JANUARY 2025

Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Chhattisgarh (P0315)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

PREPARED BY:
DevInsights Pvt. Ltd.

DevInsights®
accentuating insights for social development

Contents

List of Figures

List of Tables

List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
SHG	Self Help Group

Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0315) implemented by AROH Foundation in 15 villages of Bodla Block in Kabirdham/Kawardha District of Chhattisgarh, India

We extend our heartfelt appreciation to HDFC Bank for its vision and resources, which made this meaningful research possible. DevInsights also extends its appreciation to the entire HDFC team and AROH Foundation team for their technical guidance, valuable input, and seamless coordination. Their profound understanding of the project and its context provided indispensable guidance in shaping our research design and data collection efforts.

We are deeply indebted to the PRI members, households and farmers who generously participated in the study. Their willingness to share their experiences and insights was instrumental in building a comprehensive understanding of the project.

The DevInsights team extends its sincere gratitude to everyone who played a role in successfully completing this endeavour.

Executive Summary

India's rural population constitutes nearly **70%** of the total, facing challenges such as **poverty, unemployment, and poor literacy and health standards**. HDFC Bank's **Holistic Rural Development Program (HRDP)** aims to address these issues through sustainability-driven interventions across four thematic areas: **Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (POE), and Health & Hygiene (H&H).**

The report evaluates HRDP's impact in **15 villages of Bodla Block, Kabirdham/Kawardha district, Chhattisgarh**, analysing its **effectiveness, efficiency, relevance, coherence, impact, sustainability and branding**. To assess the program's impact, a **cross-sectional mixed-methods approach** was adopted. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The assessment framework was guided by the OECD DAC criteria, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under each of the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using weighted average formula, ***Weighted Average = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights,*** where weights were calculated based on the responses received intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

The project achieved an **overall score of 4.4**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Excellent	Good	Excellent	Good	Good
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Good	Good	Good	Good	Good
Effectiveness	Good	Good	Excellent	Excellent	Excellent
Impact	Good	Good	Good	Good	Good
Sustainability	Good	Good	Good	Good	Good
Branding	Excellent	Good	Excellent	Good	Excellent
Overall Score	**4.4**	**4.3**	**4.4**	**4.4**	**4.4**

NRM - The NRM interventions focused on **sustainable environmental conservation** and **optimal utilization of local ecological resources**. Key activities included **solar streetlight installation, water conservation initiatives, and renewable energy solutions**.

- **Overall score of 4.4**, reflecting **good performance in efficiency, effectiveness, impact, and sustainability**, while **coherence and branding were rated as Excellent**.

- **87% of respondents rated the solar streetlight as "Essential Support" or "High Priority"**, highlighting improved **security and mobility**.
- Challenges include **limited maintenance mechanisms** and **long-term sustainability concerns**.

SDLE - The SDLE interventions aimed to **strengthen rural livelihoods** through **skill-building, income diversification, and enterprise development**. The program targeted **small and marginal farmers, landless labourers, and women**, equipping them with **sustainable livelihood options**.

- **Overall score of 4.3**, reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding**.
- Beneficiaries reported **financial stability, reduced input farming input cost, and increased participation in income-generating activities**.
- **Nearly 93% of respondents rated interventions as "Essential Support" or "High Priority"**, indicating strong alignment with local needs.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, the water scarcity still prevails.

H&H - The H&H interventions aimed to **enhance health infrastructure and awareness**, focusing on **preventive care, sanitation improvements, and easy access to clean drinking water**.

- **Overall score of 4.4**, reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and sustainability and branding**.
- **92% of respondents rated the seeds received for kitchen garden plantation as "Essential Support "or "High Priority Support"**.
- **Kitchen garden initiatives improved nutritional security**, particularly for women and children.

POE - The POE interventions focused on **improving school infrastructure and educational quality** through **smart classrooms, library enhancements, and sanitation facilities**.

- **Overall score of 4.4**, demonstrating reflecting **excellent performance in all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, sustainability and branding**.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and digital education tools**.

To ensure sustainability, NRM efforts should focus on expanding rainwater harvesting, promoting organic farming, and establishing village-level committees for infrastructure maintenance. SDLE initiatives should diversify vocational training programs, strengthen market linkages, and enhance women's participation in income-generating activities. POE interventions require structured maintenance frameworks for smart classrooms, improved recreational facilities, and stronger parent-teacher engagement. H&H interventions should increase the frequency of health camps, reinforce household-level sanitation awareness, and establish community-led maintenance models for water and sanitation facilities.

The HRDP successfully delivered sustainable development interventions that significantly improved livelihoods, education, and health in target communities. However, to ensure long-term impact, it is essential to strengthen sustainability mechanisms across all thematic areas. Strengthening community ownership, institutional support, and integration with government initiatives will be key to ensuring continued benefits and resilient rural ecosystems.

1. Introduction

In India, out of total population of 121 crores, 83.3 crores live in rural areas (Census of India, 2011). Thus, nearly 70 per cent of the India's population lives in rural areas. These rural populations can be characterised by mass poverty, low levels of literacy and income, high level of unemployment, and poor nutrition and health status. In order to tackle these specific problems, a number of rural development programmes are being implemented to create opportunities for improvement of the quality of life of these rural people (Panda & Majumder, 2013)

As part of the Parivartan initiative, HDFC Bank undertakes various CSR activities aimed at fostering "happy and prosperous communities" through socio-economic and ecological development, guided by the principle of sustainability. Within this framework, the 'Holistic Rural Development Program' (HRDP) serves as the flagship CSR initiative. Through HRDP, non-governmental organizations across the country are supported to implement development interventions. The program's primary objective is to uplift economically disadvantaged and underdeveloped communities by enhancing their socio-economic conditions and ensuring sustainable access to quality education, clean energy, and improved livelihood opportunities. HRDP focuses on four key thematic areas:

Figure 1: Key Thematic Areas

The interconnectedness of the four thematic areas—Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene—creates a strong foundation for holistic rural development, contributing to the upliftment of communities while enhancing income levels. Natural Resource Management directly supports livelihoods by promoting sustainable practices like water management, organic farming, and renewable energy solutions. These interventions improve agricultural productivity, reduce input costs,

and create opportunities for Agri-allied and non-farm livelihoods, leading to economic stability. Similarly, quality education combined with skill development equips community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

Healthcare and hygiene play a critical role by improving health outcomes through better infrastructure, sanitation, and preventive care. This reduces the disease burden, resulting in a healthier and more productive workforce capable of engaging in income-generating activities. Education also complements healthcare by fostering awareness of hygiene practices, which leads to improved health and school attendance. This, in turn, creates a more skilled and employable population that can contribute effectively to the community's economic growth. Interventions in Natural Resource Management, such as clean water supply, waste management, and tree plantation, further enhance health by reducing environmental hazards, preventing diseases, and promoting ecological balance, which sustains productivity.

These thematic areas are also interconnected in ways that amplify their collective impact. For instance, education and healthcare together create a well-informed, healthy community capable of pursuing diverse livelihoods, while sustainable farming practices and renewable energy initiatives instil environmental responsibility, fostering resilience and innovation in the younger generation. The synergy among these interventions not only ensures consistent income growth for families but also reduces dependence on singular income sources, fostering economic resilience. By improving living standards and addressing vulnerabilities, this integrated approach promotes long-term community growth, aligning with the principles of sustainability and creating a virtuous cycle of development. Ultimately, these interlinkages empower rural communities to achieve socio-economic upliftment while ensuring sustainable development and ecological preservation for future generations.

1.1. About the implementation organization

AROH Foundation is a leading national-level NGO that has been working for the past 19 years to strengthen government programs and CSR initiatives by providing total integrated solutions - consulting, planning and implementing - for sustainable, inclusive development of marginalized communities across several states in India. AROH Foundation is also recognized as a National Level Monitor (NLM) for development schemes of the Ministry of Rural Development and is empaneled with the Planning Commission, MNRE, and Steel Authority of India Ltd.

The vision of AROH Foundation is to create a world where people live with dignity and security, with equal opportunities for all. They aim to **empower underprivileged and deprived communities**, particularly **focusing on women in rural**, **semi-rural areas** and **slums**, by developing their life skills, **economic skills**, and **socio-cultural skills** to **make them self-reliant**. The organization's overarching mission is to create an equitable society where all human beings can coexist with dignity.

AROH Foundation has achieved significant milestones in its journey, including providing vocational training and employment to poor and unemployed youth, empowering women through skill development, mainstreaming out-of-school children into formal education, and forming Self-Help Groups (SHGs). The organization has also contributed to community asset development by installing hand pumps, water tanks, solar lights, and building toilets in different states of India. The organization works across multiple sectors, including **education**, **livelihood generation**, **vocational training**, **SHG formation**, micro-financing, **water harvesting**, **environment awareness**, **energy efficiency**, village infrastructure development, **health, hygiene**, and **sanitation.**

1.2. Objectives of the Study

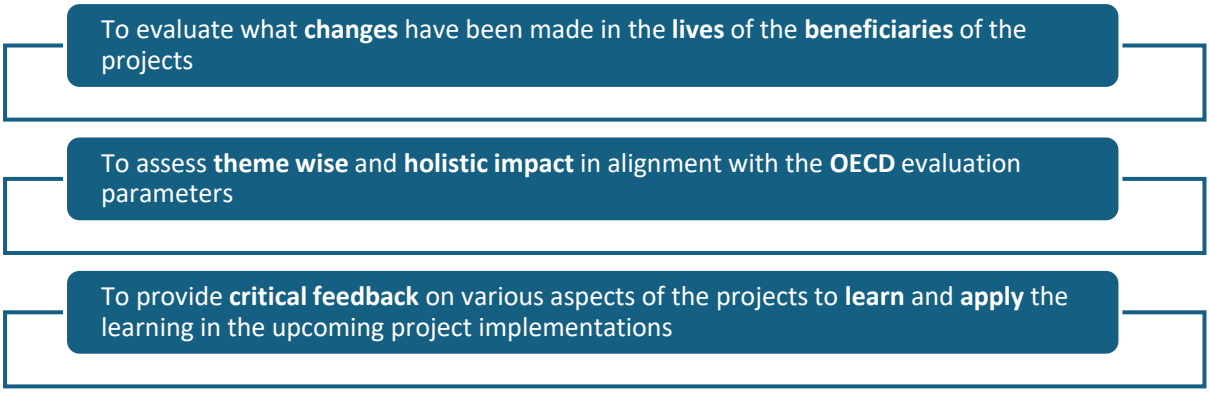

Figure 2: Objectives of the study

1.3. About the Project Area

Kabirdham district, formerly known as Kawardha, is situated in the state of Chhattisgarh, India. The district spans approximately 4,441 square kilometers, characterized by a mix of plains and forested regions. The district's topography includes fertile lands conducive to agriculture, interspersed with forest areas that contribute to its rich biodiversity.

The district is administratively divided into four tehsils or blocks: Kawardha, Pandariya, Bodla, and Sahaspur-Lohara. Bodla block, the focus of this report, as the implementation was carried out in 15 villages of the Bodle block. It is the largest among all four blocks, encompassing about 38.73% of the district's total area. It comprises 314 villages and accounts for approximately 22.75% of Kabirdham's population. As per the 2011 census, Kabirdham district has a population of 822,239, with a density of 195 inhabitants per square kilometers. The population growth rate over the decade 2001-2011 was 21.55%. The district exhibits a balanced gender ratio and a literacy rate that reflects the state's educational initiatives (Ministry of Forest, Environment, and Climate Change).

Agriculture forms the backbone of Kabirdham's economy, engaging a significant portion of its population. The district's net sown area is approximately 185,000 hectares, with about 27% of this area under irrigation. The primary sources of irrigation include canals, tube wells, tanks, open wells, ponds, and rivers (AgriPortal). In terms of crop distribution, rice dominates with 90,000 hectares under cultivation. Other notable cereals include maize (2,700 hectares) and wheat (5,250 hectares). Minor millet crops, such as Kodo and Kutki, hold cultural significance, especially among tribal farmers, covering around 25,000 hectares.

Bodla block, being the largest in the district, presents unique agricultural dynamics. Despite its vast agricultural land, the area under single and double cropping is relatively low, at 21.58% and 13.21% respectively. Approximately 30.79% of the land remains fallow, indicating potential for increased agricultural utilization. The block faces several challenges, including:

- Limited availability of quality seeds of high-yielding varieties.
- Lack of awareness and adoption of improved agricultural technologies.

- Insufficient irrigation resources and infrastructure.
- Absence of agro-processing units and organized market linkages.

These challenges contribute to the socio-economic constraints faced by small and marginal farmers in the region.
The district's economy is predominantly agrarian, with approximately 70% of its population engaged in agriculture. However, the majority are small and marginal farmers, leading to economic vulnerabilities. The lack of diversification in income sources further exacerbates these challenges. Infrastructure development in Kabirdham, particularly in Bodla block, has been gradual. The region lacks adequate market facilities, with only B and C grade markets available at the district level, and none in Bodla block. This inadequacy hampers farmers' access to profitable markets and fair pricing for their produce.

While Kabirdham district, and specifically Bodla block, possesses substantial agricultural potential, it faces significant challenges that hinder the socio-economic advancement of its farming communities. Addressing these issues through targeted interventions is crucial for sustainable development in the region. The HRDP project focuses on 15 villages in Bodla Block with a total of 2,548 households and a population of approximately 10,505 people, including 5,208 males and 5,297 females.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	**Jogi Nawagaon Plot**
2	**Kanshi Pani**
3	**Bhonda**
4	**Kamadabri**
5	**Jaita Tola**
6	**Chehta**
7	**Khursipar**
8	**Khairbana Khurd**
9	**Ghongha**
10	**Motimpur**
11	**Minminiya**
12	**Tilai Bhath**
13	**Raghghupara**
14	**Bisanpura**
15	**Baddo**

Project Location: Bodla Block of Kawardha/Kabirdham District, Chhattisgarh

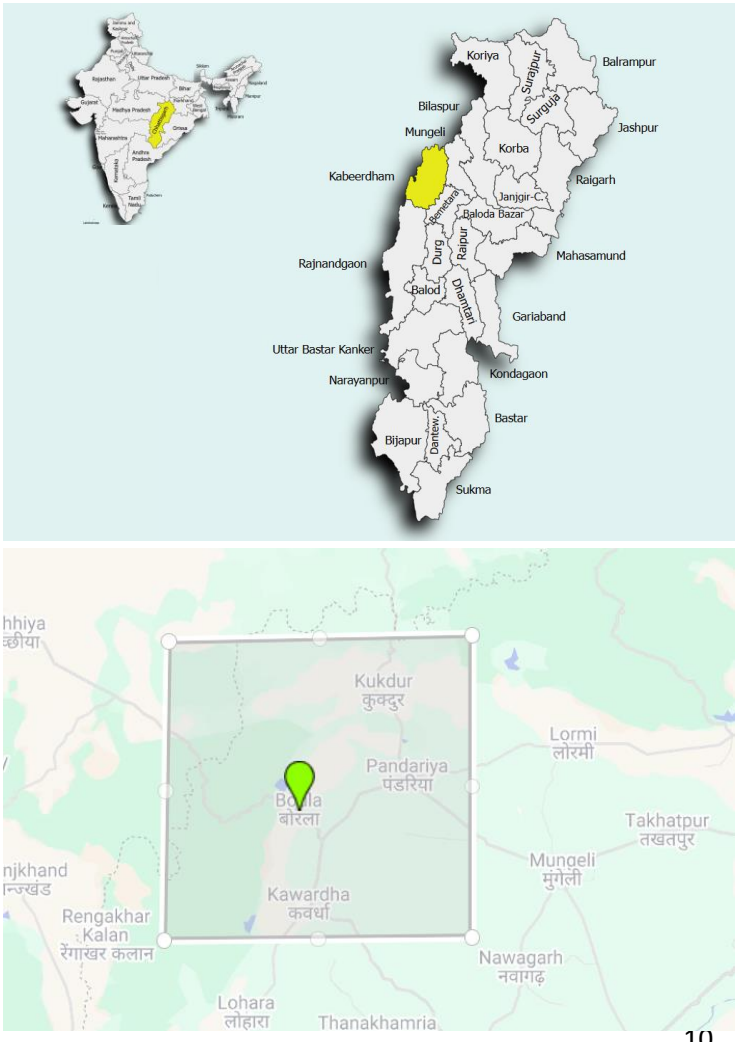

Figure 3: Project Location

2. Methodology

The impact assessment used a **cross-sectional mixed-method** approach that included qualitative and quantitative methods to assess the impact of the project interventions. The impact assessment process was carried out in a consultative manner, engaging with key stakeholders involved in the project design and implementation, including HDFC Bank and Oxfam Foundation.

2.1. Assessment Framework

The assessment framework for this study is structured to evaluate the **relevance, coherence, efficiency, effectiveness, impact, and sustainability** of the **HRDP.** The framework integrates **quantitative and qualitative approaches** to assess the program's implementation and outcomes comprehensively. Each component will be evaluated through specific indicators aligned with the thematic areas of HRDP:

1. **Relevance:** Alignment of project activities with community needs and priorities
2. **Coherence:** Compatibility with other interventions and government schemes
3. **Efficiency:** Optimal utilization of resources (manpower, materials, and time) to achieve outcomes
4. **Effectiveness:** Adherence to planned timelines and delivery of intended outputs
5. **Impact:** Degree of short-term and long-term changes in beneficiaries' lives
6. **Sustainability:** Potential for project outcomes to be sustained

The assessment will use a retrospective recall approach to establish baseline information, as no prior baseline data is available.

2.2. Scoring Matrix

The scoring matrix, aligned with OECD parameters, is used to rate and evaluate the project's performance across various parameters, including **Relevance**, **Coherence**, **Efficiency**, **Effectiveness**, **Impact**, **Sustainability**, and **Branding**. Each parameter is assessed through a set of indicators, where those marked in **blue** derive scores from quantitative surveys and those in **green** from qualitative interactions.

Table 3: OECD DAC Criteria Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
1	**Relevance**	**Beneficiaries need alignment**	**Direct beneficiaries (project specific)- survey CTO**	**50%**	**W1: 15%**
2		**Local context alignment**	**IA, Beneficiary groups**	**30%**	
3		**Quality of design**	**IA**	**20%**	
4	**Coherence**	**Internal Coherence**	**IA**	**50%**	**W2: 10%**
5		**External coherence**	**IA**	**50%**	
6	**Efficiency**	**Timeliness-**	**Direct beneficiaries (project specific)**	**30%**	**W3: 15%**
7		**Quality of service provided**	**Direct beneficiaries (project specific)- Survey CTO**	**30%**	
8		**Operational efficiency**	**IA**	**20%**	
9		**Project design**	**IA**	**20%**	
10	**Effectiveness**	**Interim Result (Outputs & Short-term results)**	**Direct beneficiaries (project specific)- Survey CTO**	**25%**	**W4: 20%**

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
11		*Reach (target vs Achievement)*	HDFC -MIS- data variation compared with actual reach *(based on interaction with IA)*	25%	
12		Influencing factors (Enablers & Disablers)	IA, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA	20%	
14		Adaptation over time	IA	10%	
15	**Impact**	Significance- (outcome)	Direct beneficiaries (project specific)- Survey CTO	50%	**W5: 25%**
16		*Transformational change-*	Direct beneficiaries (project specific)- Qual data	30%	
17		Unintended change-	Direct beneficiaries (project specific)- Qual data	20%	
18	**Sustainability**	Potential for continuity	Direct beneficiaries (project specific)- Survey CTO	60%	**W6: 10%**
19		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
20	**Branding#**	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	**W7* 5%**
Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding					

 # Branding is an additional parameter that has been added in the list of OECD parameters; IA = Implementing Agency

For each indicator, a certain set of questions was curated on a Likert scale ranging from 1 to 5. In order to evaluate the performance of the intervention, these ratings were used to calculate the weighted average using the formula; ***Weighted Average Score = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights.***

Weights for each intervention were calculated using the below formula:

$$\frac{\textit{Number of responses in particular intervention}}{\textit{Total number of responses in all the interventions under that category}}$$

For Instance, consider the data provided in the table below for score calculations for one indicator of OECD – DAC criterion, where seven interventions are mentioned at level 1. There are three categories at level 2, and combining all three, the composite score for NRM will be calculated. The step-by-step process is outlined below, using an example for illustration:

Table 4: Thematic- Indicator Scoring Process Example

Level 3	NRM- Relevance (Beneficiary Need Alignment)						
Level 2	Clean Energy (CE)		Plantation (P)			Water management (WM)	
Level 1	Home solar	Street Solar	Forest	Farmland	Community Land	Community Pond	Watershed Management
N	7	33	8	15	13	26	1
Average- Level 1 score	3.6	3.8	4	4	3.9	3.6	3.5
Weights – Level 1	0.18	0.83	0.2	0.42	0.36	0.96	0.04
Weighted Average- Level 2 score	3.8 (Score- CE)		4.0 (Score- P)			3.6 (Score- WM)	
Weights – level 2	0.4		0.3			0.3	
Weighted Average- Level 3 score	3.8 (Beneficiary Need Alignment Score NRM)						

At level 1, simple averages were considered as the intervention score. While the scores at level 2 were weighted averages. Weights for each intervention at level 1 were computed using the formula listed above. Using level 1 weights and scores, weighted averages were calculated to obtain the scores for categories at level 2. Again, using the same formula for weight calculation and weighted average, the final thematic area score for a particular indicator was calculated. This approach was consistently applied at each level to progress upwards, ultimately arriving at the **final project score** through weighted averaging at each level.

The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the parameter as provided in table 3. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators.

Based on the weighted average scores calculated for indicators under the major parameters of OECD DAC criteria, four categories are developed based on the scores they attain. The same is provided below:

Table 5: Scoring Range Followed for Project Scoring

Score Range	Category	Description
More than 4.5	**Excellent**	Exceptional performance; fully meets or exceeds all expectations for the parameter
Between 3.6 – 4.5	**Good**	Adequate performance: meets some expectations but requires improvement
Between 2.6 – 3.5	**Needs Improvement**	Below-average performance; significant gaps in meeting expectations
Less than 2.5	**Poor**	Unacceptable performance; fails to meet most or all expectations

2.3. Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the **15 villages of Bodla** block **in Kabirdham/Kawardha District**, Chhattisgarh, where the program interventions were implemented.

2.3.1 Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

- **Sample Size Calculation:** The sample size was calculated using a **95% confidence interval** and a **5% margin of error**. The universe for each beneficiary type—household, community, and group—was determined, and individual sample sizes were calculated accordingly to ensure robust representation.
- **Proportional Allocation:** Proportionate allocation of the sample was carried out for each beneficiary type, based on the thematic focus areas, activities, and sub-categories identified for each village.
- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

Additionally, for the **Promotion of Education (POE)**, eight schools (primary/ middle/ higher schools/ Anganwadi) were selected to represent institutional beneficiaries (Principal, Teacher, Student, and Parent).

The final sample distribution across beneficiary types and thematic focus areas is as follows:

Table 6: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Baddo	0	2	17	18	6	7	8	8	31	35
Bhonda	5	0	39	9	3	5	8	0	55	14
Bisanpura	0	10	20	15	3	3	0	0	23	28
Chehta	0	1	24	18	9	5	0	0	33	24
Ghongha	0	0	18	16	3	6	4	0	25	22
Jaita Tola	0	1	25	25	3	8	0	6	28	40
Jogi Nawagaon	0	2	14	18	5	7	0	0	19	27
Kamadabri	0	0	20	16	11	2	0	0	31	18
Kanshi Pani	0	4	16	27	8	22	0	5	24	58
Khairbanakhurd	5	7	28	28	7	6	8	4	48	45
Khursipar	0	9	15	33	6	4	0	4	21	50
Minminiya Maidan	0	0	26	31	3	4	0	0	29	35
Motimpur	10	10	17	20	3	3	0	0	30	33
Raghghupara	5	5	20	20	4	4	4	5	33	34
Tilai Bhath	0	3	13	14	2	2	0	0	15	19
Total	**25**	**54**	**312**	**308**	**76**	**88**	**32**	**32**	**445**	**482**

This stratified sampling approach ensures that the data collected is representative across different beneficiary groups and thematic areas.

2.3.2 Qualitative Sample Size Estimation

A **purposive sampling approach** was adopted to ensure that the qualitative sample adequately represented the diverse range of stakeholders involved in the project. This method allowed the selection of participants based on their relevance to the thematic areas under study. Stakeholders were intentionally chosen for their ability to provide rich and informed insights. The table below showcases the stakeholder type, type of tool administered, and the total sample captured:

Table 7: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH/Farmers	NRM, SDLE	FGD	4	4
PRI	NRM, Health	IDI	8	8
SHG lead	SDLE	FGD	4	4
Farmer group lead	SDLE	IDI	4	4
Implementation Agency	NRM, SDLE, Heath, Education	IDI	1	1
Total			**21**	**21**

In addition to the qualitative interviews, **5 detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, School Management Committees (SMC)/Principals, and SHG/enterprise women**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader findings from the interviews and discussions.

2.4. Data Collection Approach (including training)

The data collection process followed a systematic approach to ensure accuracy and consistency. A three-day training program was conducted in Ujjain for field investigators and supervisors to familiarize them with the study tools, data collection protocols, and ethical considerations. The training covered both quantitative and qualitative methods, emphasizing the use of standardized questionnaires, interview techniques, and field-level practices. Mock interviews and role-play exercises were conducted to enhance enumerators' readiness and competence before field deployment.

2.5. Data Analysis and Report Writing

The data analysis process integrated quantitative and qualitative approaches to provide a comprehensive understanding of the project's impact. Quantitative data were analysed using statistical techniques, ensuring rigorous evaluation of indicators, while qualitative data were thematically analysed to analyse the nuanced insights and beneficiary narratives captured through qualitative interactions. Weightage-average scored based aggregation was applied to derive intervention and parameter-level scores. The findings from both methods were synthesized to provide evidence-based conclusions, which were documented in a structured report that highlights key outcomes, challenges, and recommendations.

3. Interventions under Project P0315

This section outlines the **interventions implemented under the project across the broad themes of HRDP**, as carried out by the AROH foundation.

1. Natural Resource Management (NRM)

Natural Resource Management focuses on sustainable environmental conservation and optimal utilization of local ecological resources. The program aims to enhance community resilience by implementing strategies that protect and improve natural assets, promote sustainable agricultural practices, and introduce renewable energy solutions.

Table 8: NRM Specific Activities

Category	Specific Activities
Tree Plantation	Community forest development, Plantation of native species,
Renewable Energy	Solar energy installations, Biogas plant implementation, Energy-efficient technologies
Water Management	Rainwater harvesting, Community Pond, Dam construction, Watershed management

2. Skill Development and Livelihood Enhancement (SDLE)

A sizable section of the population in the project region makes their living from agriculture. For the rural residents of the block, this industry has been the main source of employment. The next biggest source of income for local farmers is animal husbandry, which has been assisting them in easing the strain on crop yields. Aside from that, wage work provides the majority of the income for vulnerable and impoverished households, particularly for small farmers and landless people who are primarily unemployed or underemployed.

The SDLE (Skill Development and Livelihood Enhancement) component of HDFC Bank Parivartan project aims to empower rural communities by fostering sustainable economic growth through skill development, income diversification, and entrepreneurship. By integrating interventions across agriculture, allied sectors, non-farm livelihoods, and vocational training, SDLE endeavours to enhance household incomes, build economic resilience, and promote self-reliance. The purpose of this section is to assess projects across categories such as agricultural advancements, non-farm livelihood initiatives, and skill training programs, highlighting their impact on improving rural productivity, reducing vulnerabilities, and ensuring inclusive growth.

Table 9: SDLE Specific Activities

Category	Specific Activities
Agriculture: Capacity Building	Provide training on various farm technique (SRI/Crop Diversification/Nature Farming) through Field School/Exposure Visit/Demos/PoP/Other
Agriculture: Infrastructure development	Develop Grain bank/Seed bank, and Watershed Management systems, construct/repair Check Dam, Stop Dam, Gabion, well, anicut and farm pond

Agriculture: Input support	Introduce and train villagers on Irrigation method (Drip/Sprinkler/Lift), Farm technique (Vermi Pits/Nadep Pits/Azola/Shivansh/Mulching /Creeper farming), provide water pumps, assist in land treatment through Soil Testing/Farm Bunding/Pesticides/ Fertilizers)
Agriculture: Output support	Assist in Crop Market linkage, Bank Linkage, provide Storage Facility, and Crop Insurance
Livestock Management	Train villagers on livestock management, assist in livestock insurance, Animal Shelter, Vaccination/Insemination and Fodder Development

3. Promotion of Education (PoE)

Promotion of Education under the HRDP program focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. Key initiatives included the Beautification of Anganwadi Center, installation of smart classrooms with LED in middle and upper primary schools to facilitate interactive and engaging learning, setting up of libraries equipped with relevant books and journals, setting up science labs at school and improved amenities like new sanitation unit constructed for both boys and girls separately. To support primary education, toys and play materials were provided, ensuring better attendance and fostering a joyful learning experience. Additionally, the program prioritized the provision of hygienic toilets and safe drinking water, significantly improving basic facilities. These efforts aimed to reduce dropout rates, promote holistic development, and align schools with the 21st-century educational needs, creating a conducive atmosphere for effective learning and overall student well-being.

Table 10: PoE Specific Activities

Category	Specific Activities
School Infrastructure	Renovating building, hygienic toilet and safe drinking water system, Installation of Smart Classes for interactive and engaging learning, setting up libraries and labs.
Anganwadi Centres	Beautification of Anganwadi Center

4. Health and Hygiene (H&H)

An important factor in rural development is health and hygiene. A variety of health-improving interventions were implemented in the program communities. The first step involved mapping the settlements, and the program's implementation came next. It was discovered during the project's design that the communities lacked access to potable water and were not as well-informed about the proper cleanliness and health precautions. Additionally, there were no nearby medical facilities. By planning health camps for the villages, the intervention aimed to raise awareness.

Table 11: H&H Specific Activities

Category	Purpose	Specific Activities
Distribution of COVID Kit for Para workers	Prevent health issues of paraworker.	COVID safety kits including sanitizer, oxymeter, digital thermometer.

Health-Infrastructure	Ensure healthy lives and promote good hygiene practices.	Organizing health screening/check-up camp on basic health and covid behaviour at village level by Physician Doctor and immunization drive in association with Govt.
Kitchen garden	Improve overall community health by promoting nutritious food availability	Promotes kitchen garden plantation by providing kitchen garden training
Awareness campaign through Wall paintings on social issues like health, hygiene, cleanliness, COVID Awareness etc	Improvement in social issues.	To create a stable awareness among different best practices and information through wall paintings

4. Demographic Profile of Respondents

4.1.1 Natural Resource Management

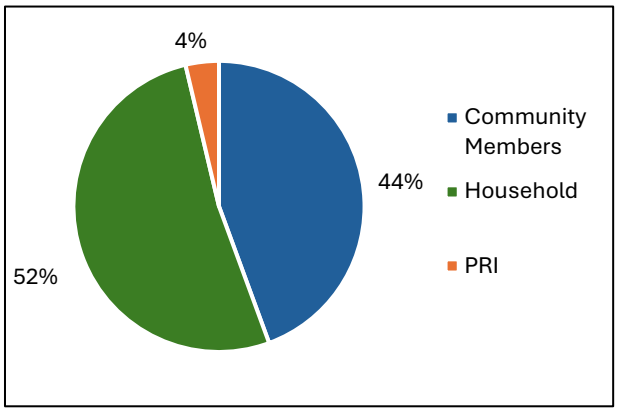

Figure 4: % Distribution of Respondents under NRM (n=54)

The pie chart illustrates the distribution of respondents under the **Natural Resource Management** theme, with the half of the respondents (52%) belonging to the **Household** category followed by community members (44%) and **PRI Representatives** (4%). Among the **beneficiaries**, **89% were male and 11% were female**, indicating that male respondents formed the majority. This gender distribution suggests that men may have had a greater role or representation in discussions related to natural resource management at the household level.

4.1.2 Skill Development and Livelihood Enhancement

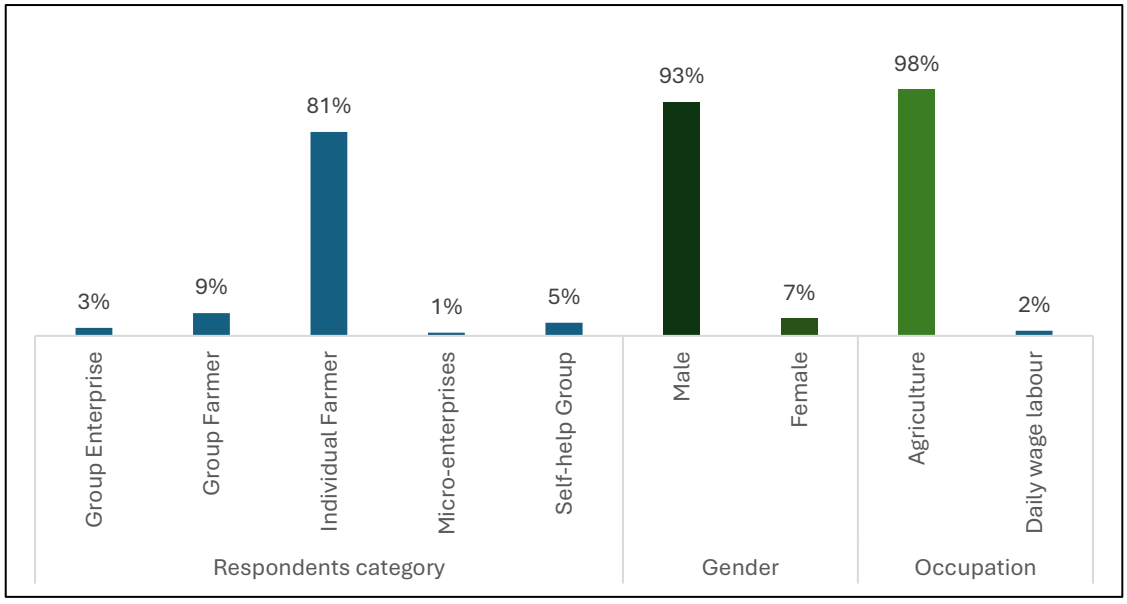

Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=308)

The adjacent figure illustrates the distribution of respondents under SDLE theme based on category, gender, and occupation. A significant majority (81%) were **individual farmers**, indicating that most respondents were engaged in farming independently. The gender distribution shows a stark disparity, with **93% of respondents being male** and only **7% female**, suggesting limited female participation in resource management activities. In terms of occupation, **98% were engaged in agriculture**, reinforcing farming as the primary livelihood, with minimal representation in **daily wage labour (2%).** This data highlights the dominance of male individual farmers in agriculture, with little occupational diversification and low female representation in the sector.

4.1.3 Promotion of Education

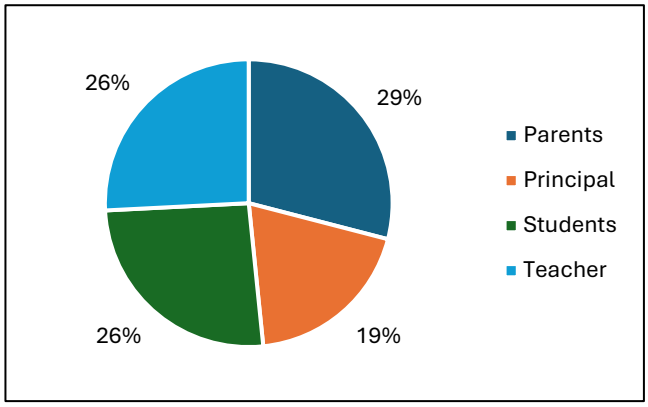

Figure 6: % Distribution of Respondents by category under POE (n=31)

The highest proportion of respondents were **Parents (29%)**, followed by **teacher (26%)** and **Students (26%)**, indicating significant representation from those directly involved in learning and instruction. Meanwhile, **Principals had the lowest representation (19%)**, suggesting comparatively lesser participation from school leadership. This distribution reflects a balanced approach in gathering perspectives from key stakeholders in the education system, with a stronger emphasis on teachers and students.

4.1.4 Health and Hygiene

Majority of the respondents (94%) belonged to the **Community Members category**. In terms of occupation, the largest proportion (**77%**) were **Farmers**, followed by **Farmer Laborers (22%)**, highlighting that most respondents were engaged in agricultural activities, either as primary farmers or labourers, with a smaller segment involved in self-employment. This distribution underscores the predominance of farming as the primary livelihood while reflecting diverse economic engagement within the community.

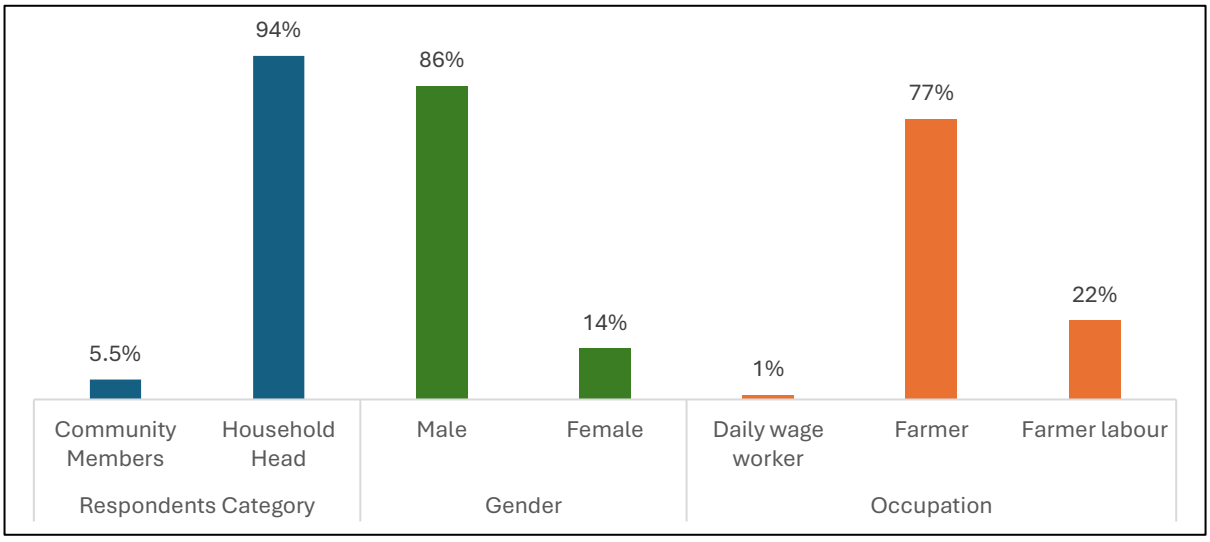

Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=88)

5. Key Finding

5.1 Relevance

Relevance indicates the extent to which the intervention addresses the needs and priorities of the beneficiaries.

The section evaluates the **alignment of project activities with the needs and priorities of the target communities**, ensuring the interventions are meaningful and contextually appropriate. This parameter is assessed through **three key indicators: Beneficiary Need Alignment**, **Local Context Alignment**, and **Quality of Design**. The actual scores for each indicator are the weighted averages, computed by using the formula mentioned in the scoring sheet section.

5.1.1 Beneficiary Need Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Beneficiary needs alignment	4.2	4.1	4.0	4.4	**4.1**

NRM interventions demonstrated strong alignment with community needs with **a score of 4.2.** The installation of home solar and solar streetlights significantly improved daily life, enhancing safety and mobility after dark.

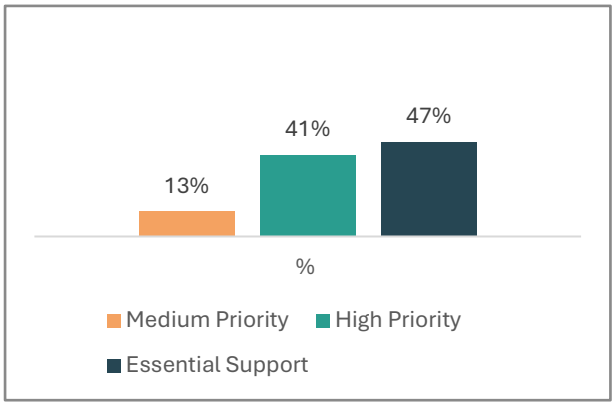

Figure 8: % Distribution of Respondents Across Categories for 'Relevance' of Street Solar under NRM (n=32)

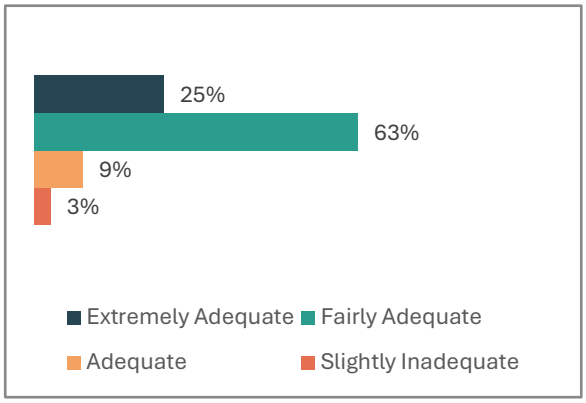

Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency' of Home Solar under NRM (n=78)

The assessment of beneficiary needs reveals that the **Clean Energy – Street Solar Support** component under the NRM intervention is largely perceived as well-aligned with the priorities and expectations of the community. Approximately **47%** of beneficiaries recognized the initiative as providing **"Essential Support"**, while an additional **41%** categorized it as a **"High Priority Support"**—indicating a strong overall endorsement of its relevance and utility.

Sufficiency reflects the degree to which the intervention adequately meets the needs of the beneficiaries. The assessment findings reveal **that 25% of respondents rated the intervention as**

"Extremely Adequate" in addressing their requirements. A further **63% considered it "Fairly Adequate," while 9% rated it as "Adequate."** These responses suggest that the intervention was generally well-received, with the majority of beneficiaries acknowledging its effectiveness in meeting their needs.

A clear example of this alignment is the thoughtful placement of solar streetlights, tailored to the specific requirements of each village. This approach significantly improved accessibility within the communities and played a crucial role in enhancing safety and security during nighttime—an issue frequently highlighted in rural areas.

> *"The solar lights were provided based on our village's needs, and we received them accordingly."*
>
> *- Excerpt from PRI of Khairbanakhurd Village, Kawardha*

Similarly, in the SDLE shows strong beneficiary need alignment with the **score of 4.1.** The **Input Support – Farm Technique** component under **the SDLE** intervention was widely regarded as relevant and essential by the beneficiary community. **33% of respondents identified it as "Essential Support"**, and another **60% categorized it as "High Priority Support,"** signalling a robust alignment with local agricultural needs. A small percentage (**5%**) rated it as a medium priority, showing consensus on its value.

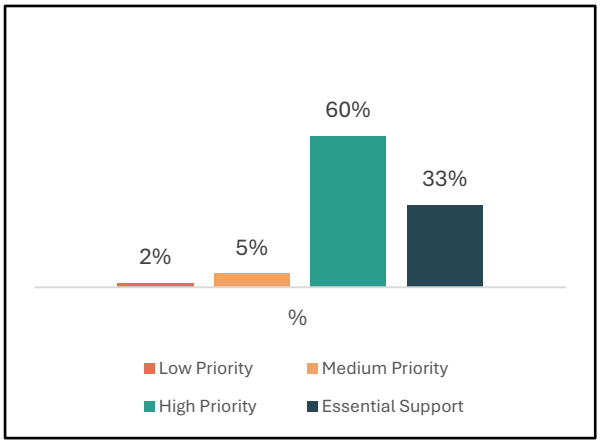

Figure 10: % Distribution of Respondents Across Categories for 'Relevance' of input support-Farm Technique under SDLE (n=55)

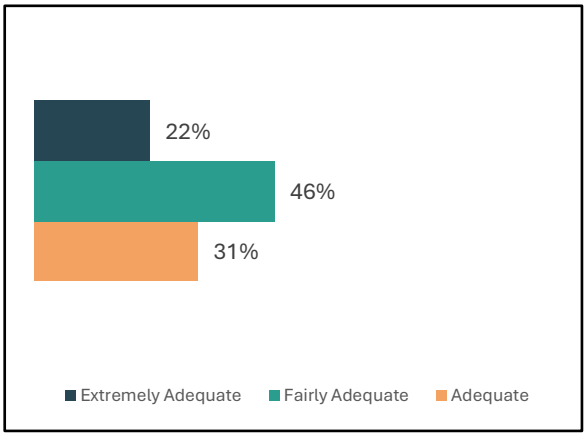

Figure 11: % Distribution of Respondents Across Categories for 'Sufficiency' of input support- Farm Technique under SDLE (n=55)

In terms of **sufficiency**, the intervention was well-received as **22% found it "Extremely Adequate," 46% "Fairly Adequate,"** and **31% "Adequate."** These ratings affirm the intervention's success in addressing critical farming requirements, particularly for small and marginal farmers.

One respondent shared *"The resources provided are in limited quantity or did not perform well even after intervention. Like, even after well construction, there was lack of water availability."* These perspectives underscore the importance of scaling up the interventions and ensuring distribution per the requirement to maximize the impact across the community.

"We have got goats, ducks, and fish. We have got everything we needed."

\- *Excerpt from PRI member of Kamadabri Village, Kawardha*

Under the POE intervention, the support for hard infrastructure development—including school building enhancements and *Bala painting*—was widely acknowledged by the beneficiary community as both relevant and essential. **A significant 52% of respondents identified this component as "Essential Support," while another 48% categorized it as "High Priority Support" for schools**. This highlights a strong alignment with community expectations, especially in improving the school environment, which indirectly supports educational outcomes and community development.

In terms of sufficiency, the intervention was also positively received, **with 54% of beneficiaries rating it as "Extremely Adequate" and 46% as "Fairly Adequate."** These responses underscore the intervention's success in addressing key infrastructure gaps, particularly in underserved areas.

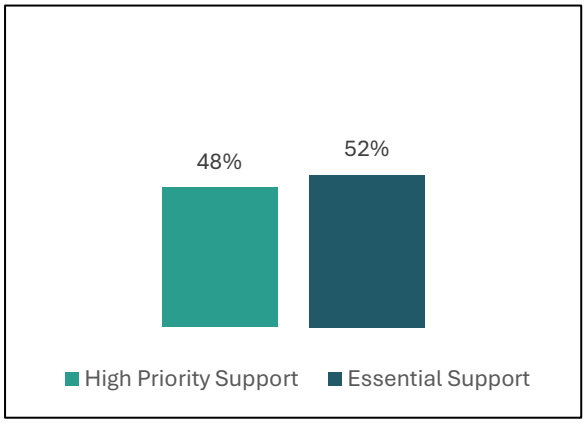

Figure 12: % Distribution of Respondents Across Categories for 'Relevance' of Classroom under POE (n=23)

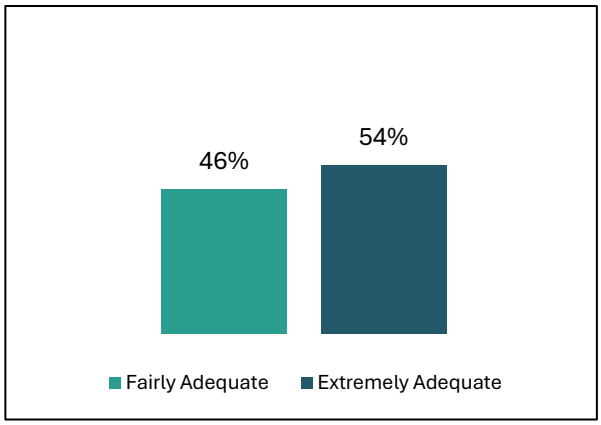

Figure 13: % Distribution of Respondents Across Categories for 'Sufficiency' of class under POE (n=23)

The **Kitchen Garden–Plantation** component under the **Health and Hygiene** intervention has been strongly validated by the community for its alignment with local needs and priorities.

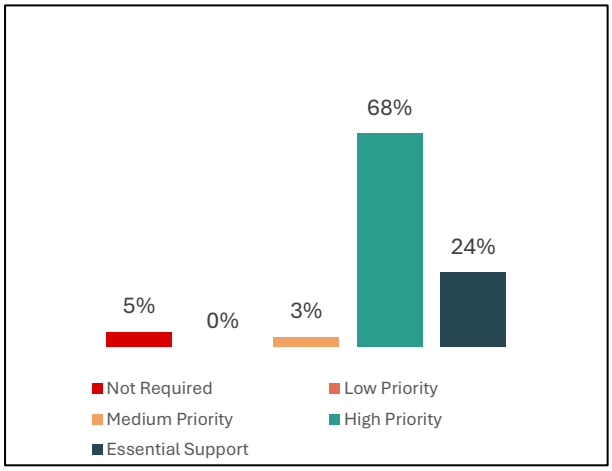

Figure 14: % Distribution of Respondents Across Categories for 'Relevance' of Kitchen Garden-Plantation under H&H (n=63)

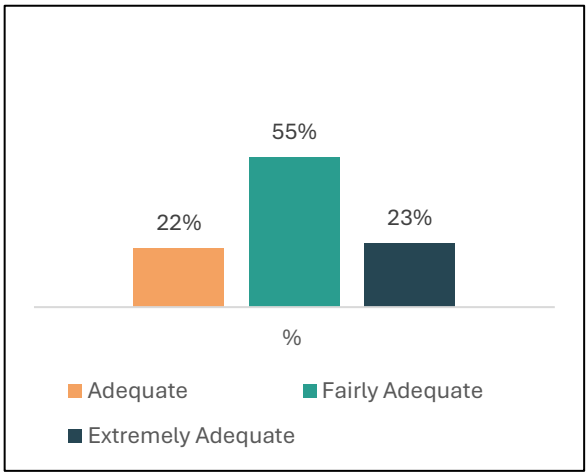

Figure 15: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden- Plantation under NRM (n=63)

With **24% of respondents identifying, it as "Essential Support"** and another **68% recognizing it as "High Priority Support,"** the initiative clearly resonated with the beneficiaries, especially in addressing nutrition, household food security, and sustainable health practices. When assessing **sufficiency**, or the extent to which the intervention met actual needs, the feedback was overwhelmingly positive. **23% rated it as "Extremely Adequate,"** while **55% found it "Fairly Adequate,"** and **22% "Adequate."** These ratings underscore the intervention's practical success in enhancing access to fresh vegetables and promoting self-reliant food production.

> *"We have been able to treat illness. Hospital used to be at a faraway distance as it was a tribal area, so people were not able to have access to it properly. But in the HDFC initiative they organized health camps at our village itself which helped us a lot. And free diagnosis and medicines were provided."*
>
> *- Excerpt from PRI member of Minminiya Village, Kawardha*

5.1.2. Local Context Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Local Context Alignment	4.7	4.1	5	4.1	**4.5**

The data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. With a high score of **4.7**, the interventions under NRM show an **excellent alignment with local needs and priorities**. Beneficiaries emphasized the transformative impact of the installation of solar streetlights, which has improved nighttime safety and mobility in villages with limited and unreliable lighting infrastructure. Additional initiatives, such as solar-powered pumps, have further mitigated water scarcity and enhanced access for farmers and households alike.

For SDLE, the local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the target communities. A **perfect score of 4.1** reflects excellent alignment with local needs and priorities. Beneficiaries reported the transformative impact of introducing an alternative source of income particularly for women. Additional measures, such as drips and sprinklers, effectively mitigated water scarcity and improved irrigation access. It prevents rotting of crop as well. These results underscore the relevance and impact of SDLE interventions in addressing community-specific challenges.

"Earlier, we used to farm without such systems. When we got the drip and sprinkler systems, we saw an improvement. Farmers have become self-reliant and are now investing in these systems with their own money."

- *Excerpts from PRI members, Bhonda, Kawardha*

"Earlier, we used to do single farming, but now we are learning from each other. We are learning from them, and they are learning from us."

- *Excerpts from farmer group lead of Khairbanakhurd village, Kawardha*

"With the drip irrigation system, the manure goes through the drip, which means the right amount of manure is used. Yes, we get the exact amount that we need, and this has helped increase the yield."

- *Excerpts from farmer group lead of Motimpur village, Kawardha*

"There is a big difference. Earlier, I struggled with water availability. Now, with proper irrigation, I can grow three to four crops, which has improved my income and household conditions. The income has increased by ₹2,000-₹4,000."

- *Excerpts from farmer group of Jaita Tola village, Kawardha*

"They have provided many toys and playing equipment for children. There is also painting like BaLA painting, which is excellent."

"They have installed smart TV in the school. It is part of the smart class. I have also monitored it. They have given chair and a big table for the children. Like, they can sit around the table and do their creative work on it."

-Excerpt from PRI members, Jaita Tola, Kawardha

For POE, the data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. **With a score of 4.1**, the interventions under POE show an excellent alignment with local needs and priorities. Beneficiaries have expressed high satisfaction with school and Anganwadi renovation efforts, such as the introduction of **smart classes**

Figure 16: BaLA Painting at Anganwadi, Khursipar

and live sessions, which have significantly improved students' learning experiences. The use of **videos** and **images** serves as an alternative learning approach, ensuring inclusivity and accessibility. This initiative aligns with **local education promotion** indicators by leveraging technology to enhance educational outcomes, fostering skill development, and improving engagement in marginalized communities. **Safe drinking water and improved sanitation facilities** have addressed basic infrastructure challenges, promoting a healthier learning environment. **Anganwadi centres have become more interactive and colourful**, encouraging attendance. **Bala paintings** and **chair-table** provided by HDFC and AROH Foundation captivate children's attention, aiding quick learning of numbers and tables. As per respondents, additional improvements, such as **toys and playing equipment**, could further enhance the overall learning and development of children.

"AROH Foundation have given materials to the school and the kindergarten like Anganwadi. They have repaired the school and putty in the walls and also painted (BaLA) Anganwadi. We also received smart TVs in schools. Now, Students can study online."

-Excerpt from PRI members, Raghu Para, Kawardha

"The people from Bodla village belongs to tribal community. Their children also lacking in skills and education so we provide them with smart class because if their children can't read and write so at least they can learn from pictures. We show them videos and from there they learned, and we come across with good outputs."

- Excerpts from AROH Foundation, Kawardha

For Health and Hygiene, the data of the local context alignment indicator highlights the intervention's strong sensitivity to the health conditions of the communities it serves. With an **Excellent** score (5.0), the interventions under H&H show an **excellent alignment with local needs** and **priorities**. Beneficiaries emphasized the transformative impact of health camps, which has provided medicines, immunisation through government initiatives and treatment for common diseases, typhoid and malaria for free.

" Earlier dependent on hand pumps, the community now benefits from the installation of a "Jal Minar" by the AROH Foundation, following proper approval from the Panchayat. This initiative has strengthened water infrastructure."

- Excerpt from AROH Foundation, Kawardha

5.1.3. Quality of Design

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Design	5.0	5.0	5.0	5.0	**5.0**

The Quality of Design indicator serves as a critical benchmark for assessing whether interventions are technically, organizationally, and financially sound enough to achieve their intended goals. All the thematic areas achieved “Excellent” scores, demonstrating the interventions' strength in structure, feasibility, and responsiveness to identified needs.

The NRM intervention was marked by a comprehensive and strategic design. A key strength lay in the capacity-building component: a five-day training program was organized at the beginning, focusing on community engagement, beneficiary selection, and interpersonal and behaviour change communication (BCC). This was complemented by monthly refresher sessions, helping staff tackle operational challenges and reinforce key learnings. Technical soundness was ensured through structured sessions, enhancing implementation through well-trained personnel. Organizationally, regular training, monthly team meetings, and external expert facilitation built strong field capacities—even among initially inexperienced staff. Financial feasibility was maintained through optimal use of time and resources, aligning training activities without disrupting project delivery. The strategic and phased roll-out, beginning with a full month of team preparation, ensured smooth field-level execution and strong community interaction, validating the design's quality.

> *"Initially, local staff had limited experience, but continuous training helped them gain confidence and handle challenges more efficiently."*
>
> *"We trained the team for five days on project objectives, open meetings, and interpersonal communication. Monthly refresher sessions further strengthened their understanding."*
>
> *"We had sufficient time for capacity building, which ensured smooth implementation."*
>
> *- Excerpt from AROH Foundation, Kawardha*

The H&H theme also demonstrated a technically sound and well-organized design, despite facing disruptions due to the COVID-19 pandemic. Creative components such as community health camps, awareness campaigns, and wall paintings were central to knowledge dissemination and behaviour change. The intervention followed a well-structured schedule, emphasizing pre-planned activities and strategic execution. Although some deviations occurred due to external challenges, proactive planning and internal discussions helped maintain momentum. Financial, material, and human resources were utilized effectively, ensuring the continuity and impact of the intervention without overspending or delays.

> *“We train the team for around 5 days like about the project, conducted meetings, training like BCC, communication training like how you will make people understand, how you will convince them. So, every month we held meetings for 2 days regarding this. We do capacity building also like we call someone from outside like we call the Spoke and ask them to give training on BCC like these things happen regularly.*
>
> *- Excerpt from AROH Foundation, Kawardha*

5.2. Coherence

The Coherence section evaluates the **compatibility of the intervention with other initiatives within the sector, or institution**, ensuring it complements existing efforts and avoids conflicts. This parameter is assessed through qualitative interactions under two key indicators: **Internal Coherence**, which examines alignment with institutional policy frameworks such as HDFC's CSR components, and **External Coherence**, which evaluates overlaps, gaps, or contradictions with services provided by other actors.

5.2.1 Internal Coherence

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Internal Coherence	5.0	5.0	5.0	5.0	**5.0**

The qualitative analysis reveals a strong alignment with institutional policy frameworks and HDFC Bank's CSR policy components. This parameter assesses the degree to which the project interventions align with overarching institutional goals. The findings underscore a **high level of internal coherence**, as it **achieved a perfect** score of **5.0**, placing it firmly in the **"Excellent" category**.

The qualitative analysis reveals a strong alignment by ensuring **clarity in roles, resource allocation, and operational execution.** The absence of **overlap among enterprises** indicates well-defined structures and responsibilities, preventing redundancy and inefficiencies. The availability of abundant resources and their effective utilization further reinforce the project's systematic approach. The successful execution of tasks without conflicts or duplication suggests that **planning, coordination, and implementation** were aligned with the project's objectives, fostering a seamless workflow and achieving desired outcomes efficiently. The findings underscore a **high level of internal coherence**, as it **achieved a perfect** score of **5.0**, placing it firmly in the **"Excellent" category**.

5.2.2 External Coherence

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
External Coherence	5.0	5.0	5.0	5.0	**5.0**

The findings highlight that the intervention is exceptionally aligned and synergised with the efforts of other actors which was government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders, achieved a **perfect score of 5.0,** placing it in the "Excellent" category.

The **qualitative data underscores that AROH Foundation collaborated closely with government agencies** like education department to ensure that their interventions **complemented existing educational initiatives**, rather than duplicating or conflicting with them. Additionally, the focus on developing **smart schools** with **improved infrastructure**, **access to filtered water**, **smart classrooms**, and **well-equipped labs** differentiates these efforts from existing government interventions. This alignment with broader educational goals and differentiation from existing programs reflects a strong level of external coherence, ensuring that the intervention complements and enhances existing systems rather than duplicating efforts.

> *" Government also doing these things but ours is new and more different from them and we only developed smart school where they get filtered water, building and smart classes are good, labs have also been set."*
>
> *- Excerpt from AROH Foundation, Kawardha*

The findings indicate that the intervention effectively ensured synergy between different organizations, minimizing redundancies and enhancing collaborative efforts. The qualitative insights highlight that health and hygiene initiatives were integrated into the intervention without conflicting with existing programs. The absence of prior infrastructure such as water tankers and smart classes underscores the necessity and impact of the project, as it introduced new and innovative solutions to address gaps in basic amenities.

> *"There was good cooperation between organizations. One or two organization, where we put meetings on the same time with them, so we collaborate with them. So, we have not faced any complications.*
>
> *- Excerpt from AROH Foundation, Kawardha*

5.3. Efficiency

The efficiency indicates the **extent to which the intervention delivers, or is likely to deliver, results in a timely manner while ensuring quality.**

The section evaluates whether the intervention's use of resources—manpower, materials, and time—justifies the results achieved. This parameter is assessed through four key indicators: **Timeliness**, which examines whether activities were completed as planned; **Quality of Service Provided**, which assesses the standard of services delivered; **Operational Efficiency**, which measures the effective use of resources during implementation; and **Project Design**, which evaluates how well the intervention was structured to optimize resource utilization and achieve its objectives.

5.3.1 Timeliness

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Timeliness	4.4	4.3	3.2	4.5	**4.1**

The NRM intervention was effectively implemented in alignment with the project timelines with **a score of 4.4.**

For clean energy- solar street, **56% of respondents rated it as "On Time," while 44% considered it "Slightly Delayed."**
100% of respondents viewed the intervention positively, underscoring the project's strong commitment to staying on schedule and delivering results as planned.

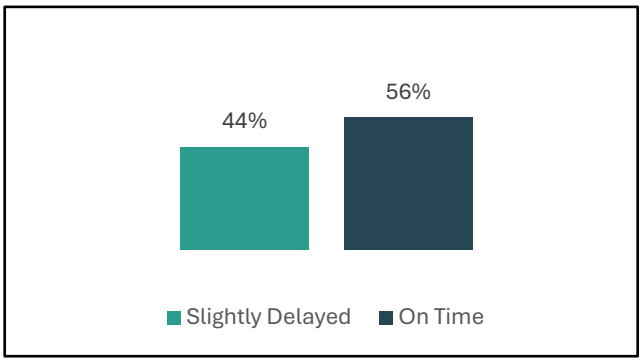

Figure 17: % Distribution of Respondents Across Categories for 'Timeliness' for street solar under NRM (n=32)

"Solar Streetlights were provided on time as promised and are doing an excellent job in the village."

- Excerpt from PRI member, Khairbanakhurd Village, Kawardha

The Input Support (**Seeds) intervention** under **SDLE** was largely perceived as timely and efficiently executed. According to the assessment, **41% of respondents** confirmed that the support was delivered **"On Time,"** while **54%** reported it as **"Slightly Delayed."** This high proportion of timely or near-timely delivery reflects strong adherence to project timelines and effective planning.
Importantly, **only 5%** of respondents indicated a need for improvement in the timing of the intervention. In total, **95% of beneficiaries viewed the intervention positively**, highlighting the project's robust implementation framework and commitment to prompt service delivery.

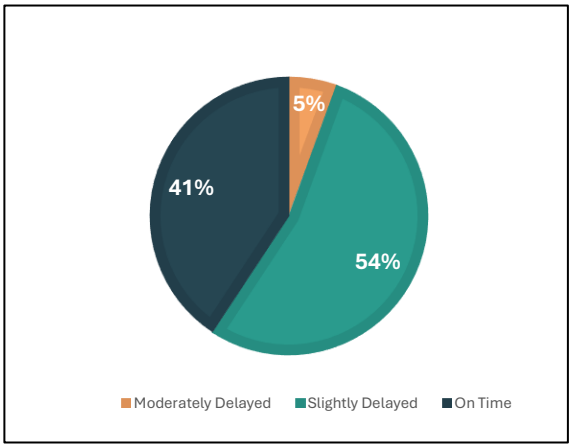

Figure 18: % Distribution of Respondents Across Categories for 'Timeliness' for Input support- seeds under SDLE (n=54)

For POE, the intervention was largely perceived as timely and efficiently executed. In the case of hard infrastructure support—such as building construction and classroom—**69% of respondents confirmed that the support was delivered "On Time," while 31% noted it was "Slightly Delayed."**
This high percentage of on-schedule or near-schedule delivery reflects strong adherence to project timelines.

The Health and Hygiene intervention was effectively implemented in accordance with the project timelines. For Kitchen Garden- Plantation, **59% of beneficiaries** reporting that it was completed **"on time"** and met their expectations and needs. An additional **33%** felt it was **"slightly delayed,"** while only **3%** indicated there was **room for improvement** in terms of timeliness. This overall positive response highlights strong satisfaction with the prompt execution of key components, reflecting efficient planning and delivery that helped build community trust and ensured timely access to essential health and hygiene services.

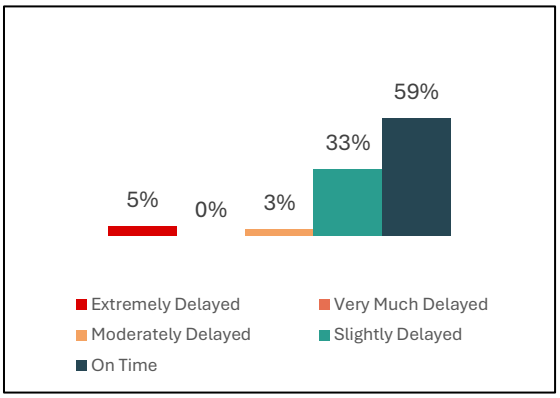

Figure 19: % Distribution of Respondents Across Categories for 'Timeliness'-Kitchen Garden-Plantation under H&H (n=63)

5.3.2 Quality of Service Provided

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Services Provided	4.2	4.1	3.9	4.3	**4.0**

The quality of the intervention indicates the **durability of the products provided and the degree to which the products and services meet a specific set of standards**.

For NRM, ensuring long-term usability and community satisfaction, the program emphasizes high-quality implementation across all interventions particularly in the areas of solar street lighting and home lighting systems. Each solution is thoughtfully designed to be durable and locally relevant, reducing maintenance needs while delivering sustained benefits. Strategically placed solar streetlights have enhanced safety and nighttime mobility, especially during emergencies.

The data for the Clean Energy- Street Solar on the quality of services provided indicates that the intervention was highly effective. A total of 82% of respondents rated it positively—38% described the quality as "Very Good" and 44% as "Good." This suggests a high level of satisfaction among beneficiaries regarding the intervention's effectiveness and durability in meeting community needs.
Only 19% of respondents rated the services as "Acceptable" and felt that improvements were necessary, representing a relatively small proportion. Overall, these high satisfaction levels reflect strong implementation and effective service delivery.

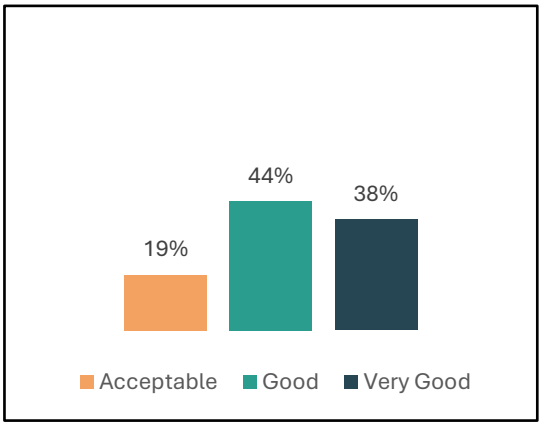

Figure 20: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Clean energy- Street Solar' under NRM (n=32)

The data on the quality of services under the **Input Support – Seeds Provision** component of SDLE reflects a strong and positive response from beneficiaries. A combined **73% of respondents** rated the quality of the intervention favourably, with **27% describing it as "Very Good"** and **46% as "Good."** This indicates that most participants found the support both effective and relevant in addressing their agricultural needs.
Such positive ratings highlight the intervention's success in providing quality inputs—particularly seeds that met expectations in terms of viability, suitability for local conditions, and timely availability.

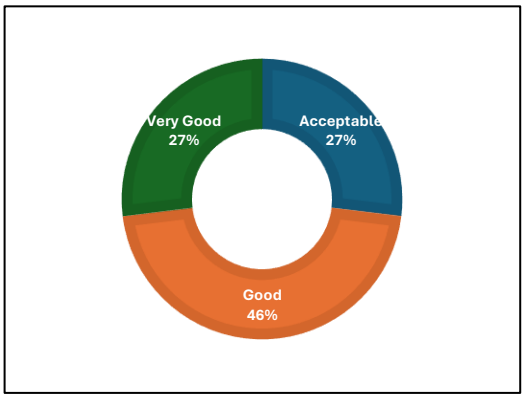

Figure 21: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Input support- seeds' under SDLE (n=52)

For Education, the data on the quality of services reflects a strong and positive response from beneficiaries. Specifically, for building infrastructure and Bala painting, **90% of respondents rated the quality favourably—53% described it as "Very Good," while 37% rated it as "Good."** This indicates that the intervention was both effective and relevant, significantly contributing to improved learning environments and meeting the infrastructure needs of schools in the community.

For the Health and Hygiene intervention, data related to the Kitchen Garden components indicate a high level of satisfaction with the quality of services provided. A combined 81% of respondents rated the intervention positively, with 15% describing the quality as "Very Good" and 66% as "Good." An additional 15% found the quality to be "Acceptable," while only 2% rated it as "Poor."
These responses reflect the intervention's overall effectiveness, durability, and alignment with community needs, reinforcing its perceived value and impact on daily living standards.

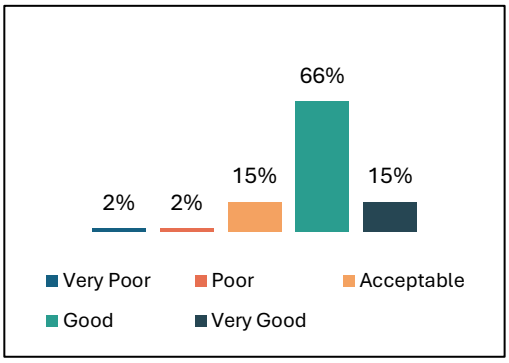

Figure 22: % Distribution of Respondents Across Categories for 'Quality of Services Provided- 'Kitchen Garden- Plantation under H &H (n=60)

5.3.3 Operational Efficiency

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Operational Efficiency	4.0	3.0	3.0	3.0	**3.3**

This indicator evaluates the validity and realism of the implementation approach, the adequacy of risk considerations, and the efficient allocation and use of resources such as manpower, finances, materials, and time. Interventions under NRM excelled in these aspects, as evidenced by the meticulous planning and execution of its interventions. Therefore, an overall **score of 3.3** is obtained under this indicator.

The response provided by implementing agency highlights the program's ability to foresee **potential challenges, effectively manage risks,** and make the best **use of available resources**, ensuring a

successful and realistic approach to promoting education. Minor external factors, such as **unpredictable weather conditions** during the monsoon season, occasionally disrupted renovation activities. However, these disruptions were limited to a few days and did not cause significant delays in the overall project timeline. This suggests that strong planning, resource management, and adaptive strategies were in place, ensuring smooth implementation and minimal operational setbacks.

5.3.4 Project Design

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Project Design	5.0	5.0	5.0	5.0	**5.0**

The **Project Design** indicator evaluates the strategic planning, structuring, and coherence of the intervention in addressing community needs. The **NRM intervention received a score of 5**, indicating limitations in the systematic approach to project formulation and implementation.

A key gap in the design was the **lack of a structured framework**, including **situational analysis, goal-setting, and defined outputs and outcomes**. Instead of following a comprehensive planning process, project activities were primarily determined based on **suggestions from the Village Development Committee (VDC) and other local groups**, without conducting a thorough needs assessment that considered the entire village.

While community engagement is a critical aspect of project planning, the **absence of a structured methodology resulted in fragmented decision-making**. A more **comprehensive approach, including baseline assessments, defined objectives, and measurable outcomes**, could enhance the project's effectiveness and ensure a more **equitable and need-based intervention** across all sections of the village.

> *"We used to reach out to the village development committee. We used to take suggestions from them. You have been living in the village for a long time. You should tell us who these people are. What things have they been provided? What will be suitable for that? We used to reach out to small clubs, pharma clubs, village development committees, and volunteers. We used to sort out their challenges and provide them with things."*
>
> - *Excerpt from AROH Foundation, Kawardha*

5.4. Effectiveness

The Effectiveness section evaluates the extent to which the project has achieved its intended objectives and delivered the desired outcomes within the planned timelines. This parameter is assessed through five key indicators: **Interim Results (Outputs and Short-Term Results)**, **Reach (Target vs. Achievement)**, **Influencing Factors (Enablers and Disablers)**, **Differential Results**, and **Adaptation**

Over Time. These indicators provide a comprehensive understanding of how well the project has performed in terms of translating planned activities into tangible and measurable results.

5.4.1. Interim Result (Outputs and Short-Term Results)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	3.6	3.8	4.1	4.5	**3.9**

The **Interim Results indicator** evaluates the intervention's success in delivering planned outputs and achieving short-term objectives.

The Section covers the current utility of a service of the operational status of any assets provided under the intervention. **NRM intervention for Current status** reveals varied levels of asset functionality for

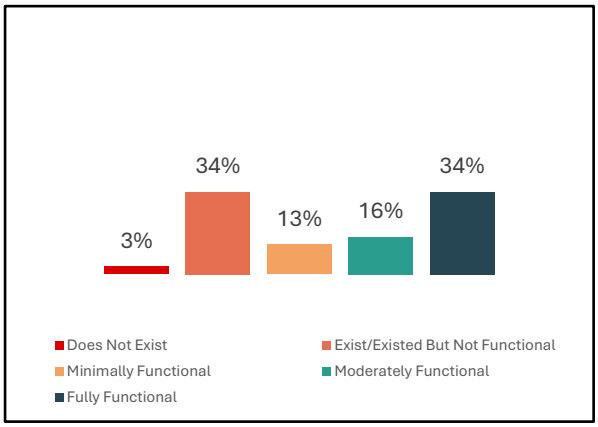

Figure 24: % Distribution of Respondents Across Categories for 'Current status' for street solar under NRM (n=32)

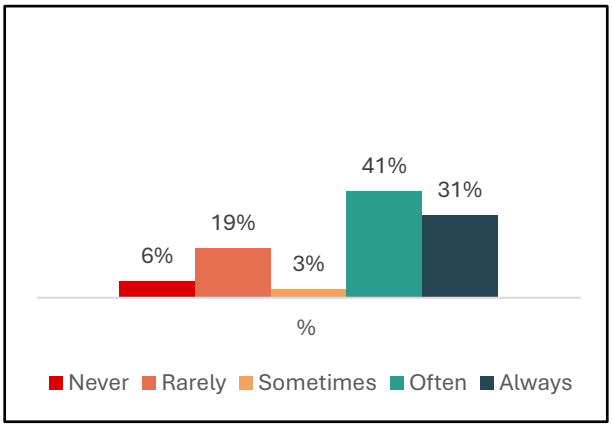

Figure 23: % Distribution of Respondents Across Categories for 'Utilization of intervention for Street Solar' under NRM (n=32)

clean energy- Street Solar intervention as perceived by the beneficiaries. While **50% of respondents reported that the assets were either "Fully Functional" (34%) or "Moderately Functional" (16%), which shows a degree of positive** impact and usability, the overall findings suggest substantial challenges in asset effectiveness and sustainability. A significant proportion of respondents highlighted issues, with 3% noting the assets were "Minimally Functional**," 34% stating that assets "Existed but Were Not Functional," and 3% reporting that the assets "Did Not Exist" at all**. These responses point to considerable gaps in implementation and operational performance.

The high proportion of non-functional or missing assets raises serious concerns about the consistency and quality of service delivery. Potential contributing factors include inadequate coverage, limited accessibility, absence of maintenance mechanisms, and inequitable distribution of resources.
Utilization of the intervention covers the current utility, or the operated status of any assets provided with the support of HDFC Bank. Similarly, Stakeholder experience and Reflection focuses on the experience and reflection of using various assets, products, and services provided, as well as noticeable changes.

For the **NRM** component, specifically focusing on **Clean Energy interventions** (Street solar), the data indicates a consistent pattern of use over the past two years. A significant majority of beneficiaries reported regular usage, with **31% stating they "Always" use the intervention, 41% using it "Often," and 19% "Rarely" using it.** This suggests a relatively high level of continued engagement with the clean energy solutions provided.

Under SDLE, the current status of the Input Support – Seeds Provision component reveals varied levels of asset functionality. **About 66% of beneficiaries reported the assets as either "Fully Functional" (22%) or "Moderately Functional" (44%),** indicating a moderate level of success in terms of usability and perceived positive impact on livelihoods.
However, a substantial portion of respondents highlighted critical implementation and operational gaps. Approximately 20% classified the assets as "Minimally Functional," while an additional 14% noted that the assets "Existed but Were Not Functional" at all. These figures point to serious issues in either the quality of inputs provided, the follow-up mechanisms, or the alignment of interventions with actual on-ground needs.

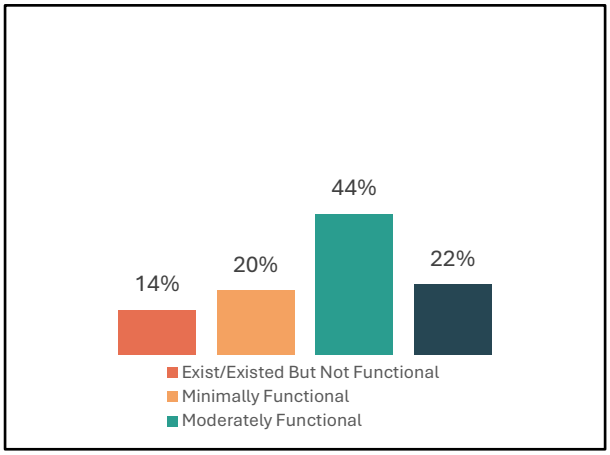

Figure 25: % Distribution of Respondents Across Categories for 'Current Status' for input support-seeds 'under SDLE (n=55)

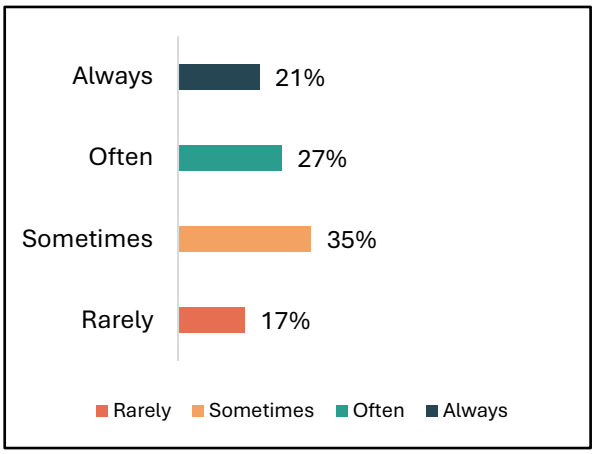

Figure 26: % Distribution of Respondents Across Categories for 'Utilization of Intervention for input support- seeds' under SDLE (n=55)

For Utilization, input Support (Seeds) intervention, reveals a mixed yet informative picture in terms over the past two years. While **21% of respondents reported "Always" using the provided seeds, and 27% used them "Often," an additional 35% used them "Sometimes."** This indicates that a majority—83%—have engaged with the intervention to varying extents, reflecting its general relevance and partial success in promoting sustained usage. However, 17% of respondents stated they used the seeds "Rarely," signalling barriers to consistent adoption.

For POE, the status of the intervention reveals varied levels of asset functionality. Specifically, for building of smart classroom, around 100% of beneficiaries reported the assets as either "Fully Functional" (63%) or "Moderately Functional" (37%), reflecting a high degree of usability and positive impact in enhancing the educational environment.

In terms of utilization over the past two years, the data indicates consistent and regular use. A substantial 68% of respondents reported "Always" using the smart classroom, while the remaining 26% stated they used them "Often." This suggests that the intervention has been effectively integrated into the daily learning routines of students, reinforcing its relevance and value in the school context.

The Health and Hygiene intervention's Kitchen Garden–Plantation component has shown strong positive outcomes in both functionality and utilization. A large majority of respondents—**65% rated the assets as "Fully Functional" and an additional 13% as "Moderately Functional"**—reflecting the effectiveness and usability of the intervention at the household level.

Utilization trends further reinforce this success, **with 27% of beneficiaries reporting "Always" using the kitchen gardens, 57% using them "Often," and 10% using them "Sometimes**." These figures indicate consistent and meaningful engagement, demonstrating the intervention's relevance in supporting daily household nutritional needs and promoting better health practices.

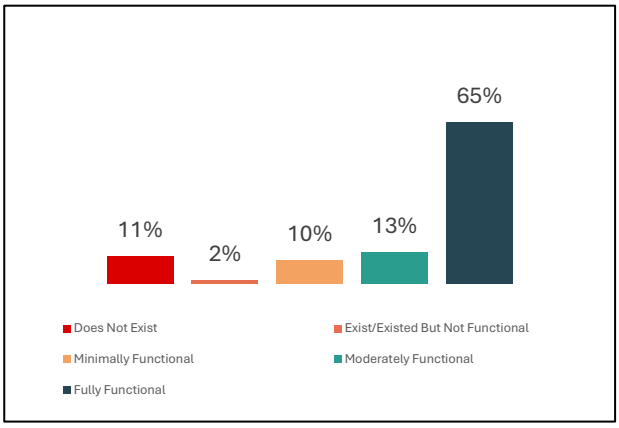

Figure 28: % Distribution of Respondents Across Categories for 'Current Status' for Kitchen Garden Plantation under NRM (n=63)

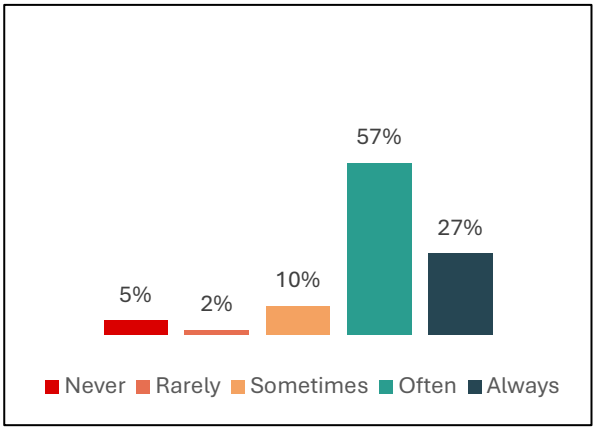

Figure 27: % Distribution of Respondents Across Categories for 'Utilization of intervention' for Kitchen Garden Plantation under H&H (n=63)

5.4.2 Reach (Target vs Achievement)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Reach (Target vs Achievement)	4.0	5.0	5.0	5.0	**4.8**

The project demonstrated outstanding performance in achieving its proposed targets, earning a perfect score of **4.8** for the "Reach vs Target" indicator under the NRM parameter. Stakeholders confirmed that the **project achieved 100% of its proposed goals and targets under NRM**, ensuring that all activities were completed without any shortfalls in financial or physical terms.

> *"We achieved 100%. The need assessment results were from the same village. And we actually got result for those things which were needed and whatever we supplied the village people were based on that only.*
>
> *- Excerpt from AROH Foundation, Kawardha*

5.4.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing factors (enablers and disablers)	3.8	3.5	5.0	4.0	**4.1**

The **Influencing Factors** indicator examines the key enablers that facilitated project implementation and the challenges that hindered its effectiveness.

The **Influencing Factors** indicator examines the key enablers that facilitated project implementation and the challenges that hindered its effectiveness. The **NRM intervention received a score of 3.8**, indicating a moderate influence of both supporting and constraining factors on the project's success.
A significant enabler was **community engagement**, where local committees and volunteers played a role in identifying needs and facilitating project activities. However, **challenges related to resource distribution and coverage** emerged as key disablers. Some areas received **inadequate support**, limiting the intervention's reach and impact.

> *"In my locality, only one light was installed, and that was at the end of the installation. Now, some time has passed, and there is a bit of a shortage."*
>
> *- Excerpt from Farmer, Motimpur, Kawardha*

For SDLE, the HRDP project achieved a **good score of 3.5** for the "Influencing Factors" indicator, reflecting the significant contribution of key enablers and the effective management of initial challenges.
The qualitative analysis highlights **strongly enabling factors** that have driven the success of the intervention, both internally and externally. Internally, the provision of critical agricultural inputs—such as seeds, drip and sprinkler systems, and soil testing—has empowered farmers to adopt improved practices, leading to better crop yields, water conservation, and increased income. These initiatives have fostered self-reliance, with farmers now investing their own resources into advanced farming techniques. Externally, community engagement has played a vital role, as farmers collaborated with village development committees and benefitted from the AROH Foundation's support for soil testing.

While some gaps remain—like the need for integrated support combining seeds, manure, and crop medicines—these challenges have not overshadowed the overall positive impact. This combination of effective leadership, community participation, and strategic resource provision has collectively strengthened the intervention's enabling environment, driving sustainable change.

"Initially, we used water tubes to irrigate the fields, but the crops would rot due to overwatering. With the sprinkler system, we are now saving water and using less of it, and our crops are thriving without any issues. The plants remain strong, and the roots no longer rot, leading to a healthy crop."

- *Excerpt from PRI member of Khairbanakhurd village, Kawardha*

"Like if they give paddy seeds for farming in 1 acre, they should give manure for it. Along with it, they should give medicines also for crops. Then it will be helpful for them to do better farming. Now we have bought the medicines from our pocket, if the paddy gets disease. If they provide it, then it should be helpful for the farmers."

- *Excerpt from Farmer Group Lead of Motimpur village, Kawardha*

The HRDP project achieved a **near-perfect score of 4.0 for POE implementation** for influencing factors, reflecting the significant role of enablers and the effective management of initial challenges. Enablers include the provision of **infrastructure enhancements** such as chairs, tables, smart classes, and toys, which have made learning spaces more attractive and conducive to education. Initiatives like Bala painting, cleanliness drives, and technological support (such as TVs in schools) have fostered greater interest, motivation, and engagement among children. Additionally, **economic improvements**, such as families' ability to afford food, have contributed to better school attendance and overall well-being. On the other hand, potential disablers include the initial lack of resources and infrastructure, financial constraints that previously hindered access to necessities, and the transition challenges of self-learning in smart classrooms. Addressing these factors holistically ensures a sustained positive impact on children's education and development.

While 82% of students benefit from digital platforms, a small proportion (18%) may not find them equally effective, indicating a gap in inclusivity. Many children belong to economically disadvantaged families, where they are often expected to contribute to household income. This necessitates additional efforts by schools to encourage regular attendance and address the unique circumstances of each family.

"In the smart class, the children studied more enthusiastically and started going to school. We have a TV in our school. We study on TV. We watch how to study on TV in our homes. Now we have to study live. Now we have to study on our own. So, the child becomes a little more motivated in the mind."

- Excerpt from PRI members, Jatia Tola village, Kawardha

For Health and Hygiene, with an ideal score of **5.0** for influencing variables, the HRDP project demonstrated the importance of enablers and the skilful handling of early difficulties. The active health camps, which treated common illnesses, taught villagers about COVID behaviours, and raised knowledge of healthy eating practices, were important facilitators. Another facilitator that helped with disease screening was the active engagement of the villagers who attended health camps.

" We did Swasth Sivir (camp) very well. Normally, when we go to a private hospital, we have to pay money. We did not have to pay money there. They treated us for free. Through that, we were also treated. Plus, the medicine was provided for free and immunisation drive was conducted with the help of government. So, this was a benefit in a way."

- Excerpt from AROH Foundation, Kawardha

5.4.4. Differential Results

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Differential Results	5.0	5.0	5.0	5.0	**5.0**

The **Differential Results** indicator assesses the extent to which the intervention incorporated an inclusive, needs-based approach in its design and implementation. A **perfect score of 5.0** is obtained showcasing its strong commitment to ensuring equitable access and addressing diverse community needs.

A key strength of the project was its **focus on community engagement and localized decision-making**, ensuring that interventions were tailored to the specific needs of different groups. Special attention was given to **vulnerable populations**, ensuring that their voices were considered in the planning and implementation phases.

The Differential Results indicator evaluates the inclusivity of the **SDLE intervention** in its design and implementation, emphasizing a needs-based and consultative approach. The intervention achieved an **"Excellent" score of 5.0**, demonstrating its commitment to addressing community-specific priorities. The qualitative analysis highlights that the program strategically targeted different verticals, addressing the unique needs of various groups — culture, farming, women, and school children — ensuring that no section of the community was left behind. Special attention was given to micro-enterprises by providing employment to selected individuals while fostering self-sufficiency and encouraging women's group enterprises in sectors like poultry and fishery, promoting both economic empowerment and collective growth. The intervention also demonstrated sensitivity to farmers' varying needs, offering tailored support — such as drip and sprinkler systems for larger farmers and SRI methods for smallholders — ensuring that assistance was impactful and context-specific. Furthermore, partnerships with local vendors reinforced inclusivity by linking beneficiaries to broader economic opportunities. This proactive, needs-based selection and engagement strategy effectively ensured that ordinary people, especially marginalized groups, were not only included but empowered, fostering sustainable community development.

"We had different verticals. There was one for culture, one for farming, one for women, and one for school children. We started with the village development committee and increased the reach. We started with the people who supported the micro-enterprises. We used to pick out 10 people and provide employment to them. We don't touch those 10 people again. They do their own work."

"Then we used to tell the women to do group enterprises. We used to do everything at a high level like selling, poultry, fishery, etc. We used to connect 20-30 women."

"We used to connect every single person to the HDFC. We used to understand their demands. For example, if there are big farmers, we provide them with drip, sprinklers, etc. If we just provide them with rice and SRIs, they won't be affected. If we provide SRIs to small farmers, they will be more affected. We used to do basic selection so that we can reach out to ordinary people. We used to reach out to the vendors."

- Excerpt from AROH Foundation, Kawardha

Differential results assess the extent to which the POE intervention ensured inclusivity in its design and implementation, particularly through a needs-based and consultative approach. POE achieved an **Excellent score (5.0),** reflecting its dedicated efforts to address community-specific priorities. The initiative aimed to enhance children's educational experiences by integrating them into smart classrooms and schools. Efforts included upgrading Anganwadi centers with improved tools, equipment, and digital learning materials, along with infrastructural renovations. These interventions contributed to better engagement and learning outcomes, fostering a more stimulating and resourceful environment for young learners.

5.4.5. Adaptation over time

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Adaptation Over Time	5.0	5.0	5.0	5.0	**5.0**

The **Adaptation Over Time** indicator assesses the project's ability to respond to evolving challenges and adjust its implementation approach accordingly. The **NRM intervention achieved a perfect score of 5.0**, demonstrating its strong adaptability in the face of external constraints.
A key challenge faced during implementation was **limited direct interaction with beneficiaries**, requiring the team to modify its engagement strategies. To ensure continued outreach, **video calls**

"During that time, we were not able to interact directly with people. So, the only way was online and phone. We used to do video calls with people who had mobile phones and give suggestions. Field visits were done while maintaining social distance."

- Excerpt from AROH Foundation, Kawardha

were conducted with individuals who had mobile access, while **field visits were structured to maintain social distancing protocols**.

5.5. Impact

The Impact section examines the tangible differences created by project interventions, measuring both immediate outcomes and broader societal changes. This parameter is evaluated through three key indicators: **Significance (Outcome)**, **Transformational Change**, and **Unintended Change** which captures additional positive or negative effects beyond planned objectives. These indicators together provide a comprehensive understanding of how the project has influenced target communities and surrounding areas.

5.5.1. Significance – (Outcome)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Significance (Outcome)	3.9	4.0	4.2	4.5	**4.0**

The **NRM** intervention has demonstrated a strong and meaningful impact, particularly through its clean energy initiatives. The data reveals that the intervention has effectively contributed to time and cost savings for beneficiaries—two critical factors in improving daily livelihoods.

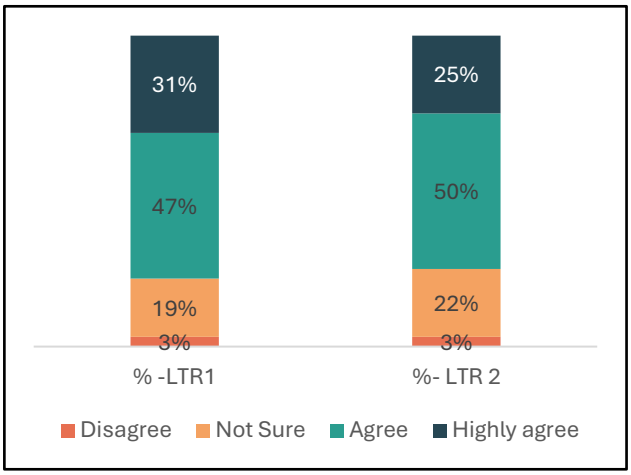

Figure 29: % Distribution of Respondents Across Categories for 'Significance-Clean Energy-Street Solar' under NRM (n=54)

Regarding **time savings**, **31% of respondents "Highly Agreed" and 47% "Agreed" that the use of clean energy sources helped them save time**, indicating that nearly all beneficiaries experienced a reduction in time spent on tasks such as collecting fuel or managing alternative lighting sources.

Similarly, in terms of **cost savings**, **25% "Highly Agreed" and 50% "Agreed**" that the intervention led to financial savings by reducing dependency on conventional, often more expensive, energy sources. Only 22% of respondents were uncertain about this impact, suggesting minimal ambiguity in the perceived economic benefits. These findings underscore the intervention's effectiveness in addressing key community needs by providing accessible, sustainable energy solutions.

The sustainability of the input support under the **SDLE initiative** is reflected through consistently positive responses from beneficiaries across multiple indicators. **Approximately three-fourths of respondents *agreed* that the interventions led to improvements in farm input usage (70%), crop yield (59%), farm income (55%), farm profit (56%), weather management (57%), stable income (52%), and food security (57%). Additionally, about one-fourth of respondents *highly agreed* with these positive outcomes—ranging from 18% to 27% across the indicators.**

This widespread agreement signifies that the intervention has meaningfully contributed to agricultural resilience and livelihood stability, enhancing sustainability through better input utilization, increased productivity, improved income reliability, and greater adaptability to climate-related challenges.

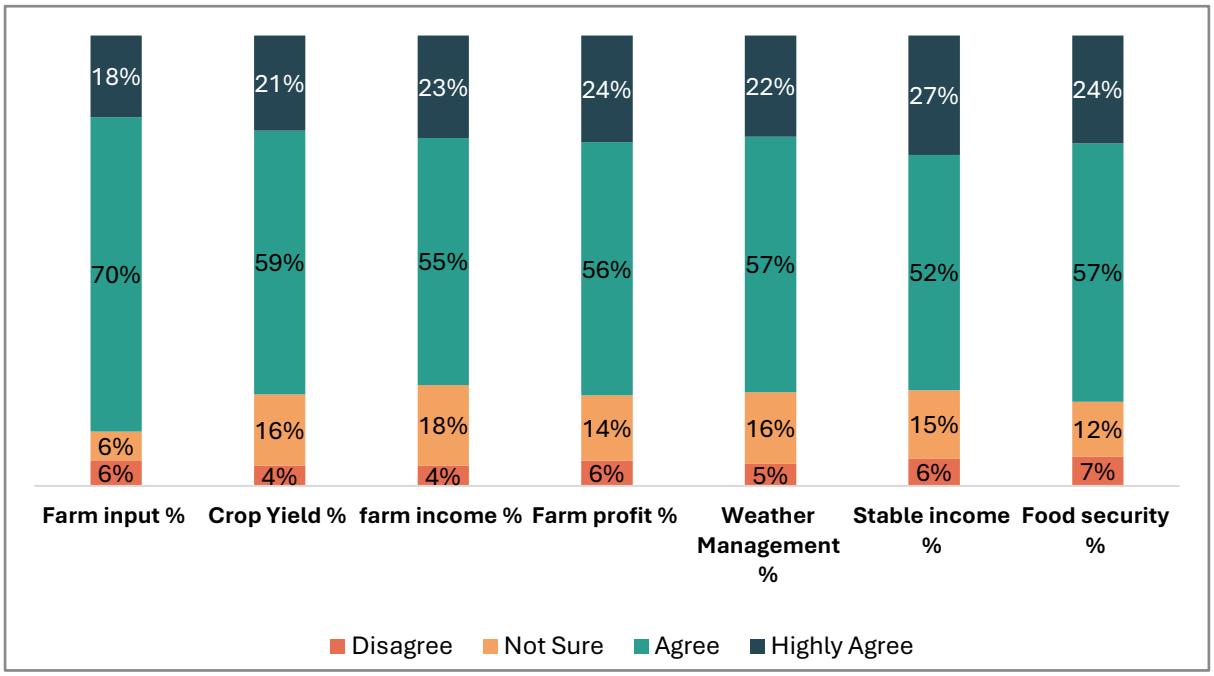

Figure 30: % Distribution of Respondents Across Categories for 'Significance-input support-Farm Technique' under SDLE (n=246)

For POE, the data from the recent intervention reflects a balanced yet varied impact across key educational indicators in the target communities. Specifically, 60% of respondents observed improvements in regular attendance, new admissions, and student performance, indicating a moderately positive effect on core academic engagement. However, class participation saw a split response, with only 40% acknowledging improvement, suggesting a need for more interactive or student-centered teaching methods.

Dropout rates showed a 55% reduction, and 60% noted a decline in girls' dropouts, signalling some success in retaining students, particularly girls, in schools. The uptake of e-learning materials received positive feedback from 60% of the respondents, highlighting growing adaptability to digital learning

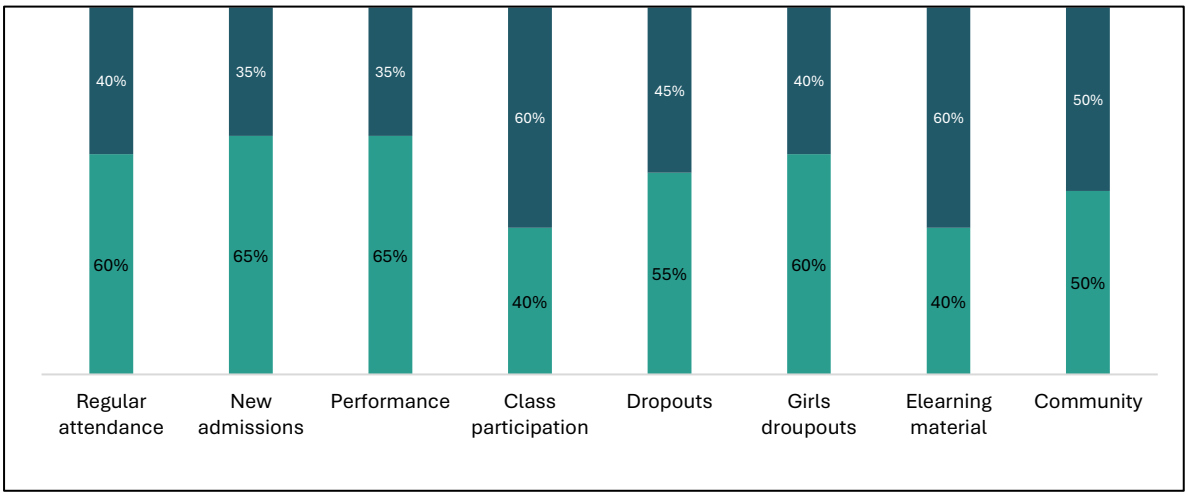

Figure 31: % Distribution of Respondents Across Categories for 'Significance-input support' under POE (n=23)

tools. Community engagement, however, received a neutral response, with only 50% recognizing improvement, pointing to a need for stronger community-school collaboration.

The Health and Hygiene intervention's focus on income generation through the sale of vegetables from kitchen gardens reflects modest but promising outcomes. **While 63% of beneficiaries *agreed* that their income had increased and 10% *highly agreed***, this indicates a positive perception among the majority regarding the potential of kitchen gardens as a supplementary income source.
However, 22% of respondents were *unsure*, and 5% *disagreed*, suggesting that while the intervention holds value, its full potential in enhancing household income may not yet be fully realized.

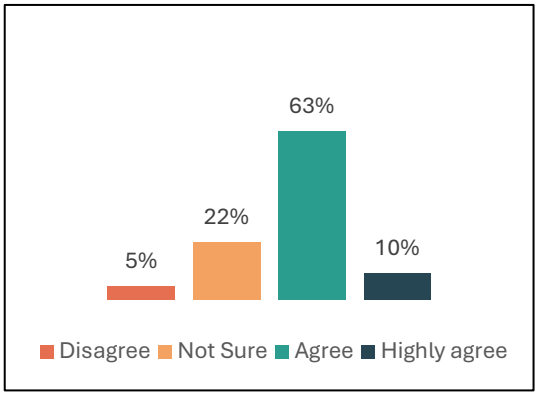

Figure 32: % Distribution of Respondents Across Categories for 'Kitchen Garden- Plantation' under NRM (n=60)

5.5.2 Transformational Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Transformational Change	5.0	4.2	4.2	4.0	**4.4**

The **Transformational Change** indicator evaluates the long-term impact of the intervention on community well-being and social dynamics. The **intervention achieved a score of 4.4** reflecting a **moderate to high level of sustained change** brought about by the project.

One of the most significant improvements has been in **mobility and safety, particularly for women and children**. The installation of **solar streetlights** has enhanced security, enabling greater **social interaction and outdoor activities** in the evenings

> *"Now, with the lights, there is a big change. People can sit comfortably outside, children can play, and women can also step out in the evenings. It has made life easier in the village."*
>
> *- Excerpt from Farmer, Bisanpura, Kawardha*

In SDLE, the project attained a **near-perfect score of 4.2** on the transformational change indicator, reflecting its significant transformational change and systemic shifts brought in agricultural practices, economic stability, and social empowerment. The adoption of modern irrigation techniques, such as drip and sprinkler systems, has not only improved water efficiency but has also mitigated environmental degradation caused by over-irrigation. Farmers who once struggled with low yields and income fluctuations now benefit from increased production, enhanced food security, and diversified livelihoods through goat farming, fish farming, and vegetable cultivation. The shift from traditional to scientific farming methods, including the use of improved seeds, soil testing, and structured training programs, has reduced dependency on external aid and promoted self-reliance. Moreover, the intervention has contributed to reducing poverty and inequality by providing marginalized farmers, especially women, with training, and market access, enabling them to participate more actively in economic activities. The establishment of farmer clubs and access to agricultural tools has further strengthened community resilience, ensuring that the benefits of these initiatives are sustained beyond the immediate intervention period. Overall, the program has brought about systemic improvements in norms, economic well-being, and environmental sustainability, marking a clear example of transformational change.

Figure 33: Poultry Farming - SHG Group

> *"Earlier, farmers used to grow paddy crops. After that, they started growing chickpeas, and later, they started growing black gram dal, which is a summer crop."*
>
> *"The change is that there is less water wastage with drip and sprinkler irrigation. If there was too much water before, it would damage the crops. Now, we're getting just the right amount of water. There has been an improvement."*
>
> - *Excerpt from PRI member of Raghghupara village, Kawardha*

> *"After receiving the training, like on how to do the lining in paddy farming, yes, we learned a lot. This method is called "SRI Vidhi," and as farmers, we didn't know much about it before. We've applied these methods now. In the past, when there was disease in the paddy fields, we didn't have the experience to handle it. We used to farm according to our own rules, but now, with the changes, we've seen some benefits."*
>
> - *Excerpt from Farmer of Ghongha village, Kawardha*

In POE, the project achieved a score of 4.0 for the transformational change indicator, highlighting its significant and enduring impact on promoting education within the community. By implementing targeted interventions, the project has significantly enhanced **learning opportunities, engagement,**

and outcomes, particularly for marginalized groups such as girls and children from underserved backgrounds.

The establishment of **smart classrooms, digital learning tools, and well-equipped learning centers** has modernized education delivery, while the provision of **teaching aids, smart TVs, and better infrastructure** has made learning more engaging and interactive. Additionally, the availability of **new educational facilities, Bala paintings, and play-based learning** has encouraged more children to attend school regularly, reducing absenteeism and increasing retention rates.

One respondent emphasized the project's impact, stating: **"The project has made education accessible to children who previously had limited opportunities, giving them the confidence to dream of a better future."** Stronger parental involvement has created a **supportive home environment for education**, leading to better learning outcomes. By fostering long-term improvements in education, the project has created a **culture of learning and innovation** in schools, enhanced **teacher capacity and pedagogical approaches**, and encouraged students to **aspire for higher education and career opportunities**. While addressing systemic gaps in education infrastructure and pedagogy, the project has successfully driven **transformational change**, ensuring education remains a **cornerstone for social and economic development** in the community.

Under the kitchen garden and clean water initiatives have fostered **transformational change** by enhancing food security, economic resilience, and public health. By enabling pregnant and lactating mothers to grow **12 types of vegetables**, the initiative has **reduced dependency on external food sources**, ensuring sustainable nutrition and cost savings. The installation of **water tanks and OSTs** has improved access to **clean drinking water**, reducing waterborne diseases and promoting better hygiene. All health issues were addressed by the locally held health camps, which also raised awareness of better eating habits and sanitation. These efforts have **empowered communities**, fostering **self-sufficiency and long-term well-being**, leading to **lasting improvements in health, economic stability, and social cohesion**.

Figure 34: Jal Minar

5.5.3 Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	5.0	4.1	5.0	4.0	**4.5**

Through qualitative analysis, this indicator **received a score of 4.5**, indicating **high level of additional impacts** that emerged because of project activities.

One of the most notable unintended changes was the holistic improvement in community well-being through enhanced education, farming practices, solar energy use, and hygiene awareness. Access to smart classrooms and educational aids not only increased student attendance but also helped children learn good values, hygiene, and life skills. Women and farmers gained agricultural knowledge through

training and received seeds and tools, which improved kitchen gardening and food security. Solar lamps and streetlights not only provided lighting but also supported evening studies for children and created a safer environment for women and community members to move around after dark.

While most unintended changes were positive, the findings suggest that continued community engagement and timely maintenance of solar equipment, educational infrastructure, and farming inputs are crucial for sustaining these improvements.

5.6. Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. This section assesses the availability of a favourable environment, or measures established to ensure that the benefits of the intervention provided through the project will continue, or are likely to continue, even in the absence of support from HDFC Bank.

This parameter is assessed through two key indicators: **Potential for Continuity**, which evaluates the likelihood of sustained impact based on community ownership and resource availability, and Sustainability in **Project Design and Strategy**, which examines how well sustainability principles were integrated into the project's initial planning and implementation approach. These indicators help determine whether the project has established the necessary foundations for lasting positive change.

5.6.1. Potential for Continuity

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	3.4	3.8	2.9	3.8	**3.6**

The findings suggest a generally positive perception among beneficiaries regarding the sustainability of the **NRM** intervention, particularly in terms of its continuity in the absence of HDFC Bank's direct support.

Specifically, 22% of beneficiaries believed that "Excellent Measures" had been taken to ensure the smooth and continuous functioning of services, **while another 34% felt that "Adequate Measures" were in place**. Additionally, 13% acknowledged that "Some Measures" had been undertaken. Despite this generally positive outlook, a smaller but notable segment expressed concern or uncertainty—3% stated they were "Not Sure" about the existence of any sustainability planning, and 28% reported that "No Measures" had been implemented so far.

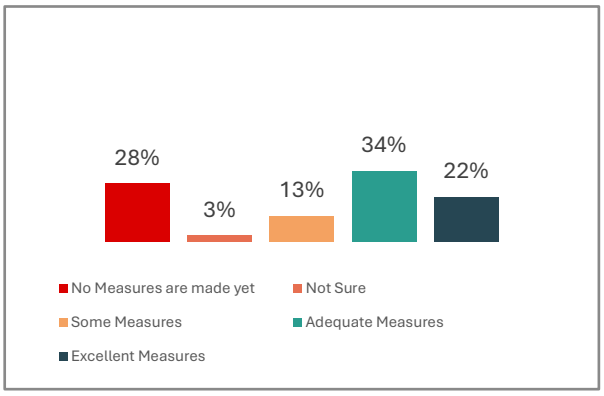

Figure 35: % Distribution of Respondents Across Categories for 'Potential for Continuity- Clean Energy Street solar' under NRM (n=32)

Overall, these findings suggest a relatively strong level of confidence among beneficiaries, with 56% recognizing that at least adequate efforts have been made toward sustainability. However, the presence of doubts among a significant minority point to a need for better communication, transparency, and community engagement in sustainability planning.

The findings for the **SDLE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 19% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 49% believed that "Adequate Measures" were in place. An additional 28% acknowledged that "Some Measures" had been undertaken, indicating that most beneficiaries recognize and appreciate the efforts toward ensuring long-term continuity.

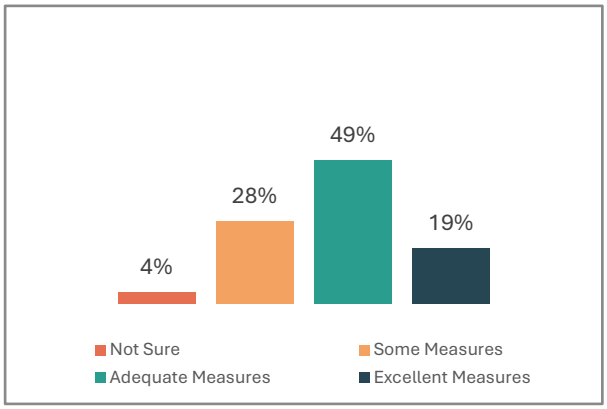

Figure 36: % Distribution of Respondents Across Categories for 'Potential for Continuity-input support ' under SDLE (n=55)

The findings for the **POE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 23% of respondents felt that "Excellent Measures" had been taken to sustain the initiative, and 77% believed that "Adequate Measures" were in place.

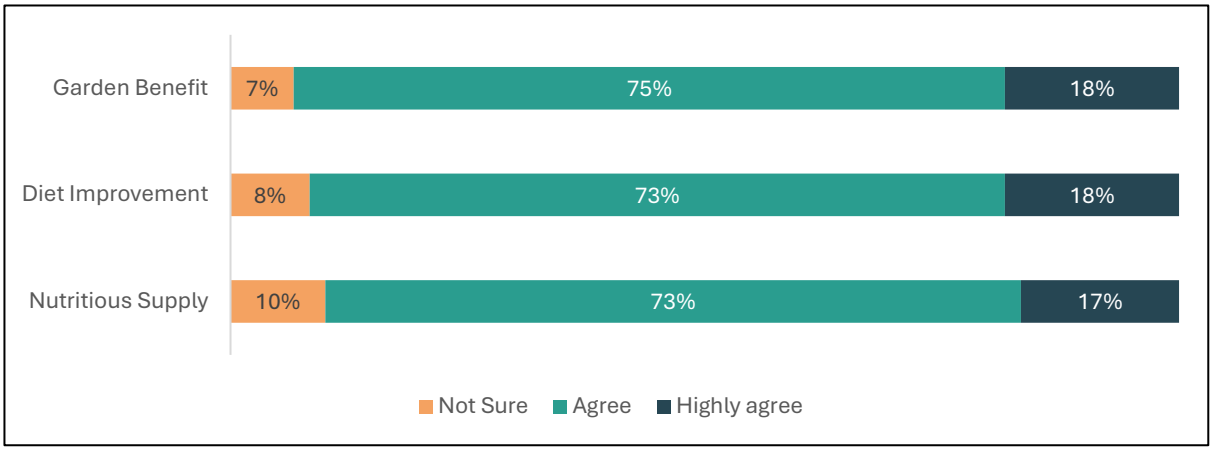

Figure 37: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden- Plantation under H&H (n=63)

For Health and Hygiene, the sustainability of the nutrition garden intervention is reflected positively in beneficiary feedback across key indicators. A significant majority of respondents either **"Agree" or "Strongly Agree"** that the intervention led to improvements, with **90% acknowledging a consistent supply of nutritious food**, **92% reporting improvements in dietary intake**, and **93% recognizing direct benefits from the garden**. These responses underscore the intervention's long-term potential to enhance household food security, promote healthy eating habits, and support community-level nutrition resilience. While a smaller proportion remained unsure or disagreed, the overall response highlights a strong foundation for the sustained impact of the initiative.

5.6.2. Sustainability in Project Design and Strategy

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Sustainability in Project Design and Strategy	5.0	5.0	5.0	5.0	**5.0**

The project demonstrates exemplary integration of sustainability principles in its design and implementation, achieving a **perfect score of 5.0** for sustainability aspects. It incorporates a range of strategies to ensure long-term impact, from institutional mechanisms to infrastructural development. At the core of its sustainability approach is strong community institutionalization — forming Village Development Committees (VDCs) and Farmer Clubs with defined leadership roles. These local bodies were empowered through structured training, scheduled meetings, and clear operational guidelines. Monthly capacity-building sessions enabled continuous learning and reinforced community ownership, while selection processes for beneficiaries emphasized transparency and accountability.
Additionally, the project emphasized durable infrastructure such as smart classrooms, drinking water units, and small-scale irrigation structures like wells and dams. These not only addressed immediate needs but ensured prolonged utility. By transferring responsibilities to local institutions and establishing direct connections with service providers, the intervention created a self-reliant ecosystem.
Economic sustainability was supported through SHG-led enterprises in sectors like poultry, goat rearing, and agriculture, guided by clear business models and input management plans. Post-project, community groups continued to engage for problem-solving, highlighting enduring ownership. This comprehensive and forward-looking strategy ensured that the project benefits are scalable, resilient, and continue to thrive even beyond external support.

"Every month, we scheduled a meeting on capacity building where we revised past activities and discussed upcoming tasks."

"We have all of this in our training plan and a schedule for it. We first select them, then call them to our regional office for a scheduled training of one or two days. We explain their roles, responsibilities, and how to select genuine beneficiaries. These things were taught to them."

- Excerpt from AROH Foundation, Kawardha

5.7. Branding

Branding is captured through one indicator - the **Visibility** indicator, which assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and AROH Foundation**.

5.7.1. Visibility

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Visibility	5.0	4.3	5.0	4.3	**4.6**

The **Visibility** indicator assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and AROH Foundation**. The **NRM, SDLE, POE, and H&H** components have achieved a **good score**, indicating strong brand awareness among the community. Respondents consistently acknowledged the assets, training, and support they received—whether for improved agricultural practices like **crop diversification and Sprinkler/drip irrigation** or improvement in **schools by providing benches, smart classrooms, and BALA painting and provision of solar street**—were facilitated by **HDFC and AROH Foundation**. The clear association between these interventions and their **tangible benefits, such as increased income and improved safety and mobility**, demonstrates effective branding and widespread visibility of the program.

"Villagers know that this is being done through HDFC, and HDFC Bank is doing it, and the organization is AROH Foundation. We tell them this in every meeting, in every project, in everything, day-wise."

-Excerpt from AROH Foundation, Kawardha

"All the facilities we have received, including the furniture and educational resources, have come through the Aroh Foundation and HDFC. Because of this support, children from other villages have also started attending our school. The local community has also become more interested in our school. Our institution and our students have received praise, and at the block and district level, our children have participated in sports, mathematics, and academic events."

"Yes, everything is working properly. The facilities provided by the Aroh Foundation, such as the chairs, toilets, and smart class equipment, are all in good condition and are being used effectively. Our school staffs are looking after the things that have been provided to us."

- *Excerpt from Teacher, Jaita Tola, Kawardha*

Figure 38: Branding: HDFC Bank & AROH Foundation's Efforts for Driving Positive Change in Communities

6. Overall Project Score

Table 12: Overall Project Scores by Thematic Area (Combined Quantitative and Qualitative Ratings Based on OECD Parameters)

OECD DAC Criteria	NRM		SDLE		HH		POE		Overall	
	Score	Label	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.5	Excellent	4.3	Good	4.5	Excellent	4.4	Good	4.4	Good
Coherence	5.0	Excellent	5	Excellent	5	Excellent	5	Excellent	5	Excellent
Efficiency	4.4	Good	4.1	Good	3.7	Good	4.2	Good	4.1	Good
Effectiveness	4.2	Good	4.4	Good	4.8	Excellent	4.7	Excellent	4.5	Excellent
Impact	4.5	Good	4.1	Good	4.4	Good	4.3	Good	4.3	Good
Sustainability	4.0	Good	4.3	Good	3.7	Good	4.3	Good	4.1	Good
Branding	5.0	Excellent	4.3	Good	5	Excellent	4.3	Good	4.6	Excellent
Overall Score	**4.4**	Good	**4.3**	Good	**4.4**	Good	**4.4**	Good	**4.4**	Good

The HRDP project achieved an **overall score of 4.4**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas. Among the themes, NRM, H&H and POE scored the highest with 4.4, followed by SDLE at 4.3.

7. Conclusion and Recommendations

The HRDP implemented by HDFC Bank in partnership with AROH Foundation has made significant contributions towards improving the socio-economic and ecological well-being of rural communities in Bodla Block, Kawardha/Kabirdham district. The program's interventions across four thematic areas have effectively addressed key challenges faced by the community and contributed to overall rural development. The findings indicate that the program has been successful in achieving its objectives, with strong community engagement, effective implementation, and tangible outcomes observed across all thematic areas. The interventions under NRM have led to improved water conservation, access to clean energy, and environmental sustainability. Skill development initiatives have enhanced employability and income generation, albeit with a need for increased female participation. The education component has modernized learning environments and increased school attendance, while health interventions have improved healthcare access and hygiene practices.

Despite these positive outcomes, certain gaps remain that need to be addressed for sustaining and enhancing the impact of the interventions. Key challenges include infrastructure maintenance, the need for continuous skill development, greater gender inclusion, and ensuring long-term sustainability of implemented projects. The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

Natural Resource Management (NRM)

1. Water security is crucial for agriculture. Expanding rainwater harvesting and watershed management initiatives will help improve agricultural productivity and ensure year-round water availability.
2. Sustainable agriculture practices reduce long-term costs and environmental damage. Encouraging organic farming techniques and soil conservation will enhance productivity and benefit small farmers.

3. Renewable energy solutions need proper upkeep. Establishing village-level committees responsible for maintaining solar-powered infrastructure will ensure continued access to clean energy.
4. Farmers need practical knowledge to adapt to changing climates. Strengthening capacity-building programs on water conservation and climate-resilient farming techniques will improve sustainability.

Skill Development & Livelihood Enhancement (SDLE)

1. A diversified skill set reduces economic vulnerability. Expanding vocational training programs beyond agriculture into trades like carpentry, tailoring, and IT will create more employment opportunities.
2. Women's participation in income-generating activities remains low. Addressing cultural and logistical barriers will encourage greater female involvement in skill development programs.
3. Selling products profitably is just as important as making them. Strengthening market linkages and micro-enterprise support will help trained individuals convert skills into sustainable livelihoods.

Promotion of Education (PoE)

1. Smart classrooms have opened up new learning opportunities for students, but technical glitches hinder the learning environment. A dedicated support system or training local technicians will ensure these tools are always up and running.
2. Children thrive in environments that nurture both learning and play. Providing more recreational facilities and well-maintained playgrounds will help small children stay engaged and motivated.
3. The presence of parents in a child's learning journey improves performance. Strengthening parent-teacher engagement initiatives will ensure better student support at home and school.
4. Digital education should be more than just an add-on. Encouraging the integration of smart learning tools into the core school curriculum will make education more interactive and effective.
5. Many bright students lack the financial resources to continue their education. Expanding scholarships, remedial classes, and extracurricular support will create more equitable learning opportunities.

Health & Hygiene (H&H)

1. Health camps have made a real difference, but many people need ongoing medical support. Increasing the frequency of these camps and introducing follow-up services will ensure lasting health improvements.
2. Hygiene habits start at home, and reinforcing household-level awareness programs will help families integrate better sanitation practices into their daily lives.
3. A lot of effort has gone into improving water and sanitation facilities, but without regular maintenance, they risk falling into disrepair. A community-led model for upkeep and repairs can be established to keep these resources functional and accessible to everyone.

By addressing these recommendations, the HRDP initiative can further enhance its impact, ensuring that the progress achieved is sustainable and continues to benefit the rural communities in the long term. Strengthening community ownership, institutional support, and integration with government initiatives will be key to maximizing the effectiveness of future interventions and creating resilient rural ecosystems.

8. Case Stories

Case story 1: Farmer -Village Raghu Para - Kawardha

For Bhagwani Patel, a farmer from Raghu Para, Kawardha, every day was a battle. Water was scarce, and without it, his crops suffered. Borrowing sprinkler pipes meant waiting for days, praying his turn wouldn't come too late. "We had land, but without water, farming felt impossible," he recalls. His biggest worry? How to feed his family when every harvest was uncertain.

Farming was a constant struggle for Bhagwani due to a lack of proper irrigation. Then came the HDFC-HRDP initiative, bringing much-needed support. He finally received his own sprinkler pipes**,** allowing him to water his crops on time. For the first time, his fields flourished.

"Before, I struggled to survive. Now, I wake up with hope. My farm is green, and I don't have to depend on others," he says, his voice filled with relief.

The project also introduced Maachan Vidhi farming**,** and soon, Bhagwani was harvesting 50–60 crates of tomatoes a day**.** Schools improved, doctors visited the village, and life started to feel stable. With better income, he was able to buy more seeds, expand his farm, and even invest in livestock. His children, once forced to study in difficult conditions, now had desks, Smart TVs, and proper learning materials at school. The village saw a shift—more farmers adopted new techniques, and families found better opportunities to grow.

"Now, I don't just farm to survive—I farm to secure my family's future," Bhagwani says proudly. The HDFC-AROH initiative has transformed not just his farm but his entire life.

Case story 2 -PRI-Kawardha

Life in Raghu Para, Kawardha**,** was tough. Farmers struggled with water shortages, children studied in broken classrooms, and illnesses like malaria were common. Shri Dasrat Miravi, the Sarpanch**,** remembers those days well. *"Getting water for our fields was a daily fight. The school had no proper desks, and parents worried about sending their children,"* he recalls.

As support from the HDFC-AROH initiative reached the village, things began to change for the better. Farmers received pipes, good-quality seeds, and improved irrigation**,** helping them grow healthier crops. Tomato harvests increased, bringing more income and security to their families. The village school, once neglected, was repaired classrooms were cleaned, desks and chairs were provided**,** and children finally had a proper place to study and learn.

"Our village is not the same anymore. Farmers are earning, children are learning, and we finally feel secure."

With clean water and health camps, malaria cases dropped, and people felt healthier. While some challenges remain, Raghu Para now looks to the future with hope.

Case story 3: Farmer- Kawardha

Farming had always been Anuj's way of life in Kawardha. But with frequent water shortages and an unstable income, it was becoming harder to provide for his family of seven**.** Some days, he had to borrow money just to make ends meet. If anyone fell sick, affording treatment felt impossible.

With the arrival of the HDFC-AROH initiative, everything began to change for Anuj. He received a drip irrigation system and water pipes, giving him reliable access to water for his fields. As a result, his paddy yield doubled, bringing him much-needed financial stability.

"Earlier, if someone in my family fell sick, I couldn't even afford medicine. Now, I can provide everything they need."

Beyond farming, the initiative introduced free health camps and improved school facilities for children. With his crops thriving and his family healthier, Anuj now hopes that streetlights will make his village's future even brighter. He believes that with continued support, even small farmers like him can build a better future.

Case Story 4: Farmer Case Study

In Raghu Para**,** a 35-year-old farmer juggled farming, household chores, and raising her three children alone. With her husband no longer in their lives, every day was a battle. But the hardest part wasn't the endless work—it was seeing her children fall sick and not being able to afford a doctor.

Medical care was once a luxury for many in the village, as doctor visits were too expensive. Then, the HDFC-Aroh initiative stepped in, making healthcare more accessible. Illnesses like fever and infections often went untreated, forcing families to rely on hope rather than medicine. "We had no choice but to wait and hope we got better on our own," she recalls.

Then, the health camps arrived, bringing doctors and free medicines to the village. No more long journeys, no more impossible choices between food and treatment.

"For the first time, we don't have to choose between food and medicine."

Now, her children are healthier, attending school regularly, and she can focus on farming without the constant fear of sickness. Life is still hard, but now, there's hope. She dreams of a future where these camps continue, ensuring no one in her village suffers from a lack of medical care again. With the right support, she believes her community can keep moving forward.

9. Annexures

9.1. Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 13: Indicator-wise scores derived from interventions under each thematic area

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.2	16.7	4.2	0.5	2.1	4.4	0.2	0.66
			SDLE	4.1							
			POE	4.4							
			HH	4.0							
	Qualitative	Local Context Alignment	NRM	4.7	17.9	4.5	0.3	1.3			
			SDLE	4.1							
			POE	4.1							
			HH	5.0							
		Quality of Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.1	0.50
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		External	NRM	5.0	20.0	5.0	0.5	2.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Efficiency	Quantitative	Timeliness	NRM	4.4	16.4	4.1	0.3	1.2	4.1	0.2	0.6
			SDLE	4.3							
			POE	4.5							
			HH	3.2							
		Quality	NRM	4.2	16.5	4.1	0.3	1.2			
			SDLE	4.1							
			POE	4.3							
			HH	3.9							
	Qualitative	Operational Efficiency	NRM	4.0	13.0	3.3	0.2	0.7			
			SDLE	3.0							
			POE	3.0							
			HH	3.0							
		Project Design	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	3.6	16.0	4.0	0.3	1.0	4.5	0.2	0.9
			SDLE	3.8							
			POE	4.5							
			HH	4.1							
	Qualitative	Reach (target vs Acheivement)	NRM	4.0	19.0	4.8	0.3	1.2			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Influencing factors (enablers and disablers)	NRM	3.8	16.3	4.1	0.2	0.8			
			SDLE	3.5							
			POE	4.0							
			HH	5.0							
		Differential Results	NRM	5.0	20.0	5.0	0.2	1.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
		Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Impact	Quantitative	Significance Outcome	NRM	3.9	16.6	4.2	0.5	2.1	4.3	0.3	1.1
			SDLE	4.0							
			POE	4.5							
			HH	4.2							
	Qualitative	Transformational Change	NRM	5.0	17.4	4.4	0.3	1.3			
			SDLE	4.2							
			POE	4.0							
			HH	4.2							
		Unintended Change	NRM	5.0	18.1	4.5	0.2	0.9			
			SDLE	4.1							
			POE	4.0							
			HH	5.0							
Sustainability	Quantitative	Potential for Continuity	NRM	3.4	13.9	3.5	0.6	2.1	4.1	0.1	0.4
			SDLE	3.8							
			POE	3.8							
			HH	2.9							
	Qualitative	Project Design & Strategy	NRM	5.0	20.0	5.0	0.4	2.0			
			SDLE	5.0							
			POE	5.0							
			HH	5.0							
Branding	Qualitative	Visibility	NRM	5.0	18.5	4.6	1.0	4.6	4.6	0.1	0.2
			SDLE	4.3							
			POE	4.3							
			HH	5.0							
P0315: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.4

9.2 Rating Matrix for Qualitative Scoring

Table 14: Rubric for Qualitative Scoring

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Relevance	Local Context Alignment (Sensitivity to local economic, social, and environmental conditions)	No consideration Local Context Alignment: The project disregards local economic, cultural, and environmental factors entirely.	Minimal understanding The project shows minimal understanding of the local conditions, leading to a misalignment with the social, economic, or cultural realities.	Basic adaptation to local conditions The intervention considers some local factors but misses crucial aspects, such as gender norms or environmental limitations.	Strong alignment with local context Local Context Alignment: The intervention aligns with key local conditions but lacks sufficient integration of critical factors (e.g., equity or climate sensitivity).	Excellent integration with local context The proposed interventions are sensitive to the economic, environmental, equity, social, political economy and/or there are processes in place to identify the local context and then design the project in alignment.
	Quality of Design (Technical, organizational, and financial feasibility)	Poor Design The design is fundamentally flawed, with no feasibility of solving the problem or adapting to local constraints.	Basic Design The design is incomplete or overly simplistic, failing to address core problems or establish a pathway for sustainable impact.	Adequate design The design is functional but lacks depth, with limited capacity to address the root cause or adapt to unforeseen challenges.	Well-thought out design The design is strong but exhibits minor gaps, such as unclear strategies for long-term sustainability or insufficient monitoring mechanisms.	Excellent design The intervention is technically adequate and financially viable to solve the root cause of the problem. The design is robust to solve the problem.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Coherence	Internal Coherence (Alignment with policies & CSR strategy)	Major Contradiction Internal Coherence: No meaningful alignment with institutional frameworks or policies.	Some inconsistencies Internal Coherence: Alignment is sporadic and does not address institutional or CSR priorities effectively.	Basic alignment with CSR strategy Internal Coherence: Partial alignment with CSR policy components.	Good integration of CSR strategy with some minor gaps Internal Coherence: Broadly aligns with institutional policies but lacks minor refinements (e.g., a Skilling project for women aligns with the HDFC CSR skill development framework but misses some sector-specific focus).	Fully allied with CSR Strategy & policy Internal Coherence a. Alignment with the policy frameworks of the institutions. b. Alignment with HDFC CSR policy components.
	External Coherence (Compatibility with other interventions)	Clear conflict with other programs, External Coherence: Contradictions or inefficiencies due to competing initiatives in the same domain. Poor linkages with government programs and UN/CSR partnerships.	Limited coordination with external programs; some overlaps. External Coherence: Significant duplication or overlap with existing government schemes or CSR programs, with	Basic Alignment External Coherence: Some duplication with government schemes or other CSR efforts due to insufficient coordination. Partnerships exist but are fragmented or weakly implemented.	Good alignment External Coherence: Minimal overlaps with other programs. Moderate alignment with key national/state government programs or external partners, but not exhaustive.	Strong Synergy Strong synergy and complementarity with other initiatives, well-integrated with external frameworks No overlaps, duplication, gaps or contradiction between services provided by a range of other stakeholders.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
			minimal effort to coordinate			
Efficiency	Operational Efficiency (Implementation validity & resource use)	Inefficient use of resources; significant delays and poor execution.	Below-average efficiency some wastage and inefficiencies in execution.	Moderate efficiency. Project resources are used adequately. But there are some gaps or inefficiencies. A WASH project installs water pipelines in a village even though these are provisions to procure it under govt drinking water schemes.	Good efficiency Resources are well allocated with minimal wastage. Some potential risks are identified but not fully addressed.	Highly efficient; Excellent resource utilization, proactive risk management. The implementation approach is selected after carefully considering all possible options in the given context.
	Project Design & M&E (Defined outcomes, performance indicators, data collection)	No clear project design & MEL system 1.The project result chain is absent or vaguely defined. 2. There is no M&E system and process to track the progress of the project.	Vaguely defined project design & MEL system 1.There is no clear TOC and result framework (Input, output, outcome and impact indicators). 2. There is M&E system and process to track the progress of the project is limited to activity	Moderately defined Project design & MEL system 1.The change pathways is designed is theoretical and have some indicators in the result chain. 2. The M&E system and process to track the progress of the project sub- optimal. (only activity and output indicators) There are designated people with	Well defined Project design & MEL system 1.There is a TOC and result framework (Input, output, outcome and impact indicators) in place. 2. The M&E system and process to track the progress of the project is optimal. (track activity through outcome) There are designated people with required	Comprehensive Project design & MEL system 1.There is clearly defined TOC and result framework(Input, output, outcome and impact indicators). 2.There is a robust M&E system and process to track the progress of the project (track activity through short term and long term outcome/ Impact)There are designated people

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
			tracking and limited output tracking.	some expertise to design, operationalise and monitor the progress of the project.	expertise to design, operationalise and monitor the progress of the project.	with required expertise to design, operationalise and monitor the progress of the project.
Effectiveness	Reach (target vs Achievement) (HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	<40% target reached: Performance is significantly below expectations; it needs urgent attention.	40-60% target reached: Progress made, but still below satisfactory levels.	61-80% target reached: Good progress; approaching target, but room for improvement.	81-95% target reached: Strong performance; nearly met the target.	>95% target reached: Excellent performance; target effectively achieved.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Influencing Factors (Enablers & Disablers)	Strongly Disabling Environment Major barriers (internal/external) significantly hindered progress. Internal: HR shortages/ turnaround of key staff involved int eh project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).
	Differential results across the social groups (Needs Assessment & Inclusion)	Not Inclusive: No efforts to include marginalized or underrepresented groups.	Minimally Inclusive: Some recognition of different needs but no targeted interventions.	Moderately Inclusive: Some targeted actions, but limited depth in addressing differential needs.	Highly Inclusive: Well-designed strategies to include diverse groups, addressing specific needs.	Fully Inclusive: Comprehensive inclusion approach, ensuring equity and representation across all beneficiary groups.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Adaptation Over Time (Responsiveness to change)	No Adaptation: The project is rigid and does not respond to changing conditions.	Limited Adaptation: Some adjustments, but they are inconsistent and slow.	Moderate Adaptation: Some flexibility in response to external factors.	Good Adaptation: Generally flexible and responsive, implementing necessary changes in a timely manner.	Excellent Adaptation: Highly adaptable with proactive adjustments, continuous learning, and improvement.
Impact	Transformational Change (Enduring systemic changes in norms, poverty, inequalities, exclusion, and environmental impact)	No Transformational Change: No lasting impact on systems, norms, poverty, or inequalities; short-term project effects only.	Minimal Transformational Change: Small localized improvements, but no systemic or policy-level shifts.	Moderate Transformational Change: Some lasting changes in community behaviour or economic conditions, but not widespread or deeply embedded.	Significant Transformational Change: Meaningful shifts in norms, economic stability, social inclusion, or environmental practices, with noticeable long-term benefits.	Profound and Lasting Transformational Change: Deep, systemic shifts in policies, social norms, or economic structures, reducing poverty, inequality, and environmental harm at scale.
	Unintended Change (Extent to which impacts were intended or envisaged)	Severe Negative Change: Significant unintended harm to beneficiaries, environment, or economy, with long-term negative effects.	Moderate Negative Change: Some unintended negative consequences, causing disruption but manageable.	Neutral: No significant unintended changes, either positive or negative.	Positive Unintended Change: Some unexpected benefits that enhance project outcomes and have potential for further improvements.	Highly Positive Unintended Change: Major unforeseen benefits with significant potential for scale-up, leading to broader systemic improvements.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Sustainability	Sustainability in Project Design & Strategy (Integration of sustainability, capacity building, and enabling environment)	No Sustainability Consideration: Project is entirely dependent on external funding/support, with no plans for long-term continuation. OR sustainability is not factored in the project design.	Minimal Sustainability Planning: The programme design, strategy and programme management has addressed sustainability of the programme vaguely and lacks any operation plan to integrate it in any stage of the project cycle. No clear efforts to build institutional capacity.	Moderate Sustainability Planning: Some mechanisms for sustainability are integrated; limited efforts to strengthen local institutions, skills, or systems.	Well-Integrated Sustainability Strategy: Strong sustainability measures included moderate capacity building of institutions and stakeholders.	Comprehensive Sustainability Strategy: Project is designed for long-term impact with strong institutionalization, community ownership, and an enabling environment (systems, processes, skills, attitudes) ensuring sustainability beyond project funding.
Branding	Visibility (Awareness, recognition, and stakeholder engagement)	No Visibility of HDFC Bank No awareness or recognition of the project within the community or among stakeholders.	Limited Recognition of HDFC Bank Some stakeholders are aware, but project visibility remains low beyond direct beneficiaries.	Moderate Visibility of HDFC Bank: Project is recognized within the target community, but minimal broader outreach or branding efforts.	Good Brand Recognition of HDFC Bank: The project is well-known within the community and among stakeholders, with some public engagement.	Brand Presence: Widespread recognition at community, institutional, and external levels, with high engagement, positive perception, and visibility.