional", raising concerns about usability and usefulness. For entrepreneurship, the situation was more concerning, as 75% of assets were entirely "non-functional", with only 25% being "functional" and used "sometimes". This indicates that entrepreneurship-related interventions faced more significant challenges in their implementation and ongoing utility.

The following reasons from the qualitative discussion can explain the scores better. The interventions showed promising initial results but faced challenges in maintaining long-term sustainability. The weightage score for interim results in farm management is **3.6**, revealing moderate effectiveness in achieving short-term outputs. For example, kitchen gardens and vermicomposting initiatives initially performed well but faced challenges due to the beneficiaries' lack of knowledge about sourcing seeds and replacement worms.

Entrepreneurship scored a meagre **1.8**, largely due to the discontinuation of most of the interventions. For instance, in Gatwa, while the machine initially enabled income generation, it became non-functional within a year. Likewise, the sewing machine provided to women in Pantera was not as effective as anticipated because they did not receive training, limiting their capacity to generate higher income. Similarly, in Angarkhar, the Annapurna Swastika Group generated ₹15,000–₹20,000 annually for the first year of the intervention but stopped using the machine, citing a need for more profitable equipment.

6 Leaf-plate machine, Angarkhar

The **reach** of the interventions is rated **5.0** across all dimensions, signifying that the projects successfully

met their geographic and demographic targets during the implementation phase. This scoring was done based on the reporting data provided by HDFC.

The score for **influencing factors** is **2.0**, indicating significant challenges in maintaining long-term effectiveness due to the existence of disablers. For instance, water scarcity was a major disabler for kitchen gardens, while vermicomposting ceased once the worms died, as farmers lacked knowledge on procuring new worms. One farmer from Kherakhachar reflected, "***During those years, we produced good quality crops. I wanted to continue doing it but had no idea where to get [worms] from***." In Baksara village, the absence of cattle and consequently cow dung was another barrier to sustaining vermicomposting. In Gatwa, inadequate support for machine repairs disrupted the income-generating activities.

The score for **differential results** is **3.8**, demonstrating moderate alignment with beneficiary needs, but highlighting the need for a more inclusive design. The lack of a continuous consultation process limited the interventions' adaptability and impact. For instance, the FGD participants in Angarkhar village reported that a pulse processing unit instead of a leaf-plate making machine would have suited their needs better as it would have been more profitable. These findings highlight the need for a more participatory approach in planning interventions, ensuring assets align with local requirements and are supported by adequate maintenance mechanisms for sustained impact.

The interventions lacked significant **adaptations over their lifecycle**, which affected their ability to address evolving challenges. This stagnation resulted in a score of **1.0**, emphasising minimal responsiveness to the changing needs and priorities of the beneficiaries. For instance, kitchen gardens, which initially succeeded in promoting food security, were discontinued in areas like Baksara due to water scarcity and the absence of guidance on acquiring seeds. Similarly, the vermicomposting initiative failed when worms died, as beneficiaries lacked knowledge or access to restocking resources. These examples highlight a significant gap in adaptive planning, with no efforts to address critical challenges through training or support systems.

A similar lack of adaptation was evident in the case of leaf-plate making machines. In Angarkhar, the Annapurna Swastika Group earned Rs. 15,000 – Rs. 20,000 annually using the machine but stopped operations, citing a need for more profitable equipment. Meanwhile, in Gatwa, a technical defect rendered the machine unusable after a year, and the group lacked guidance on repairs, leading to the abandonment of the intervention. These failures to anticipate and address evolving needs whether through updated equipment, repairs, or ongoing support highlight a rigid project design unable to respond to real-time challenges.

The absence of flexibility in project strategies undermined the sustainability of these interventions. To ensure long-term success, future initiatives must incorporate adaptive mechanisms such as regular feedback loops, technical support systems, and contingency plans to address unforeseen issues. By proactively responding to beneficiary needs and contextual challenges, projects can achieve more resilient and lasting outcomes.

Table 13: *'Effectiveness' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Interim Results (Output and short-term results)	3.6	1.8	2.7
Reach (Target v/s Achievements)	5.0	5.0	5.0

Influencing Factors (Enablers & Disablers)	2.0	2.0	2.0
Differential Results (Need Assessment)	4.0	**3.5**	**3.8**
Adaptation over time	1.0	**1.0**	**1.0**
Combine weightage score	**3.5**	**2.9**	**3.2**

5.5 Impact

The overall **impact** score of **3.1**, with the highest weightage attributed to transformational change (**3.3**), followed by significance (**3.0**) and unintended change (**3.0**) highlights average impact of the intervention. The overall impact reflects the positive outcomes of the intervention, particularly in terms of financial empowerment and the potential for transformational change. However, the sustainability of these outcomes remains a challenge, with unintended consequences such as the breakdown of machinery and limited long-term practices, indicating areas for further improvement. Addressing these gaps will be crucial for scaling up the intervention and ensuring lasting impact.

The overall score from quantitative surveys for **significance** is **3.0.** A majority of respondents (94%) “agree” that farmers now have easy and quick access to farm inputs, while only 2% “disagree,” indicating a strong positive impact in terms of accessibility. Similarly, 95% “agree” that farmers have increased knowledge of modern farming techniques and good practices, with 4% “highly agreeing”. When it comes to adopting the training knowledge for better farm output, 95% of farmers “agree” that they have implemented the learnings, and 2% “highly agree”, indicating a strong uptake of modern practices. Additionally, practices like land-levelling, bunding, vermicomposting, and distribution of paddy seeds were beneficial in-terms of increasing the farm productivity.

While responses to the farm management interventions revealed broad successes, the overall score of significance was lowered due to the discontinuation of most enterprises under SDLE. To illustrate, enterprise development has led to increased income for the "Annapurna Swastika Group" in Angarkhar, but all others did not experience a similar impact, with no significant improvement in their income.

Regarding monthly average production of the enterprises, the data reveals that for the previous period, only one enterprise reported production of Dona Pattal (leaf plate), while others reported no data since the machines are not in use for the past 1-2 years. The functional enterprise “Annapurna Swastika Group” produced nearly 20,000 units this year. Nevertheless, in terms of household income, a significant percentage (75%) of the respondents reported that their income has stayed the same, while 25% noted an increase.

The score of **3.5** highlights the interventions' potential to create **transformational changes**. The interventions such as kitchen garden and vermin-compost were unenduring as they have been largely discontinued since the end of the project. However, the scoring wasn’t very low as there are some unique cases of transformational change. For instance, women in Angarkhar reported increased autonomy over household finances, allowing them to decide how and where to spend money, including purchasing agricultural products like seeds. One beneficiary shared, ***“We now have our money; we can decide where to spend and how much to spend. We could buy agricultural products such as seeds on our own and make decisions about the quality and quantity of seeds.”***

The interventions scored **3.0** for **unintended changes**, reflecting neither positive nor negative unintended changes from the interventions.

Table 14: *'Impact' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Significance (Outcome)	4.0	2.0	3.0
Transformational change	3.5	3.0	3.3
Unintended change	3.0	3.0	3.0
Combine weightage score	3.6	**2.5**	**3.1**

Case Study: Transforming lives through kitchen gardening in Chhitapali

A farmer in the village of Chhitapali has continued with the cultivation of a variety of vegetables in his kitchen garden. Under the programme, he initially received vegetable seeds, including bitter gourd, okra, and spinach. He stated, ***"This initiative not only diversified my family's diet, but also introduced a reliable source of balanced nutrition".*** Inspired by the initial success, the farmer expanded his kitchen garden to include other vegetables like raw papaya and bottle gourd. The consistent cultivation of fresh vegetables has brought numerous benefits to his household. He further shared, ***"My family now consumes healthier meals with freshly harvested vegetables, leading to better nutritional intake and overall improved health."*** By growing his own vegetables, the farmer has significantly reduced his family's expenses on food, allowing them to save income for other essential needs. Importantly, the homegrown produce is free from pesticides and chemicals, ensuring safe and organic consumption for his family.

5.6 Sustainability

The sustainability of an intervention determines the extent to which the results and benefits can be maintained over time, especially without ongoing external support. The overall sustainability score of **2.0** reflects challenges in ensuring the long-term continuity of the interventions' outcomes.

The **potential for continuity** largely depends on whether the interventions' benefits can persist beyond the support provided by HDFC/IGSSS. The total potential for continuity score from the quantitative survey is **2.2**, suggesting significant room for improvement. After HDFC Bank stopped providing support, a proportion of respondents in farm management (27%) were unsure about the mechanisms for continuing interventions. A significant portion, 25%, noted that while a mechanism was created, it was not functioning well. However, a substantial 38% reported that they had created a proper mechanism for continuing the intervention, and it was working well. Additionally, 10% indicated that the mechanism was created by HDFC Bank in partnership with IGSSS, and it was working well. Interestingly, none of the respondents indicated that no mechanism was created, which suggests that most farm management interventions had some form of structure established for continuity. In terms of external support for the farm management interventions, a large majority (99%) of respondents reported that they did not receive support from other stakeholders in the last few years.

In terms of farming, while some beneficiaries expressed a continued interest in applying organic farming techniques and using the seeds provided, there is a concern regarding the availability of resources and knowledge to maintain practices like vermicomposting after the intervention ends. A respondent in Baksara village indicated that few people were continuing with vermi-composting as the

lack of cattle ownership and the absence of worms made it difficult to sustain the practice. This suggests that the potential for continuity is somewhat dependent on continued access to resources or external support, indicating gaps in the overall sustainability of the farming-related interventions.

For entrepreneurship, the data shows that a significant portion (75%) of the respondents indicated that no such mechanism was created for sustainability. The remaining 25% reported that they themselves had created a mechanism, and it was working well. This suggests that while some respondents are trying to maintain the interventions independently, a larger proportion is facing challenges in the sustainability of the intervention mechanisms.

Similar to the quantitative, qualitative insights also highlight these issues. In some cases, beneficiaries have expressed the intention to continue practices initiated by the intervention, although challenges remain. For example, in Gatwa, participants noted that although they found the leaf-plate making machine helpful, the manual process involved in preparing materials for production was time-consuming and labour-intensive. One FGD participant in Gatwa mentioned, ***"We need to collect leaves from the forest, let them dry for two days, stitch them together, and then process them using the machine."*** This effort was disproportionate to the income generated, as one unit was sold for Rs. 1, and a packet of 20–30 units was sold for Rs. 35. While the group plans to continue operating the machine during the off-peak farming seasons, the high effort required for minimal returns suggests that, in the long run, this model may not be sustainable without further investment or alternative income-generating methods.

Sustainability in project design and strategy is assessed based on whether the project included long-term considerations in its framework. This includes building the capacity of individuals and institutions, strengthening systems, and fostering an enabling environment that can sustain the interventions' impact over time. However, the findings indicate that the design and strategy did not sufficiently prioritise these aspects as the score was low **1.0**. For example, the machinery provided for leaf-plate making in Angarkhar was intended to generate income for the enterprise, but the manual labour involved, as well as the low return on investment, has limited the potential for long-term success. Participants expressed a preference for a pulse-processing unit, which would provide higher income for less effort. This feedback suggests that while the intervention had a positive short-term impact, it did not fully anticipate the capacity building required for long-term viability. The focus on low-return, labour-intensive practices did not align with the group's needs for sustainable income-generating solutions.

Additionally, in some areas, there was insufficient focus on strengthening local institutions and community systems to support the ongoing needs of the beneficiaries. While training was provided, especially in areas like land levelling and seed banks, there was a lack of follow-up support and resources to ensure that these skills were fully incorporated into everyday practices. This highlights a gap in the project's design, where the emphasis on capacity building was limited, and sustaining the changes introduced was not fully addressed. As a result, the interventions have shown some positive outcomes, but the lack of continued support and the absence of a robust enabling environment may undermine the long-term sustainability of these benefits.

Table 15: *'Sustainability' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Potential for Continuity	2.2	2.5	2.3
Sustainability in project design and strategy	2.0	1.0	1.5

Combine weightage score	**2.1**	**1.9**	**2.0**

5.7 Branding

The presence of HDFC was prominently visible throughout the project interventions, as is reflected in the score of **3.5**. Placards and boards displaying the HDFC name were prominently placed outside the enterprise. The reason for not receiving a full score is that the branding for kitchen gardens and vermicomposting was lower than the other interventions.

Table 16: *'Branding' Scores for the SDLE Initiative*

Indicators	Farm Management	Entrepreneurship	SDLE (Overall)
Visibility/word of mouth	3	4	3.5
Combine weightage score	**3**	**4**	**3.5**

5.8 Composite Score

The composite score of 3.3 categorizes the SDLE intervention as "Moderate," reflecting satisfactory overall performance across key parameters. Key highlights include a strong coherence score (4), reflecting effective alignment with other interventions, policies, and strategies. Efficiency (3.8) and relevance (3.7) also fall in the proficient range, indicating acceptable resource utilisation and responsiveness to stakeholder needs. However, the effectiveness (3.2) and impact (3.1) scores reveal limitations in achieving consistent results and deeper, long-lasting changes. The sustainability score (2.0) is a major concern, as it points to weak mechanisms for ensuring that the project's benefits will continue independently.

Table 17: *Overall 'Composite Score' for the SDLE Initiative*

OECD parameters	Combined weighted score	Weighed score for Final Project Score
Relevance	3.7	0.4
Coherence	4.0	0.6
Efficiency	3.8	0.5
Effectiveness	3.2	0.6
Impact	3.1	0.7
Sustainability	2.0	0.2
Branding	3.5	0.2
Total Project Score		**3.3**

****Composite Score (SDLE) =** 15% * Relevance weighted score + 10% * Coherence weighted score + 15% * Efficiency weighted score + 20% * Effectiveness weighted score + 25% * Impact weighted score + 10% Sustainability weighted score + 5% * Branding weighted score ***i.e., (15* 3.7) +(10% * 4.0) +(15% * 3.8) +(20% * 3.2) +(25% * 3.1) +(10% * 2.0)+(5% * 3.5) = 3.3***

CHAPTER **VI**

KEY RESULTS AND INSIGHTS ON "HEALTH AND HYGIENE"

The health and hygiene interventions aimed at improving the overall health of the community through multiple interventions such as health camps, drinking water facilities, and solid waste management. The activities had varying degrees of success, with the drinking water infrastructure being more effective and impactful than the health camps.

This chapter delves into the indicator specific findings, with scoring based on the quantitative surveys and the qualitative insights.

6.1 Relevance

The overall score for **relevance** is **2.9**, indicating that while the interventions were generally relevant to the community's needs, there were areas for improvement. Beneficiary needs were largely addressed for water management (drinking), but the non-conduct of health camps (only 1 out of 12 planned health camps was conducted) impacted the overall score. This section addresses each of these dimensions to understand the degree of relevance of the water management (drinking) and health camp interventions.

The health and hygiene interventions were well-aligned with the **beneficiaries' needs**, receiving a score of **3.4 out of 5**, elevated by the high score of **4** given to water management (drinking water). However, it did not achieve a full score due to the health camp conducted in Karma village, which was reported to be misaligned with the specific needs of the beneficiaries. The activities in the camp focused on promoting the consumption of green vegetables, washing vegetables before cooking, and frequent handwashing, which were not deemed fully relevant to the community's priorities, leading to the low score of **1**.

Local context alignment scored **2.5,** demonstrating near average performance of the interventions under health and hygiene. The need for improved drinking water sources was universal across the villages and the **local context alignment (4)** for water management was strong. Beneficiaries had expressed a significant demand for better access to clean and reliable drinking water, which was effectively addressed by the intervention. As water access is a basic and essential need, the intervention met the high expectations of the beneficiaries, ensuring that the community's health and living conditions were significantly improved. Health camps scored a low **1.0** as they were not conducted in 11 of the 12 villages. In addition to only one health camp being conducted, little support was provided with regard to camps for livestock and cattle, leading to the low score.

The **quality of design** for the water management intervention showed variation from village to village, reflecting the score of **3.5**. The health camps conducted in Karma village were not comprehensive, indicating the need for more thorough planning and execution to address the diverse health needs of the community effectively. However, the quality of design could have been enhanced by conducting the camp across the remaining villages, allowing for a larger-scale impact, reflecting the score of **1**. The stark variations between water management and health camps led to the overall score of **2.3** for the quality of design.

Table 18: 'Relevance' Scores for the Health and Hygiene Initiative

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Beneficiary need alignment	4.0	2.8	3.4
Local context alignment	4.0	1.0	2.5
Quality of design	3.5	1.0	2.3
Combine weightage score	**3.9**	**1.9**	**2.9**

6.2 Coherence

The combined weightage score for **coherence** was **4**, with **internal coherence** scoring a strong **5** due to the alignment of the project with IGSSS's vision and its approach to working with marginalised communities. Additionally, the interventions proposed fell within the thematic areas covered under the holistic rural development programme of HDFC.

External coherence received a moderate score of **3**. The introduction of drinking water infrastructure overlapped with the government's *Har Ghar Nal Se Jal* scheme, which provided individual household taps. This rendered some of the drinking water interventions to be less effective. The score for external coherence could have been higher if the existing government schemes had been accounted for during project design.

Table 19: 'Coherence' Scores for the Health and Hygiene Initiative

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Internal	5	5	5
External	3	3	3
Combine weightage score	4	4	4

6.3 Efficiency

The efficiency indicator evaluated the project's performance in terms of the timely delivery of services, the quality of services provided, operational efficiency, and the alignment of project design with intended outcomes. The overall combined score for health and hygiene was **3.0**, which indicated a moderate level of efficiency. While the project achieved some positive outcomes, challenges were observed in certain areas and limited conduct of health camps.

The water management (drinking) intervention showed strong **timeliness**, with a score of **4.9** from the quantitative survey. The intervention was implemented largely within the expected timeframe, and the planned activities were executed efficiently. In contrast, the health camps' intervention scored low on **timeliness** (**1.0**), as it was conducted only in Karma village. As a result, the low overall score of **3** reflected the infrequent nature of this intervention in terms of timeliness.

For both water management (drinking) and health camps, **the quality of services** provided is rated the score of **3.5**, indicating moderate level of service delivery. In the case of water management, quality was impacted by issues in infrastructure. The table below provides a summary of village-wise details in terms of the quality of services provided for drinking water.

Village	Status
Kherakachar	The water tank has two taps, but one is leaking leading to unnecessary wastage of water.
Gatwa	One of the tanks has a broken pipe, leading to water leakage and further limiting its availability.
Baksara	Both water tanks in this village are functional, indicating better planning and maintenance.
Pantora	The water tank has structural damage, with a broken base that causes leakage, reducing its efficiency.
Karma	One of the two water tanks was connected to a hand pump which was damaged, however it was later repaired by the Panchayat, ensuring continued functionality.
Deori	The water management systems were functioning well, providing sustainable and reliable drinking water.
Chhitapali	The borewell connected to the water tank does not work for more than 5-7 minutes.

The one health camp conducted in Karma was well-received in terms of quality of services provided. The health camp was well-organised and community members were informed about it in advance. This enabled a majority of the villagers to participate and receive basic information on how to improve their overall health and nutrition. However, the intervention's limited scope restricted its impact.

The water management (drinking) intervention functioned well but showed some **operational efficiency** issues, scoring **3.5** in this area. For instance, in **Chhitapali**, the drinking water tank was connected to a borewell, however, this connection was made without ensuring an adequate groundwater supply. As a result, the borewell was unable to extract sufficient water, leaving the tank only partially filled. In **Gatwa**, one of the tanks was supplied by a borewell that was damaged and unable to extract sufficient underground water from the source. In **Kandara**, the solar-powered water tank did not operate efficiently during winter and rainy seasons due to low solar radiation; water supply was either on alternate days or twice a week, restricting its year-round utility. In **Khari**, due to low water levels in the borewell, the drinking water source could not store an adequate amount of water to meet the community's needs. These observations highlight the need for better planning, identification of risks, and more sustainable infrastructure to improve operational efficiency and ensure consistent water availability for the communities.

In contrast, one health camp was conducted, justifying the low score of **1 out of 5** for **operational efficiency**. Resources could have been better utilised by conducting more health camps and responding to issues that emerged during Covid. The scores of **3.5** for drinking water and **1** for health camps created a combined score of **2.3** for **operational efficiency.**

The overall **project design and M&E** score of **3** indicated moderate efficiency in design. While the project had clear targets, gaps in monitoring and the absence of a baseline study limited its ability to

assess impact systematically. This has resulted in the consistent score of 3 across both water management and health camps.

Table 20: *'Efficiency' Scores for the Health and Hygiene Initiative*

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Timeliness	4.9	1.0	3.0
Quality of Services Provided	3.5	3.5	3.5
Operational Efficiency	3.5	1.0	2.3
Project design	3.0	3.0	**3.0**
Combine weightage score	**3.8**	**2.2**	**3.0**

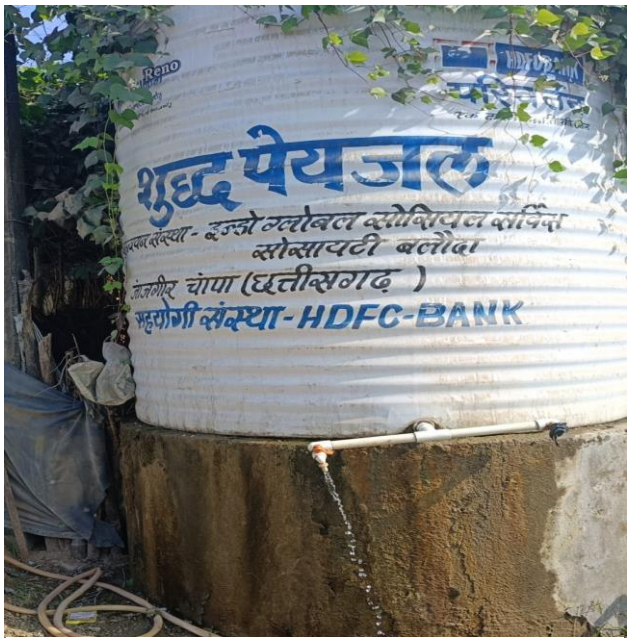
6.4 Effectiveness

The combined weighted score for health and hygiene was a low **2.3** under **effectiveness**, largely brought down because of the consistent low scores given to health camps across the sub-indicators. The water management (drinking) initiative, on the other hand, demonstrated varying levels of success across the villages with an overall combined weightage score of **3.7**.

While health camps were planned for all villages, they were conducted in only one village, Karma, earning an **interim results** score of **1.0**. The overall **interim results** (output and short-term results) score, however, was **2.8** because water management (drinking) scored **4.5**, reflecting notable progress despite some challenges. The respondents' assessment of the operational status of drinking water sources revealed that 82% stated that water sources were fully operational and effectively meeting community needs. However, 18% of the respondents stated that the drinking water infrastructure was non-operational due to maintenance challenges such as damaged borewells and broken pipes, leaving a gap in service delivery. In Chhitapali, for example, a drinking water tank connected to a pre-existing borewell benefited around 20 families, but the water supply was limited, allowing each family only one bucket of water daily. In Kherakachar, while the tank was operational, a leaking tap resulted in water wastage. Similarly, in Pantora, the water tank was functional but had a leak at its base.

The condition of water tanks (drinking) is mentioned below:

Village	Installed	Functional
Purena	2	1
Gatwa	3	1
Angarkhar	3	3
Baksara	2	2
Kandra	2	2
Pahariya	2	2
Karma	2	2



7 Drinking water tank - Purena village

8 Drinking water tank - Angarkhar village

The **reach** (target vs. achievement) score of **5.0** for water management (drinking) reflects that all targeted villages were covered, and the score of **1.0** for health camps reflects the shortfall in execution, as health camps were not organised in the remaining villages. This led to the overall score of **3** for reach of the health and hygiene interventions.

Despite achieving notable progress, **influencing factors** for water management such as villagers being responsible for covering the cost of the electricity used to fill the water tank acted as disablers, leading to a score of **3.0**. The overall influencing factor score was a low **2**, since health camps were consistently scored as **1** across all the sub-indicators in effectiveness**.**

Differential results scored **3.0 out of 5** in water management (drinking) highlighting the need for inclusive planning and implementation. For instance, in Chhitapali, the borewell's depth was insufficient, restricting it from extracting enough water. Qualitative insights revealed that, despite being informed about the borewell's limited capacity by the beneficiaries, the implementation team did not heed the advice of the community. Additionally, the motor connected to it shuts off within 7-10 minutes. As a result, even half of the tank would not get filled. Beneficiaries acknowledged that, ***"the tank has been helpful to some extent, but the quantity of the water is not adequate for the community."*** With regard to the health camps, planning of the camps was not inclusive, leading to only 1 out of 12 camps being conducted. The low score of **1** for the health camps, therefore, brought down the overall score of the differential results indicator to **2.**

Limited **adaptation over time** is reflected in a consistent score of **1.0** across the activities**,** as issues such as broken tanks and leaking taps remained unaddressed. While there was great potential to address the issues that emerged in the drinking water infrastructure, especially given the fact that they were used by the community, little effort was made to adapt to changing conditions. Health camps, on the other hand, were one-off events. The single health camp that was conducted in Karma was also not followed-up with additional camps, awareness-building, or any other activity that would significantly improve the health of the community.

Table 21: *'Effectiveness' Scores for the Health and Hygiene Initiative*

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Interim Results (Output and short-term results)	4.5	1	**2.8**
Reach (Target v/s Achievements)	5.0	1	**3.0**
Influencing Factors (Enablers & Disablers)	3.0	1	**2.0**
Differential Results (Need Assessment)	3.0	1	**2.0**
Adaptation over time	1.0	1	**1.0**
Combine weightage score	**3.7**	**1**	**2.3**

6.5 Impact

The **impact** of the interventions in water management and health camps was assessed using key indicators such as significance (outcome), transformational change, and unintended change, with a combined weightage score of **3.0** overall for health and hygiene (H&H).

The interventions in water management scored **3.9** from a quantitative survey on **significance**. For instance, 100% respondents "agreed" that water levels have significantly improved. Similarly, 36% "highly agreed" and 64% "agreed" that the benefits of water sources have increased post-intervention. Notably, 91% acknowledged that community members now maintain water sources better than before. However, when asked about the reduction of vector-borne diseases, none of them were sure, highlighting the need for further awareness or complementary health initiatives. Health camps scored **2.6** in significance as the single health camp had a limited impact. This led to an overall score of **3.3** for significance of the health and hygiene interventions.

The water management (drinking) interventions have contributed to **transformative change**s in the community, resulting in the score of **4.0**. Reduced waiting times for water and improved access have alleviated the physical and mental strain on women, who are typically responsible for water collection. For instance, in Puraina, prior to the installation of water tanks, villagers had to travel outside their communities as the borewell could not sustain the needs of all families. Similarly, in Kherakachar, the installation of a water tank replaced the sole reliance on a hand pump, eliminating long queues and significantly improving convenience for the community. These changes highlight how the interventions have enhanced access to safe drinking water and alleviated the strain on community members, particularly women. Additionally, the health camp conducted in Karma raised awareness about hygiene practices, such as washing vegetables before cooking, which represents a vital improvement in household health practices. However, the low score of **1.0** reflects its lack of conduction in the remaining villages as well as no further follow up. Thus, the total score for **transformation changes** was **2.5.**

Unintended changes scored **3.0** in water management (drinking) and health camps, reflecting neither positive nor negative changes.

Case Study: Impact of the drinking water tank on a busy road- serving the community and passersby

In the village of Pahariya, two water tanks were installed to ensure easy access to water for the local community. One of these tanks was placed near Atal Chowk, which is usually a busy road.

Previously, the local community had to struggle with finding a safe and reliable water source, which often placed a burden on women and children for water collection. With this new water tank, household activities like cooking, cleaning, and washing became more convenient, reducing the time and effort required for water procurement. For travellers passing through Atal Chowk, the water tank proved to be a much-needed resource, offering an opportunity to refill water bottles and avoid dehydration during long journeys.

Overall, the installation of the water tank near Atal Chowk has had a positive impact on both the local community and passersby. This serves as an example of how drinking water infrastructure can have a broad societal impact, benefiting not only the immediate community, but also people from outside the village who interact with it.

Table 22: *'Impact' Scores for the Health and Hygiene Initiative*

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Significance (Outcome)	3.9	2.6	3.3
Transformational change	4.0	1.0	2.5
Unintended change[2]	3.0	3.0	3.0
Combine weightage score	**3.8**	**2.2**	**3.0**

6.6 Sustainability

The overall Health and Hygiene score of **1.3** demonstrated poor performance of the intervention with regard to sustainability. In terms of **potential for continuity**, water management for drinking scored **2 out of 5**, reflecting moderate prospects for ongoing benefits and sustainability. While the benefits of certain interventions such as water management initiatives demonstrate the likelihood of continuing in the absence of HDFC or IGSSS, the lack of structured mechanisms for maintenance raised concerns. For example, the absence of a maintenance mechanism for tanks could hinder long-term usability and impact. Given that the health camp was a one-off activity, there was no potential for continuity. No systems were put in place for follow up or repeat health camps, leading to the score of **1**.

Sustainability in project design and strategy scored **1 out of 5,** depicting poor performance of the health and hygiene activities. While the programme aimed to create an enabling environment through the interventions, there was limited focus on embedding sustainability into the design and management processes. For example, in Kherakachar, two taps were connected to the water tank, but one of them had been leaking for several months and none of the community members had taken the initiative to repair it. In Gatwa, 2 out of 3 water tanks were not functional at the time of the impact

[2] Unintended changes have been scored as the following: 1-2 are negative unintended changes, 3 is no unintended change, 4-5 are positive unintended changes.

assessment. The villagers informed the research team that both the tanks had stopped functioning after 6 months of installation. In Deori, two water tanks were installed and neither was functional, with both functioning only for the initial 2 months. In Chhitapali, although the community members are willing to take the initiative to get them fixed, they did not know the right source to contact. A community member stated that, "***The panchayat does not do anything. Therefore, if we know whom to contact, we can get this repaired ourselves. The panchayat will only get this repaired before elections."*** However, in Karma village, a water tank connected to the hand pump was repaired by the Panchayat, ensuring continued functionality. Health camps had no scope for sustainability within the project design, with no mechanisms being put in place for the local community to partner with government departments for follow up or additional camps.

Table 23: *'Sustainability' Scores for the Health and Hygiene Initiative*

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Potential for Continuity	2	1	1.5
Sustainability in project design and strategy	1	1	1
Combine weightage score	**1.6**	**1**	**1.3**

6.7 Branding

The overall branding score was 3 out of 5, indicating moderate visibility of the interventions. While the water tanks displayed prominent branding for HDFC Bank, the health camp conducted by HDFC Bank and IGSSS lacked community recall. Notably, none of the community members in the surveyed villages, except in Karma, remembered or had heard about these health camps.

Table 24: *'Branding' Scores for the Health and Hygiene Initiative*

Indicators	Weightage score		
	Water Management – Drinking	Health Camps	H&H (Overall)
Visibility/word of mouth	5	1	3
Combine weightage score	**5**	**1**	**3**

6.8 Composite Score (H&H)

The composite score of **2.8** categorizes the Health and Hygiene (H&H) intervention as "Average". **Coherence** achieved the highest score (**4.0**), reflecting strong alignment with complementary interventions, policies, and strategies, which demonstrates effective integration and coordination. **Effectiveness** (**2.3**) score reveals limitations in achieving consistent results and delivering deeper, long-lasting changes. While some positive outcomes were observed, challenges in maintaining consistency and scalability were evident. **Sustainability** scored critically low (**1.3**), highlighting significant weaknesses in mechanisms to ensure the continuity of project benefits after its conclusion. This presents a major risk to the long-term success of the intervention.

Table 25: *'Composite' scores for the Health and Hygiene Initiative*

OECD parameters	Combined weighted score	Weighed score for Final Project Score
Relevance	2.9	**0.4**
Coherence	4.0	**0.4**
Efficiency	3.0	**0.5**
Effectiveness	2.3	**0.5**
Impact	3.0	**0.8**
Sustainability	1.3	**0.1**
Branding	3.0	**0.1**
Total Project Score		**2.8**

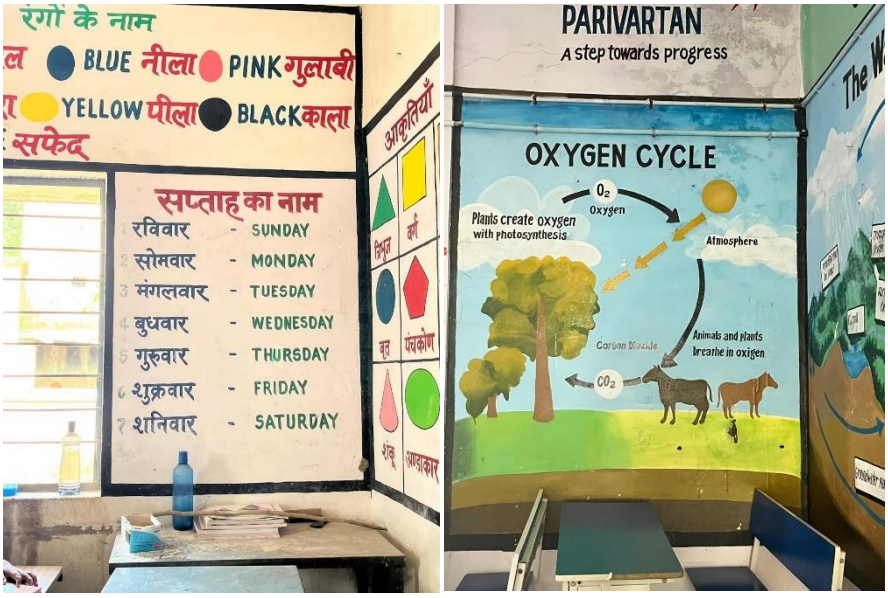
Composite score calculation for Health and Hygiene = 15% * Relevance weighted score + 10% * Coherence weighted score + 15% * Efficiency weighted score + 20% * Effectiveness weighted score + 25% * Impact weighted score + 10% Sustainability weighted score + 5% * Branding weighted score **i*.e., (15%* 2.9) +(10%* 4.0) +(15%* 3.0) +(20%* 2.3) +(25%* 3.0) +(10%* 1.3) +(5%* 3.0) = 2.8***

CHAPTER **VII**

KEY RESULTS AND INSIGHTS ON "PROMOTION OF EDUCATION"

Interventions in the project schools focused on the creation of smart classrooms, provision of WASH facilities and play materials such as swings, inclusion of furniture, and development of BALA paintings. These interventions were largely successful, with the exception of the WASH facilities. Specific insights from each of the indicators have been shared in this chapter.

7.1 Relevance



9 Bala Painting - Gatwa Primary School and Deori High school

The combined weightage score for **relevance**, at **3.5**, indicates a moderate relevance. **Beneficiary needs alignment** scored **3.5,** indicating that the key interventions such as the introduction of smart classrooms, BaLA (Building as Learning Aid) paintings, and provision of furniture and swings have been particularly relevant and needed in the schools. Smart classrooms emerged as highly relevant in fostering an interactive and engaging learning environment. While the majority of interventions aligned well with the needs of the schools, some areas exhibited gaps. For instance, provision of toilets was essential in Puraina Middle School as the students had to visit the primary school next door to use the toilets before the intervention. Similarly, at Kandra Middle School, the construction of toilet facilities has provided students with access to separate toilets for girls and boys, ensuring better sanitation facilities. Meanwhile, provision of furniture resolved several logistical challenges. For instance, reports from Kandara and Puraina Middle Schools noted that this addition enhanced functionality as there was a paucity of adequate seating arrangement in the school before.

Local context alignment scored **3.5** because most of the interventions such as the BALA paintings in primary schools (including names of colors, days of the week, etc.), were relevant to the local context, though misalignment of some of the interventions were also reported. For example, in Chhitapali and Khari schools, the swings were taken off from the playground as it was proving risky to students' safety. The Principal of the Chhitapali school revealed, ***"We have removed the swings because we cannot monitor their speed all the time and they might get injured if they move it too fast".*** The toilets built by HDFC Bank in some schools (like Chhitapali) were underutilized due to the presence of already built and functional government toilets. Likewise, Pahairya Middle School was in dire need of a toilet, as their students (both girls and boys) visited fields to relieve themselves, and they were given only smart classrooms.

Quality of design received a score of **3.5,** making the education-related interventions moderately good. Teachers and students alike highlighted the benefits of audiovisual aids in enhancing comprehension and making lessons more appealing. However, training on the use of the smart classrooms was given only to one or two teachers from each school, limiting the potential of the intervention. BaLA paintings transformed the physical spaces of schools into visually stimulating environments, and encouraged curiosity. However, in some schools, WASH facilities did not address the issues faced by students, primarily because of inadequate and inefficient solutions such as faulty toilet designs and incomplete infrastructure.

Table 26: *'Relevance' scores for Promotion of Education*

Indicators	Weightage score
Beneficiary need alignment	3.5
Local context alignment	3.5
Quality of design	3.5
Combine weightage score	**3.5**

7.2 Coherence

The **internal coherence** received an outstanding weightage score of **5.0**, showcasing a strong alignment with IGSSS' overarching vision of empowering marginalised communities. The project interventions reflected the organisation's inclusive development approach, emphasising education as a catalyst for social transformation, particularly among vulnerable groups such as children in underprivileged areas. Thematic priorities, such as improving access to quality education through smart classrooms, BaLA paintings, and sports materials, were seamlessly integrated with HDFC's Holistic Rural Development Programme (HRDP), which recognises education as a cornerstone for sustainable rural development.

The project scored **3.0** on **external coherence**, reflecting moderate collaboration with external entities, as engagement with additional stakeholders, such as local community groups, was limited, presenting opportunities for enhancing the project's reach and sustainability. Despite the presence of a functional government toilet, a new toilet was constructed at Chhitapali Primary School without providing a proper water connection.

Table 27: *'Coherence' scores for Promotion of Education*

Indicators	Weightage score
Internal	5
External	3
Overall	4

7.3 Efficiency

The combined **efficiency** score of **3.6 out of 5** highlighted a notable level of project implementation efficiency. Among the key parameters, **timeliness** achieved the highest score of **4, quality of services**

and **operational efficiency** scored **3.5** each, indicating that it was moderately good. **Project design** was rated **3,** reflecting its average performance.

The intervention in Chhattisgarh scored highly on **timeliness** with a rating of **4 out of 5**, reflecting strong adherence to planned schedules. However, it did not receive a full score due to delays in providing water connectivity to the toilets. In some schools, such as Primary School in Chhitapali, the water connection was installed much later after the toilets were built.

The **quality of services** provided received a score of **3.5**. Both BaLA paintings and smart classrooms were widely recognised as effective tools for engaging students, especially in the middle and high schools. For instance, the FGD with teachers in Deori High School revealed that the students in class 11th and 12th belonging to the science stream were quite interested in the smart classrooms. They explained, "***the students switch on the TV themselves and they love to see the process, like blood flowing through the body, visually on the big screen. It makes them understand the concepts much better***". Focus Group Discussions with teachers in Pahariya Middle school and Puraina Middle School revealed that the students are able to operate the smart classroom themselves, even in the absence of teachers, implying the ease in usability. Teachers in Puraina Middle School expounded, ***"When teachers are busy, students can themselves operate the smart classroom, allowing them to engage themselves and explore educational content independently".*** However, there were challenges such as limited internet connectivity in rural areas and inability to use toilets due to broken water pipes or incomplete construction in certain schools which constrained the full potential of some interventions. Additionally, faulty slopes in toilets caused waterlogging in the Chhitapali school. While the toilet infrastructure itself was provided, IGSSS did not ensure that the water connectivity was adequately done.

10 Toilet without water connection in Chhitapali Primary School

Operational efficiency was rated at **3.5**, reflecting moderately successful considerations of project risks and adequate resource utilisation. Positive feedback on BaLA paintings, furniture and smart classrooms demonstrated effective deployment and regular usage. However, underutilisation of toilets due to a lack of water connections was reported in almost all the schools, suggesting that the intervention could have been more successful had the issue of water connectivity been taken into account. Duplication in the case of one school where toilets already existed further affected the operational efficiency of the intervention.

The **project design and M&E** score of **3** indicated moderate effectiveness. While the project had clear targets, gaps in monitoring and the absence of a baseline study limited its ability to assess impact systematically. This was evident in the failure to address duplication, incomplete infrastructure, and safety concerns in some cases.

Table 28: *'Efficiency' scores for Promotion of Education*

Indicators	Weightage score
Timeliness	4
Quality of Services Provided	3.5
Operational Efficiency	3.5
Project design	3
Combine weightage score	3.6

7.4 Effectiveness

The combined **effectiveness** score of **3.9 out of 5** highlighted a strong level of project implementation effectiveness. Performance across key indicators demonstrated impactful interventions, though some areas required improvement for sustained success. The project's **interim results** reflected moderate success, with a score of **3.5**. BaLA paintings emerged as a transformative tool, turning classrooms into visually stimulating learning environments. Swings attracted students to come to the school more regularly in Khari and Chhitapali Primary Schools. Similarly, smart classrooms significantly improved lesson delivery, enabling interactive sessions that encouraged concept-based learning. Furniture also improved the students' classroom experience and the principal in Gatwa even mentioned that the students were happiest to receive furniture to sit on. She said, "***The students were very happy and excited to sit at the desk and study through smart TV"***. However, incomplete toilet construction and abandoned toilets due to water connectivity issues in almost all the schools reduced the overall effectiveness of the interventions.

The education intervention achieved an outstanding **reach** score of **5.0**, meeting targets in terms of coverage and resource delivery. This is based on the data shared by HDFC.

The score of **3.0** for i**nfluencing factor**s reflected a mix of enablers and disablers impacting the project. Positive enablers included the proactive involvement of teachers and the well-received introduction of interactive learning tools. However, a disabler was mentioned in Puraina Middle School, that the training on how to use the smart classroom was provided to only one teacher, leaving the rest of the teaching staff without the necessary guidance or knowledge to operate the equipment and tools effectively. This limited approach has created a significant gap, as the majority of the teachers remain unfamiliar with the functionalities of the smart classroom, further impeding its widespread utilisation and the overall objective of enhancing the learning environment. In Gatwa Primary School, BaLA paintings were painted over with white paint due to the upcoming elections, adhering to the rule that prohibits any writing or visible messages on the walls during the election period. As a result, the effort and resources invested in the BaLA initiative were rendered ineffective. Furthermore, in anticipation of the next elections, the remaining two classrooms are also scheduled to be painted white, continuing this cycle of erasing educational visuals and undermining the original purpose of the BaLA painting. Other factors that were disablers included poor internet connectivity in rural areas, safety concerns with playground equipment, and limited community engagement through inactive SMCs. Although strengthening the SMCs was intended to be a key component, this aspect was not implemented as planned, hampering the overall efficiency. Addressing these systemic barriers will be critical for ensuring long-term success.

The **differential results** score of **4.0** drew attention to the programme's ability to provide adequate needs-based interventions to schools. However, the schools fell short of achieving the score 5 due to the lack of a comprehensive needs assessment, leading to some schools not receiving the resources

they required, while others received items they did not need. For example, at Chittapali Primary School, a functional government toilet was already in place, yet resources were allocated. In contrast, a teachers' focus group discussion at Pahariya Primary School highlighted the need for a toilet, which was not provided. At Puraina Middle School, a teacher reported receiving insufficient furniture to meet their needs. Additionally, Kherakachar Primary School expressed the necessity of a water cooler or filter to reduce the congestion of students gathering around the handpump to fill their bottles. Nevertheless, class appropriate BALA paintings were implemented across schools. For instance, in Primary Schools the focus was on Body parts, colours' name etc while High School explored topics such as Nitrogen Cycle.

With a score of **3.5**, the programme showed moderate **adaptability over time**. Teachers in some schools demonstrated resilience and innovation, using available resources like mobile internet to overcome connectivity issues for smart classrooms. However, limited adaptation in infrastructure projects, such as providing water connectivity in toilets, constrained the programme's flexibility. Furthermore, training to operate the smart classrooms was given to only one teacher per school and a teacher from Puraina Primary School mentioned how this is still an issue with untrained teachers, explaining, "***All the teachers were not trained on how to use the smart TV, so even after two years, they are unsure of how to integrate it into their teaching.***" Enhanced planning and resource allocation will improve the programme's capacity to adapt to evolving challenges in similar projects.

Table 29: *'Effectiveness' scores for Promotion of Education*

Indicators	Weightage score
Interim Results (Output and short-term results)	3.5
Reach (Target v/s Achievements)	5.0
Influencing Factors (Enablers & Disablers)	3.0
Differential Results (Need Assessment)	4.0
Adaptation over time	3.5
Combine weightage score	**3.9**

7.5 Impact

The impact indicator of the Chhattisgarh education intervention achieved a combined weightage score of **4.0 out of 5**, reflecting a significant and well-rounded impact across various dimensions. The intervention delivered meaningful outcomes while fostering transformational and unintended positive changes.

Significance scored **4.0**, showcasing the positive outcomes of the interventions**.** The implementation of BaLA paintings in schools significantly enhanced the learning environment by creating visually stimulating and interactive spaces that fostered curiosity and creativity among students. These paintings served as effective learning aids, helping students grasp concepts more easily by integrating educational content into their surroundings. The Principal in Gatwa Primary School highlighted, ***"the picture and names of the animals and colours on the wall has been a great tool to teach the students. They learn better by seeing big pictures on the wall and keep recalling it whenever they look at it. However, the repainting of these walls with white paint during elections due to regulations prohibiting visible writings on walls undermined the initiative's impact and rendered the efforts less effective."***

Similarly, the introduction of smart classrooms aimed to revolutionise teaching by integrating technology into the learning process. However, several challenges have limited their effective usage. The lack of adequate training for most teachers has left them unable to fully utilise the technology. Additionally, teachers often have to rely on their personal mobile data to operate the digital tools, which creates financial and practical constraints, further limiting the consistent use of smart classrooms.

The provision of furniture initially played a crucial role in creating a more organised and comfortable learning environment. However, wear and tear has taken its toll over the last two years. A significant portion of the furniture in almost all the schools was broken, with torn seats and other damages, making it evident that replacement or repair was urgently needed. It is important to note that in schools like Deori High School, both smart classrooms and furniture were seen as equally crucial. One teacher mentioned, ***"While the government provided benches, the furniture from HDFC Bank is much better. The single chairs with attached tables allow us to fit more students and chairs into a classroom, making it more efficient."***

While toilets were constructed to improve sanitation and hygiene in schools, many remained unused due to incomplete construction and unresolved water connectivity issues. These challenges undermined the objective of providing a dignified and healthy experience for students, particularly for girls, who were most impacted by the lack of functional and private facilities.

The programme's ability to drive **transformational change** was rated at **4.0**, signifying its success in bringing about positive impacts. The introduction of smart classrooms has brought a significant transformational change. Teachers have expressed their satisfaction with the support and services provided by HDFC Bank, which has enabled these advancements. The Principal of Gatwa school highlighted the positive impact of the smart classroom on students' learning experience. "***The smart classroom has developed students' interest in learning mathematics. Also, they have learned to introduce themselves in English by watching it on TV***." This initiative has also ensured that students in village schools were keeping up with technological advancements, bridging the gap between urban and rural education. This progress demonstrated the potential of technology to transform education and create equal opportunities for students across diverse settings.

By introducing modern teaching aids and resources, the intervention shifted the educational environment from traditional, textbook-based learning to interactive and visual methodologies. This change not only improved learning outcomes, but also cultivated a culture of collaboration and problem-solving among students. Teachers noted an increase in student-led discussions and greater initiative in academic and extracurricular activities. The transformation was particularly visible in schools like Gatwa and Puraina, where smart classrooms became integral to daily instruction. Teachers expressed satisfaction with the services provided by HDFC Bank.

The **unintended changes** brought about by the intervention were equally impactful, earning a score of **4.0**. Teachers and school staff observed several unplanned but positive outcomes, such as increased teacher collaboration and knowledge sharing. The classroom has enhanced teachers' ability to manage multiple tasks, as the students are able to operate the technology independently and continue learning in the teachers' absence. The smart classroom has also been utilised to celebrate special occasions, for instance, as teachers at Deori High School mentioned, "***On Children's Day, we make students watch motivational movies to inspire them and make their day a little more special."***

Case Study: The Impact of New Furniture on Students' Engagement in Primary School, Gatwa

In the village of Gatwa, a simple yet transformative intervention was made at a government school - **the provision of new furniture for students**. Prior to this, students had been sitting on carpets which did not offer the comfort or support necessary for focused and effective learning. However, the introduction of new desks and chairs quickly became a source of great excitement and joy for the students. ***"We sit at the desk and study lessons on the smart TV. Now we also have sufficient space to keep our books and other learning materials".***

The introduction of the new furniture brought a notable shift in the students' attitudes toward school. ***"The students were very happy and excited to sit at the desk and the new furniture provided"***. For the first time, students had a proper and supportive seating arrangement that allowed them to sit comfortably during lessons. They could now rest their back whenever required and had designated space to organise their books, notebooks, and learning materials. This small change had a big emotional impact.

Table 30: *'Impact' scores for Promotion of Education*

Indicators	Weightage score
Significance (Outcome)	4.0
Transformational change	4.0
Unintended change[3]	4.0
Combine weightage score	**4.0**

7.6 Sustainability

Overall **sustainability** scored **3.8 out of 5**, indicating that interventions were moderately sustainable. While the project has laid a solid foundation, certain areas required strengthening to ensure long-term impact.

The project scored highly on its **potential for continuity**, with a rating of **4.0**. Interventions like BaLA paintings and smart classrooms became integral to daily teaching practices, fostering a culture of interactive and student-centered learning. Teachers demonstrated a willingness to adopt and innovate with these tools, ensuring their ongoing utilisation. Moreover, the interventions aligned well with the academic needs of the schools, increasing the likelihood of continued usage. However, challenges like reliance on external internet connectivity for smart classrooms could hinder long-term usage without infrastructure improvements.

[3] Unintended changes have been scored as the following: 1-2 are negative unintended changes, 3 is no unintended change, 4-5 are positive unintended changes.

The **project's design and strategy** scored **3.5**, indicating moderately sustainable planning. The provision of durable resources like BaLA paintings and smart classrooms reflected foresight in creating lasting impacts. However, gaps in infrastructure, such as incomplete toilets, revealed a lack of comprehensive planning to address maintenance and operational challenges. During an interaction with the Principal in Chhitapali, she stated, ***"The waste does not drain properly and takes time to settle, causing inconvenience. The students also cannot use it in case of an emergency."***

11 Smart classroom - Khari Primary School

Additionally, the absence of structured training programmes for teachers to effectively use smart classrooms limited the project's capacity to sustain its outcomes independently over time. The lack of active involvement of the School Management Committees (SMCs) further weakened the sustainability framework.

Table 31: *'Sustainability' scores for Promotion of Education*

Indicators	Weightage score
Potential for Continuity	4.0
Sustainability in project design and strategy	3.5
Combine weightage score	**3.8**

7.7 Branding

The score of **5 out of 5** for branding indicates that HDFC Bank's interventions have achieved exceptional visibility in the schools through effective use of visual branding tools, such as boards and wall paintings.

Table 32: *'Branding' scores for Promotion of Education*

Indicators	Weightage score
Visibility/word of mouth	5.0
Combine weightage score	**5.0**

7.8 Composite Score

The composite score of **3.9** categorizes the "PoE" intervention as **"Notable"**, highlighting its alignment with beneficiary needs, adequate coherence, and efficient implementation. Key objectives were largely achieved, demonstrating moderate impact and sustainability mechanisms. Key highlights include a strong coherence score (4), reflecting effective alignment with other interventions, policies, and strategies. Efficiency (3.6) and relevance (3.5) also fall in the proficient range, indicating acceptable resource utilisation and responsiveness to the students' and teachers' needs. The effectiveness (3.9), impact (4), and sustainability (3.8) scores reveal the promotion of education to be the most successful

intervention across the four thematic areas addressed. Several significant interventions have sustained beyond the project, and the school has continued to make efforts to ensure their effectiveness.

Table 33: *'Composite' scores for Promotion of Education*

	Combined weighted score	Weighted score for Final Project Score
Relevance	3.5	0.5
Coherence	4	0.4
Efficiency	3.6	0.5
Effectiveness	3.9	0.8
Impact	4	1.0
Sustainability	3.8	0.4
Branding	5	0.3
Total Project Score		**3.9**

Composite score calculation for PoE = 15% * Relevance weighted score + 10% * Coherence weighted score + 15% * Efficiency weighted score + 20% * Effectiveness weighted score + 25% * Impact weighted score + 10% Sustainability weighted score + 5% * Branding weighted score **i*.e., (15% * 3.5) +(10% * 4.0) +(15% * 3.6) +(20% * 3.9) +(25% * 4) +(10% * 3.8) +(5% * 5) = 3.9***

CHAPTER **VIII**

OVERALL PROJECT PERFORMANCE

8.1 Relevance

The **relevance** of the interventions implemented under the Holistic Rural Development Program (HRDP) by HDFC Bank received a combined score of **3.4 out of 5**, demonstrating a fairly good alignment with beneficiary and stakeholder needs. This assessment was based on three key sub-indicators: Beneficiary Need Alignment, Local Context Alignment, and Quality of Design, each reflecting different aspects of relevance in the programme's goals and implementation.

The interventions scored **3.8** for **beneficiary need alignment**, reflecting their value and relevance to stakeholders. Interventions like solar street lights, vermicomposting, irrigation systems, SHG entrepreneurship activities, and school-based initiatives (e.g., smart classrooms, BaLA painting) aligned well with beneficiary needs. Some interventions that did not fully align were the limited health camps, duplication of infrastructure (drinking water, and toilets in schools), and poultry farming.

The **local context alignment** score of **3.4** highlighted efforts to address socio-economic and environmental challenges, such as farm ponds and solar pumps for irrigation, land-levelling training for agriculture, and streetlights for women's safety. The leaf plate-making machine provided to the SHGs was manual, but the women expressed interest in an automatic machine which would have been more efficient and better aligned with the local needs. In some cases, the implementation was not aligned with the local context, such as poultry farming and shallow borewells. Misalignment in terms of not providing WASH facilities where needed further contributed to the average score.

The **quality of design** scored slightly low at **2.9**, indicating challenges in feasibility and sustainability. Issues included farm ponds losing utility due to seasonal water shortages, beneficiaries abandoning vermicomposting after worm deaths. This indicated the adoption of inadequate solutions to address the issues faced by the communities. In schools, while BaLA paintings and smart classrooms were effective, toilets often lacked proper water connections, undermining sanitation goals. The failure to create a holistic WASH system in schools that provided water connections reflected the low quality of design.

Table 34: *'Relevance' scores for the project*

Indicators	Weightage score
Beneficiary need alignment	3.8
Local context alignment	3.4
Quality of design	2.9
Combine weightage score	**3.5**

8.2 Coherence

The combined weightage score for coherence was **4**, with **internal coherence** scoring a strong **5** due to the alignment of the project with IGSSS's vision and its approach to working with marginalised communities. Additionally, the interventions proposed fell within the thematic areas covered under the holistic rural development programme of HDFC. In contrast, **external coherence** received a

moderate score of **3**, primarily because the introduction of drinking water infrastructure overlapped with the government's *Har Ghar Nal Se Jal* scheme, which provided individual household taps. Similarly, in some of the schools, government toilets were already present and functional. Hence, some of the toilets were left unfinished or lacked major components (like doors, etc.). Nevertheless, for certain other interventions like conduction of a health camp, there were partnerships with respective government departments.

Table 35: *'Coherence' scores for the project*

Indicators	Weightage score
Internal	5.0
External	3.0
Combine weightage score	**4.0**

8.3 Efficiency

The interventions scored a total of **3.6 out of 5** for efficiency, indicating satisfactory resource allocation with some gaps. The score of **4** for **timeliness** reflected beneficiary satisfaction with on-time delivery of inputs like seeds and infrastructure during crucial agricultural seasons, provision of smart classrooms in schools, creation of enterprises with SHGs, and the establishment of drinking water facilities in the community.

The **quality of services** indicator scored **3.9** because of durable activities like water tanks (solar and electric) and kitchen garden support, but noted declining satisfaction due to maintenance issues. For instance, borewells in Chhitapali and Khari failed due to low groundwater, and a drinking water tank in Baksara increased a farmer's electricity bill as it was connected to his house. WASH facilities in schools were incomplete or duplicated, and enterprises were less efficient than possible.

Operational efficiency scored **2.9**, revealing challenges in resource allocation and planning. Examples included dysfunctional pulse machines in Pahariya, an unused leaf-plate making machine in Angarkhar, and abandoned kitchen gardens in Baksara due to irrigation challenges. School toilets were left non-functional due to the lack of water connections, and a lack of clarity on post-implementation accountability added to inefficiencies.

The **project design and M&E** score of **3** indicated moderate effectiveness. While the project had clear targets, gaps in monitoring and the absence of a baseline study limited its ability to assess impact systematically.

Table 36: *'Efficiency' scores for the project*

Indicators	Weightage score
Timeliness	4.0
Quality of Services Provided	3.9
Operational Efficiency	2.9
Project design	3.0
Combine weightage score	**3.6**

8.4 Effectiveness

The interventions scored **3.3 out of 5** for effectiveness, indicating moderate success in achieving outcomes. This was assessed based on interim results, reach, influencing factors, differential results, and adaptation over time. **Interim results** scored **3.3**, with mixed outcomes. Successful initiatives included BaLA paintings, smart classrooms, farm ponds, land leveling and bunding. However, some interventions faced challenges, like non-functional solar streetlights and toilets, and abandoned vermicomposting.

Reach scored **4.5**, as most targets were met. This data is based on the numbers reported in the MIS to HDFC. However, health camps that were planned and reported for all the villages were found to have been conducted in only one village, indicating the need for robust monitoring.

Influencing factors scored **2.4**, reflecting challenges such as the resistance from community members to allow the installation of solar streetlights in front of their homes, fearing that it might cause inconvenience to them. Additionally, the implementation team encountered challenges due to the selection of a vendor from outside the state to provide the equipment. The pre-existence of a household drinking water scheme acted as a disabler in ensuring high impact.

A score of **3.3** in **differential results** reflected the non-participatory selection of interventions resulting in overlap and gaps. For example, a toilet was constructed at Chhitapali Primary School despite an existing facility, while Pahariya Primary School lacked any toilet facility.

Adaptation over time scored **2.2**, indicating limited adjustments to changing circumstances. While some beneficiaries adapted kitchen gardens to seasonal water availability, most interventions (vermicomposting, school infrastructure, drinking water, irrigation water sources, among others) lacked any concrete long-term solutions. In most cases, once the activities were implemented, no changes were made over the course of the project. In schools, some teachers have adapted over time, such as using their own mobile data for the smart classrooms, though this was not part of the programmatic plan for adaptation.

Table 37: *'Effectiveness' scores for the project*

Indicators	Weightage score
Interim Results (Output and short-term results)	3.3
Reach (Target v/s Achievements)	4.5
Influencing Factors (Enablers & Disablers)	2.4
Differential Results (Need Assessment)	3.3
Adaptation over time	2.2
Combine weightage score	**3.3**

8.5 Impact

The overall impact of the interventions received a score of **3.4**, indicating moderate positive change for beneficiaries. This was assessed based on significance, transformational change, and unintended change. For **significance**, the interventions achieved a score of **3.4**, reflecting moderate improvements in beneficiaries' lives, such as enabling farmers in Angakhar to irrigate crops during dry periods through

farm ponds. The school interventions showed the greatest positive impact, with smart classrooms and BALA paintings showing significant outcomes.

Transformational change also scored **3.4**, indicating potential for lasting systemic change. Women in Angakhar reported increased autonomy over household spending, including agricultural purchases, and in Kherakachar, water tanks improved access and saved time. Schools saw increased teacher motivation due to smart classrooms. However, other initiatives like vermicomposting were discontinued and, in schools lacking toilet infrastructure, the students were still going to the fields due to incomplete construction of toilets.

The interventions scored **3.4** for **unintended changes**, showing no significant positive or negative unintended impacts. However, some interventions, like streetlights and water systems, brought enduring changes, such as encouraging community bonding in Kerakachhar and reducing women's time spent fetching water respectively.

Table 38: *'Impact' scores for the project*

Indicators	Weightage score
Significance (Outcome)	3.4
Transformational change	3.4
Unintended change[4]	3.4
Combine weightage score	**3.4**

8.6 Sustainability

The sustainability of the interventions received a low score of **2.4**. This was assessed based on potential for continuity and sustainability in project design and strategy. For **potential for continuity**, the score was **2.7**, suggesting moderate to low likelihood of continued benefits. Some interventions, like vermicomposting and enterprise support, faced challenges and were discontinued. For instance, in Chhitapali, women sold the poultry provided as they lacked time to rear them during the harvest season. In Paharaiya, the pulse processing unit had been non-operational for a year, while in Gatwa and Angarkhar, leaf plate-making machines had been unused or broken for months. Similarly, in Pantora, the power loom had been dysfunctional for two years.

The score for **sustainability in project design and strategy** was **2**, reflecting significant areas for improvement. External sourcing of equipment (street lights were procured from Uttar Pradesh) created challenges in maintenance, and the farm ponds' limited depth hindered long-term utility. However, interventions in schools, like BaLA paintings and smart classrooms, are more likely to be sustained, despite challenges with electricity and internet access. Toilets in schools faced issues with water connectivity, making them unhygienic and rarely used.

Table 39: *'Sustainability' scores for the project*

Indicators	Weightage score
Potential for Continuity	2.7

[4] Unintended changes have been scored as the following: 1-2 are negative unintended changes, 3 is no unintended change, 4-5 are positive unintended changes.

Sustainability in project design and strategy	2.0
Combine weightage score	**2.4**

8.7 Branding

The presence of HDFC was prominently visible throughout the project interventions, as is reflected in the score of **4.1**. Placards and boards displaying the HDFC name were prominently placed on solar street lights, near farm ponds and community infrastructure. In schools, wall paintings featuring the name HDFC Parivartan further highlighted the organisation's contributions. Community members also became aware of these interventions through word-of-mouth communication. The reason that this is shy of a full score is that the branding for kitchen gardens and vermicompost was slightly lower than the other interventions, and in 11 out of the 12 villages where health camps were supposed to have been conducted, community members stated that they had not taken place.

8.8 Composite Score

The composite score for the project, derived using adapted OECD criteria, is **3.4**, indicating a **moderate overall performance**. This score reflects the project's partial alignment with beneficiary needs and its contextual relevance. While some objectives have been achieved, the project demonstrates **limited impact and weak sustainability mechanisms**, highlighting areas for improvement.

OECD parameters	Combined weighted score	Weighed score for Final Project Score
Relevance	3.5	0.5
Coherence	4	0.4
Efficiency	3.6	0.5
Effectiveness	3.3	0.7
Impact	3.5	0.9
Sustainability	2.4	0.2
Branding	4.1	0.2
Total Project Score		**3.4**

Composite score calculation = 15% * Relevance weighted score + 10% * Coherence weighted score + 15% * Efficiency weighted score + 20% * Effectiveness weighted score + 25% * Impact weighted score + 10% Sustainability weighted score + 5% * Branding weighted score **i*.e., (15% * 3.5)+(10% * 4.0)+(15% * 3.6)+(20% * 3.5)+(25% * 2.4)+(10% * 2.4)+(5% * 4.1) = 0.5 + 0.4 + 0.5 + 0.7 + 0.9 + 0.2 + 0.2 = 3.4***

CHAPTER IX
LEARNINGS AND RECOMMENDATIONS

The impact assessment study of the Holistic Rural Development Programme (HRDP) in Baloda block, Janjgir-Champa district, Chhattisgarh, highlighted several key learnings and recommendations to improve future implementation and sustainability of similar projects.

- **Encourage Community Engagement for Project Sustainability:** The partner NGO asserted that a needs assessment was conducted in each village to determine the relevant activities and interventions. interactions with the community and various respondent groups reveal that no such structured consultation or engagement process was implemented. This lack of a formal mechanism for community involvement became evident in the community's minimal sense of ownership, particularly concerning the long-term sustainability and maintenance of the initiatives. Without meaningful engagement, community members did not feel invested in the project's long-term success. It is crucial to involve local stakeholders from the outset, particularly women, during the planning phase to better understand their needs, preferences, and challenges. When community members are actively engaged in the planning and decision-making process, they are more likely to take responsibility for the project's ongoing maintenance and ensure its sustainability. This inclusive approach helps to foster a sense of ownership and accountability, ultimately contributing to the project's success and its lasting impact.

- **Customise interventions for local contexts:** The alignment of interventions with local socio-economic and environmental needs was commendable. For example, farm ponds addressed irrigation challenges, and solar streetlights improved safety for women. However, future initiatives should focus on adapting solutions more effectively to local conditions, such as addressing seasonal water scarcity and ensuring the availability of repair services for equipment. Geographical variabilities, especially with regard to NRM interventions, play a critical role in determining the success of interventions. Therefore, accounting for the needs of communities, such as the ability to undertake poultry farming or the feasibility of water related interventions based on groundwater levels, should be considered.

- **Ensure good quality infrastructure and sustainable infrastructure maintenance:** For infrastructure interventions to have a lasting impact, it is essential to prioritise high-quality construction and design. Under this project, certain interventions would have received a higher score had their design been improved. For instance, solar streetlights should be of superior quality, providing brighter illumination and operating for longer durations. Lack of functionality in equipment provided to several enterprises like the power loom in Pantora and the leaf plate-making machine in Gatwa highlights the need for higher-quality infrastructure. Additionally, sanitation facilities should be constructed with complete infrastructure and an adequate water supply to ensure sustained adoption.

- **Improve maintenance and post-implementation support:** The sustainability of interventions, especially solar-street lights and drinking water tanks, was hampered by poor maintenance. Providing technical training, building awareness, and empowering Panchayat and VDCs to take ownership of interventions can improve project sustainability and ensure long-term benefits. Also, on-boarding a local vendor to ensure regular monitoring and follow-ups for maintenance will enable long-term usage. Further, a maintenance fund or cost-sharing model could be introduced, where community members contribute a small amount to sustain repairs, fostering a sense of ownership and responsibility.

- **Address overlaps with government schemes:** Some interventions overlapped with existing government programmes, such as the *Har Ghar Nal Se Jal* scheme, and the prior existence of toilets in some schools. Collaborating with government departments and ensuring complementary planning can avoid duplication and enhance the effectiveness of interventions, especially in large-scale infrastructure interventions. For example, in Madhya Pradesh, community members were hired under MGNREGA to build a check dam, thus providing income locally and the creation of local infrastructure. Leveraging such existing schemes and facilities can not only strengthen the implementation of such projects, but also build a relationship with local government institutions to facilitate future interventions.

- **Enhance monitoring and evaluation systems:** While a rapid rural needs assessment was conducted to identify and address immediate priorities, the inclusion of a baseline survey that is representative of the population would have significantly bolstered the programme planning. It would have provided a clearer understanding of the community's needs and challenges, enabling more precise targeting of interventions. Furthermore, this approach would have enhanced the rigor of monitoring and evaluation processes, allowing for a more systematic measurement of impact and outcomes, thereby improving the overall effectiveness and accountability of the programme. A midline data collection would have led to feedback loops, tracked progress, identified challenges, and enabled timely corrective actions. This would ensure better alignment of outcomes with project objectives. Regular monitoring by the implementation agency as well as HDFC can create mechanisms for adaptability over the course of the project implementation.

- **Build community ownership and capacities:** While Village Development Committees (VDCs) were established and empowered as part of the project initiative, a stronger focus should be placed on clearly defining their roles and responsibilities for the maintenance of key infrastructure, such as solar streetlights, water structures, and more. It is important to encourage diverse representation, including women and youth, to foster inclusivity. Organize hands-on training sessions for committee members and key community stakeholders on the operation and maintenance of installed infrastructure, covering areas like troubleshooting solar streetlights and performing seasonal upkeep of farm ponds. Additionally, initiate periodic awareness campaigns to educate the community on the importance of sustaining these interventions, such as keeping farm ponds clean and reporting damaged solar streetlights in a timely manner.

- **Emphasise gender and child-sensitive approaches:** Interventions such as solar streetlights, enterprises, kitchen gardens, and vermicompost as well as school facilities (such as smart classrooms, BaLA painting, furniture, and swings) significantly enhanced the well-being for women and children. These facilities not only enhanced the empowerment of women, but also improved the quality of education for children by providing a school environment that is conducive to learning. Future programmes should continue to integrate gender and child-sensitive approaches, ensuring that women, children, and marginalised groups are prioritised as key beneficiaries and active participants in planning and decision-making processes. This will help foster inclusive development and create environments where all community members can thrive.

These learnings highlight the importance of holistic planning, robust maintenance mechanisms, quality infrastructure, and collaborative efforts in driving sustainable rural development. By addressing these gaps and leveraging the strengths of the HRDP model, future initiatives can achieve greater impact and scalability, contributing to the socio-economic transformation of rural communities.

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