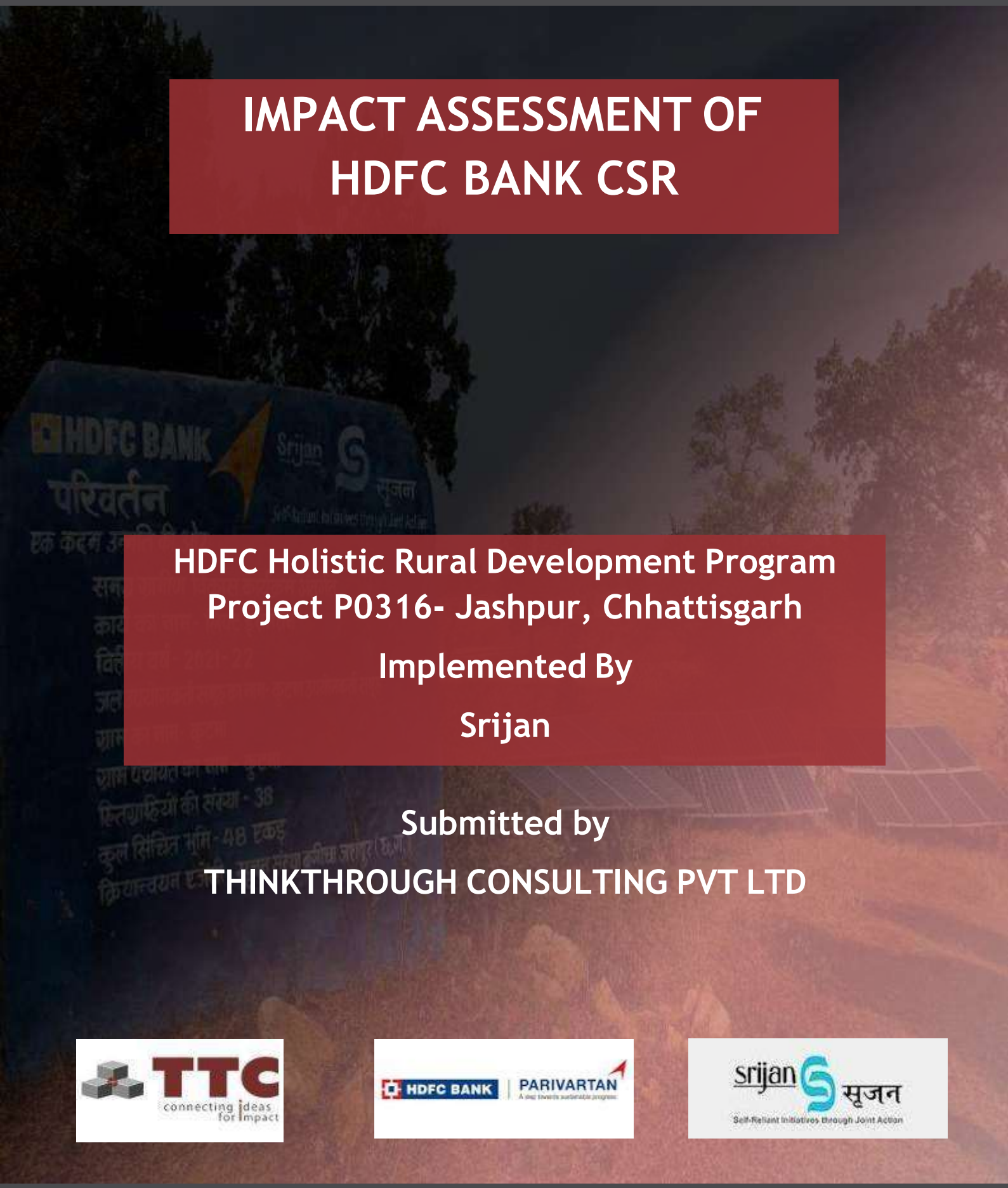
IMPACT ASSESSMENT OF HDFC BANK CSR



HDFC Holistic Rural Development Program
Project P0316- Jashpur, Chhattisgarh

Implemented By

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Submitted by

THINKTHROUGH CONSULTING PVT LTD

TTC connecting ideas for impact

HDFC BANK | PARIVARTAN

srijan सृजन
Self-Reliant Initiatives through Joint Action

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1. Introduction

1.1. Background

Development is a transformative and continuous process encompassing multiple dimensions, including economic growth, education, healthcare, modernization, gender equality, and access to essential services. These elements are vital to ensuring that individuals and communities uphold their dignity and exercise agency in shaping their futures. Development and empowerment are interconnected, requiring collaboration among state actors, civil society organizations, and the private sector to balance economic, social, and environmental dimensions of sustainable development.

A fundamental principle of this process is community participation. Rather than being passive beneficiaries, communities as active agents of change, contribute valuable insights into their developmental needs and aspirations. True empowerment demands a locally relevant and inclusive approach, with solutions rooted in community ownership and context.

Capacity building is essential for fostering this participatory approach. It empowers communities to engage in planning, decision-making, and proactive development efforts through training, education, and skill development programs. Networking, mentoring, and knowledge sharing further contribute to building resilient communities.

The United Nations' Agenda 2030 and the Sustainable Development Goals (SDGs) provide a comprehensive framework for inclusive development. **SDG 1 (No Poverty), SDG 3 (Good Health), SDG 4 (Quality Education), SDG 8 (Decent Work), and SDG 11 (Sustainable Cities)** underscore the importance of capacity building to ensure communities thrive and contribute to national and global progress.

Holistic Rural Development: India Context

India has made significant strides in its development journey, as highlighted in the latest SDG India Index 2023-24 released by NITI Aayog. The composite score has improved from 57 in 2018 to 71 in 2024, reflecting a notable 14-point advancement. This progress aligns with the nation's long-term vision of "Viksit Bharat@2047." The integration of the SDGs into national strategies through institutional ownership, capacity building, and a "whole of society" approach underscores India's commitment to sustainable development. However, persistent disparities necessitate targeted interventions to address the unique challenges faced by both urban and rural populations.

Given that over 60% of India's population resides in rural areas, holistic rural development remains critical. Holistic Rural Development as an approach encompasses multiple facets, including education, healthcare, sanitation, women's empowerment, livelihood opportunities, skill development, infrastructure, and environmental sustainability, ensuring the overall well-being of rural communities.

The government has implemented several initiatives, such as Skill India, the National Education Policy 2020, POSHAN Abhiyaan, PM-KISAN, Digital Agriculture Mission, Ayushman Bharat, and the Solar Rooftop Scheme, to bridge development gaps. These programs enhance human development indicators, which are directly linked to social mobility and empowerment.

Complementing government efforts, the private sector contributes through Corporate Social Responsibility (CSR) initiatives. ***HDFC Bank's Holistic Rural Development Program (HRDP) under its CSR wing, HDFC Bank Parivartan, is a notable intervention promoting sustainable rural development.***

Context of HRDP under Parivartan

The Holistic Rural Development Program (HRDP) collaborates with non-governmental organizations (NGOs) across India to promote socio-economic prosperity and environmental sustainability. The program encompasses diverse intervention areas, including skill development, livelihood enhancement, education, healthcare, and hygiene, thereby empowering individuals and fostering resilient communities.

HRDP aims to create a ripple effect of positive change, contributing to the sustained prosperity of rural communities. By addressing the broader socio-economic landscape and providing the necessary tools for improvement, the program seeks to enhance the quality of life for rural populations. Central to HRDP's strategy is the development of human capital, recognizing that equipping individuals with the right knowledge and skills is essential for both personal and professional growth. A strong emphasis is placed on promoting economic independence through skill-building and livelihood generation, enabling rural communities to achieve self-sufficiency and reduce external dependency.

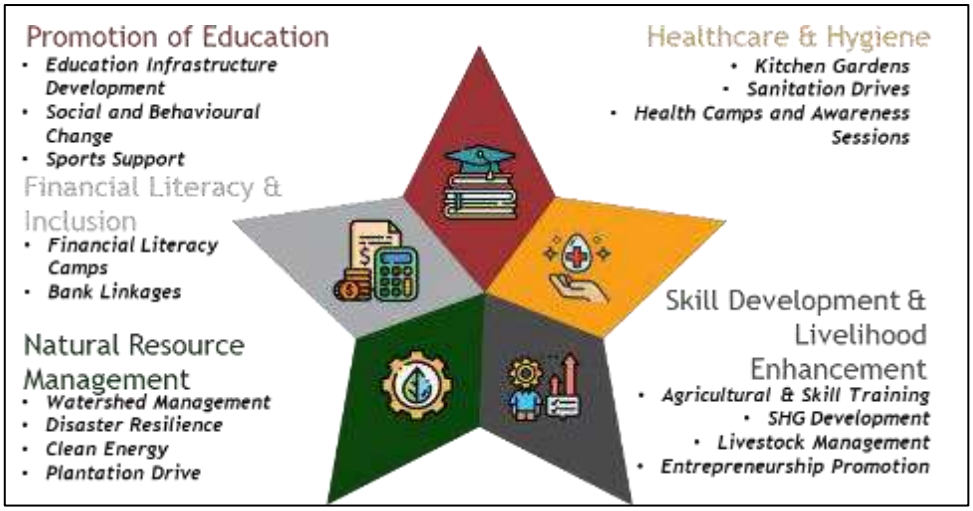
"A Step Towards Sustainable Progress"

Aligned with HDFC Bank's commitment to corporate social responsibility (CSR), HRDP acts as a catalyst for transformative development. By adopting a comprehensive and inclusive approach, the program extends its impact beyond immediate interventions, ensuring long-term well-being and sustainability for rural populations. HRDP's strategic partnerships and focus on capacity building exemplify its dedication to fostering and enduring socio-economic progress in rural India.

Project Objectives

Under the Holistic Rural Development Programme (HRDP), NGOs receive support for long-term projects spanning three to five years, each covering a cluster of 10 to 15 villages. These projects are designed to address local needs through integrated development, aligning with the broader Parivartan Vision.

HRDP focuses on five key thematic areas, ensuring that interventions in each focus area are implemented across all villages within a project cluster:



By strengthening the local governance structures and collaborating with NGOs, HRDP seeks to enhance the overall development of intervention villages. Additionally, the insights gained from these initiatives help shape future development strategies and facilitate scaling up similar interventions across multiple states, ensuring a wider impact.

Overview of the HRDP in Jashpur, Chhattisgarh (P0316)

The Holistic Rural Development Program (HRDP) in Jashpur, Chhattisgarh, is a three-year initiative (July 2020 – June 2023) implemented across 15 villages in the Bagicha block of Jashpur district. The project aims to enhance the quality of life for rural communities by focusing on key areas such as ***agriculture, education, irrigation, healthcare, and environmental sustainability***. It adopts a bottoms-up and consultative approach, incorporating community needs and strengthening local institutions to foster long-term development.

A core component of the project is increasing farmers' income by targeting over 600 farmers. This involves providing training on improved agricultural and horticultural practices, supported by the establishment and strengthening of community institutions. Currently, 24 Water User Groups (WUGs), 15 Village Development Committees (VDCs), 32 Farmer Interest Groups (FIGs), and 2 Women Producer Groups have been trained on resource management, development planning, monitoring, and value chain development.

The project has significantly promoted education by transforming traditional schools into smart classrooms, with three smart classrooms developed. To address infrastructure gaps, sanitation units in 10 schools have been renovated, water cooler facilities installed for safe drinking water, and 14 schools painted with BALA (Building as Learning Aid) designs. These efforts have fostered a conducive learning environment, improving learning outcomes and reducing dropout rates.

Furthermore, the program integrates skill development and livelihood enhancement with natural resource management to promote climate-resilient practices and socio-economic growth. Water-efficient technologies, including drip irrigation and sprinklers, have been deployed across 123 acres, while 460 farmers have adopted chemical-free farming techniques. Additionally, seven solar-based lift irrigation units and 11 solar-based drinking water systems have been installed, enhancing water availability for agriculture and drinking in water-stressed areas.

By incorporating clean and renewable energy solutions, the program takes a multi-pronged approach fostering sustainability, improving village infrastructure, and enhancing income security, contributing to a resilient and prosperous rural landscape.

1.2. Objectives and Scope of Evaluation

Purpose of Evaluation

Thinkthrough Consulting Pvt Ltd (TTC) was engaged by HDFC Parivartan to conduct an independent-third party impact assessment of its CSR initiative under the HRDP Programme, delivered in partnership with NGO Srijan. The current study assesses the project impact in intervention areas. A total of three major thematic areas were evaluated. The project was being implemented in 15 villages of the Jashpur district in Chhattisgarh by the NGO Srijan.

The primary goal of this assessment is to evaluate on the impact indicators of the project across key domain areas. Specifically, the study aims to:

1. Assess the achievement of project objectives, evaluating the extent to which planned goals have been met.
2. Examine the impact on beneficiaries, identifying tangible improvements in their lives resulting from the interventions.
3. Conduct comparative analyses, where possible, to evaluate the effectiveness of the approach across different regions under the same implementing partner.
4. Provide both thematic and holistic impact assessments, ensuring alignment with the overall project objectives.
5. Offer critical insights and recommendations, drawing lessons from the evaluation to enhance the design and execution of future projects.

Key Research Questions

To assess the impact of the HRDP Project P0316, this evaluation follows the OECD DAC criteria, which provide a structured framework for analysing development effectiveness. The following research questions guide the assessment, offering insights into the project's relevance, effectiveness, efficiency, impact, sustainability, and coherence within the broader development landscape-

Relevance:
To what extent did the project address the priority needs of the target communities, and how well was it aligned with local development challenges and national policies?

Coherence:
How well does the project complement, align with, and leverage existing government schemes, policies, and other development initiatives in the region?

Efficiency:
Were the project resources (financial, human, and technical) utilized optimally to achieve the desired outcomes in a cost-effective and timely manner?

Effectiveness:
How successfully were the planned interventions implemented, and to what extent did they achieve the intended project objectives?

Impact:
What significant and measurable changes—both intended and unintended—has the project brought to the lives of beneficiaries and the broader community?

Sustainability:
To what extent are the project's benefits likely to continue after the withdrawal of external support, and what measures have been put in place to ensure long-term impact?

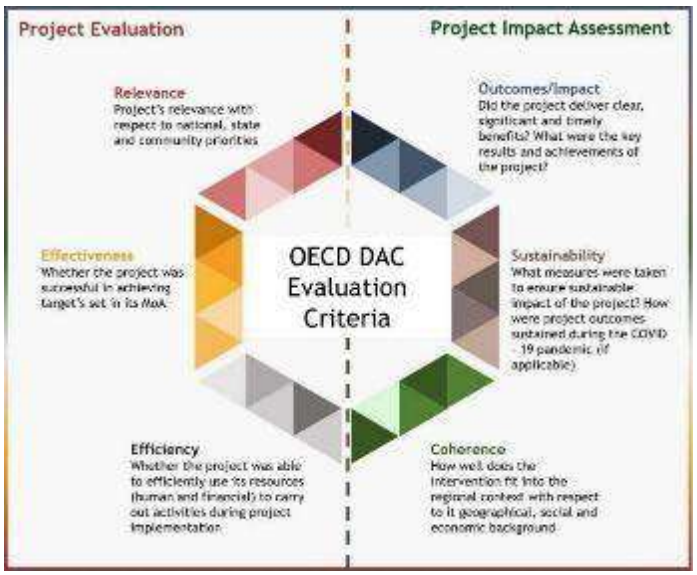
Replicability:
To what extent can the project's processes, methods and outcomes on similar projects be replicated with consistent results in different contexts, achieving comparable goals and deliverables.

2. Methodology

2.1. Evaluation Framework

The evaluation of the Program, guided by the OECD's Development Assistance Committee (DAC) criteria, allowed for a systematic and thorough assessment across six crucial dimensions: Relevance, Coherence, Efficiency, Effectiveness, Impact, and Sustainability.

- **Relevance**: Assess how well the program addresses the financial, educational, and social needs of the target communities.
- **Coherence**: Examine alignment with existing programs, including Shram Sarathi's initiatives and government schemes.
- **Efficiency**: Evaluate resource utilization, identifying cost-effectiveness and operational improvements.
- **Effectiveness**: Measure the achievement of program goals, such as improved financial literacy and access to formal financial services.
- **Impact**: Analyze long-term changes in economic stability, empowerment, and knowledge retention, including unintended outcomes.
- **Sustainability**: Assess the likelihood of continued benefits post-project through self-sufficiency, capacity building, and partnerships.

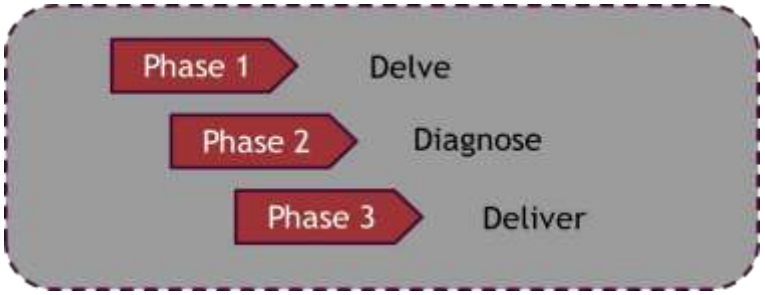


2.2. Study Design

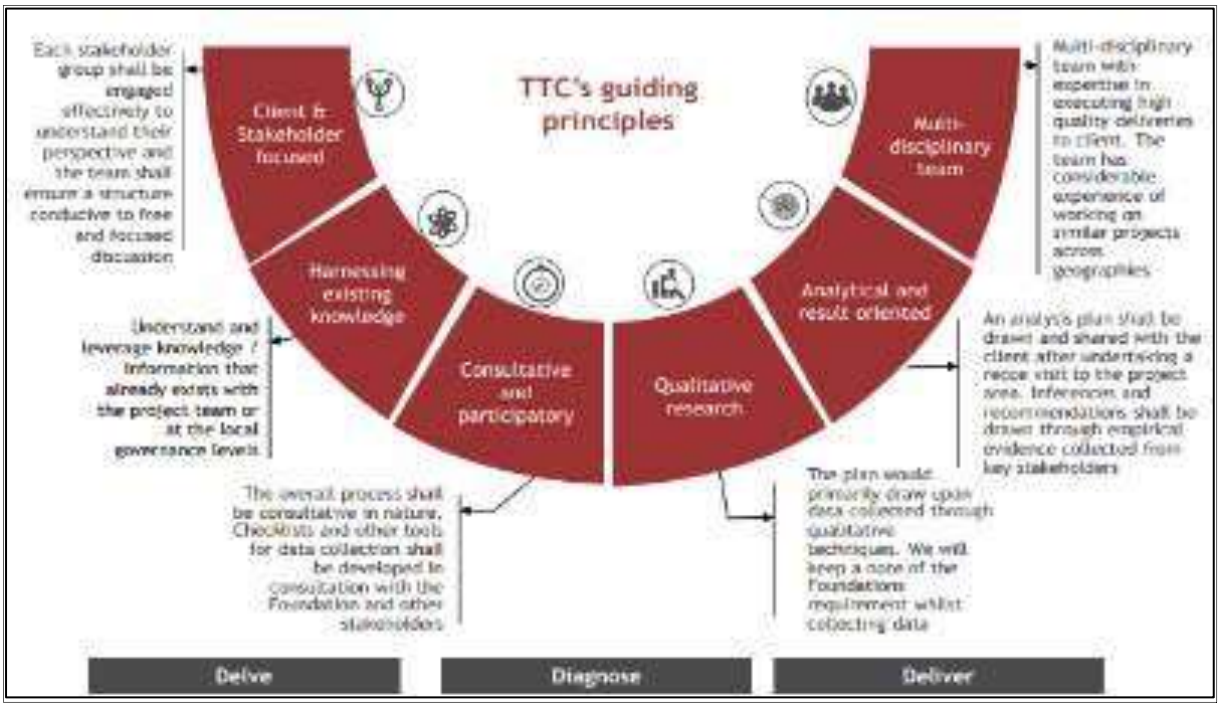
To capture insights across these criteria, the study employed a **mixed-methods approach**, integrating quantitative and qualitative data collection. Quantitative methods, such as surveys and statistical analysis, offered measurable evidence of outcomes and impact, while qualitative methods—such as focus group discussions, interviews, and case studies—provided in-depth perspectives from stakeholders, including beneficiaries, partners, and program

implementers. To enhance the robustness of the research design, significant emphasis was placed on analysing existing secondary literature. This included reviewing prior studies, reports, and relevant policy documents to provide contextual grounding and enrich the understanding of the program's relevance and outcomes. The insights from this review informed the design of questionnaires, ensuring they reflected project indicators while addressing contextual nuances. This comprehensive approach enabled a precise evaluation of the program's impact on the communities where interventions were implemented.

The study was carried out in three distinct phases: **Delve, Diagnose, and Deliver**. The initial preparatory activities, including the inception meeting, review of secondary literature, development of data collection tools, planning for fieldwork, and the actual field data collection, were successfully completed by December 2024.



The study hinged on the following guiding principles:



2.2.1. Phase 1: Deliver

During this phase, the team undertook the following key activities to gain an in-depth understanding of the programme such as:

Inception Meeting: An inception meeting with the HDFC team and the implementing partners to arrive at a common understanding vis-à-vis the scope of work, outlining the goals and objectives. This was facilitative to both teams in developing a roadmap for the key themes, outlining the indicators to be measured and helping in chiselling out a data collection process.

Secondary Review of the Literature and Stakeholder Mapping: Post-inception meetings, a review of the literature was a critical step in understanding the study more closely. It involved gathering and analysing the program documents such as the program proposal, baseline study, program progress reports, annual reports and other related published reports on the project focus areas. A review of the literature was imperative to gain insights into the current scenario and challenges being faced as well as the gaps related to the program's focus area. Based on the secondary review, the primary and secondary stakeholders identified were:

- Farmers
- Community Institutions such as WUG, FIG and VDCs
- Women Producer Groups
- Students
- SMCs
- Teachers
- Implementing Partner

Preparing the Study Framework and Draft Assessment Tools: This step involved the preparation of the study and analysis framework. The framework aligned with the local context and the long-term impact generated by the program interventions.

- State Context: Chhattisgarh has a rural-based economy majorly. Agriculture remains the primary occupation for more than 70% of the population. Of the 32.55 lakh farmer households in the state 76% fall under the small and marginal category. With a significant proportion of population belonging to the tribal community, these communities are extremely vulnerable to socio-economic shocks. Thus, the evaluation study focusses on the impact of the HRDP Program on reducing these vulnerabilities and measuring the impact of the Program in the holistic development of the beneficiaries.
- Sustainability Lens: Given that the state fares lower in holistic rural development indicators, the stakeholders journey was also viewed from the innovation lens and how they plan to sustain those practices, if any.

2.2.2. Phase 2: Diagnose

The second phase of the assessment study focused on data collection from the target cohorts, encompassing a diverse range of stakeholders. A mixed-method approach,

combining quantitative and qualitative techniques, was employed to ensure a comprehensive and rigorous data collection. Primary data collection captured beneficiaries' experiences during the project implementation phase including planning, community participation and perceived satisfaction with the project intervention.

Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) were conducted with various stakeholders to triangulate and substantiate findings from the surveys. FGDs involved farmers, implementing partners, and community institutions, while KIIs engaged students, teachers and farmers. These discussions and interviews assessed the impact of the foundation's interventions and examined current practices surrounding its implementation.

The field data collection for the study was undertaken during the months of January 2024. **The study team comprised of senior and local researchers with even representation of men and women. The researchers had prior experience of working on holistic rural development themes with experience in the area of intersectionality and gender.** TTC ensured that all interactions were conducted under the supervision of senior researchers. **The local researchers had a familiarity with the region, local dialect and context**. The study team also undertook the physical assessment of resources given under the project intervention including, smart classes, school infrastructure and agricultural inputs and validated the documentation maintained by the program implementation team for monitoring and documentation.

2.2.3. Phase 3: Deliver

The insights from the literature review and qualitative interactions provided key indicators in developing the analysis plan and findings of the study. Once the findings were collated the next steps involved analysis of the data. Data analysis was carried out by segregating the information as per the relevant themes and was analysed with in-depth discussions with the field researchers.

Data Analysis

The data analysis strategy used by TTC for this assignment entailed:

- The quantitative data with respect to project outreach, target, output and outcome achievement was sourced from HDFC- Srijan DMS and the P0316 program MIS.
- The theme-wise and intervention-wise disaggregated data around key progress and achievement indicators were additionally extracted from interactions and other hardcopies of data sources. This data was then validated during the primary data collection with various project stakeholders. Quantitative data was analysed to provide a comprehensive view of the program's impact. This involved gathering data on key metrics such as the number of beneficiaries, utility of the support provided, current status etc. Statistical methods were used to identify trends, correlations, and areas of improvement, offering a more robust evaluation of the program's effectiveness.
- As a precursor to analysing the information collected through qualitative tools, internal workshops with the field team and leaders helped triangulate perspectives and develop a comprehensive understanding of key research questions. Field insights were organized according to the analysis framework and aligned with stakeholders to create a consolidated information sheet

2.3. Sampling Strategy

HDFC supported, Srijan implemented program HRD program was implemented in 15 villages of the Bagicha block in Jashpur, Chhattisgarh. TTC drew a sample from this universe for both quantitative and qualitative data, considering both the variety of thematic interventions and the diversity of respondents within each thematic area. A tabular matrix depicting the coverage of the program is mentioned below:

Table 1 Sampling Locations

Project Code	State	District	Block	Villages
P0316	Chhattisgarh	Jashpur	Bagicha	Odaka
				Kutama
				Patakela
				Patrapara
				Natkela
				Peta
				Jhagarpur
				Bend
				Pandripani
				Rabare
				Pirai
				Majhgaon
				Ambadand
				Bhitghara
				Sutri

In line with the mixed-method approach for the study, a representative quantitative sample and an adequate qualitative sample were covered. The sample distribution is presented below.

Qualitative Sample Distribution

As part of the qualitative sample, beneficiaries of different interventions, business correspondents, field mobilisers and project teams were selected to gain an in-depth understanding of the project cycle and processes and corroborate the findings of the quantitative survey. The qualitative sample covered during the study is presented in the table below.

Table 2 Qualitative Sampling Distribution

Stakeholders		Interactions	Number of respondents
Education	Students	3 FGDs	21
	SMC members	5 KIIs	5
	Teachers and headmasters	5 KIIs	5
Community Institutions	Producer groups/FPOs	2 FGDs and 2 KIIs	14 and 2 respectively
	PRI/VDC members	2 FGDs	14
	WUG	2 FGDs	14
	FIG	2 FGDs	14

Community	Farmers	5 Case studies and 2 FGDs	5 and 14 respectively
Govt Representatives	BDO/DDO BEO/DEO Skill Mission Representatives Agriculture Extension Workers	1 KII	1
HDFC Team	Project Manager	2 KII	2
Total		30	98

Quantitative Sample Distribution

For quantitative sampling, Cochran's formula indicated below was used.

n = N*X / (X + N – 1), where,
X = Zα/22 ¬*p*(1-p) / MOE2 and
Zα/2 is the critical value of the Normal distribution at α/2.

The sample was drawn, in consultation with the HDFC team, at a confidence interval of 90% with 5% margin for error and 8-10% non-responses. The effort was to cover a statistically representative sample with at least 50% sample or more where the universe is less than 100. The quantitative sample covered during the study is presented in the table below.

Table 3 Quantitative Sampling Distribution

				Count- no. of activities	Sum- no. of beneficiaries	Proposed Respondents Per Unit #	Total Respondents
Household				**627**	627		
Total					**627**		
Community	Healthcare & Hygiene	Water Management - Drinking	Community Water tank establis	2	29	3	6
Community	Healthcare & Hygiene	Water Management - Drinking	Other source - Installation	1	14	3	3
Community	Natural Resource Management	Clean Energy	Solar Street Lights installation	15	774	3	45
Community	Natural Resource Management	Water Management - Agriculture	Check Dam Construction	1	13	3	3
Community	Natural Resource Management	Water Management - Agriculture	Other Watershed Management	4	114	3	12
Community	Natural Resource Management	Water Management - Agriculture	Well Repair	2	50	3	6
Community	Natural Resource Management	Water management - General	Watershed Management	4	37	3	12
Community	Skill Training & Livelihood Enhanceme	Livestock Management	Awareness Generation	11	129	3	33
Community	Skill Training & Livelihood Enhanceme	Livestock Management	Livestock Management Training	1	1	3	3
Community	Skill Training & Livelihood Enhanceme	Livestock Management	Other	7	7	3	21
Community	Skill Training & Livelihood Enhanceme	Livestock Management	Vaccination	8	102	3	24
Community	Skill Training & Livelihood Enhanceme	Livestock Management	Vaccination Camps	7	89	3	21
Total				**63**	**1359**		**189**
Group	Natural Resource Management	Farm Management	Farm tool - Other	1	11	3	3
Group	Promotion of Education	CBO/VDC/User Group/Volunteers	Committee/Group/Volunteer C	4	42	3	12
Group	Skill Training & Livelihood Enhanceme	Agriculture Training and Support	Farmer Training - Field School	1	6	3	3
Group	Skill Training & Livelihood Enhanceme	Agriculture Training and Support	Farmer Training - PoP	3	30	3	9
Group	Skill Training & Livelihood Enhanceme	Agriculture Training and Support	Support System	38	359	3	114
Group	Skill Training & Livelihood Enhanceme	Entrepreneurship Development	Entrepreneurship Development	1	18	3	3
Group	Skill Training & Livelihood Enhanceme	Entrepreneurship Development	Support System	1	18	3	3
Group	Skill Training & Livelihood Enhanceme	Skill Training	Skill Training	10	130	3	30
Total				**59**	**614**		**177**
Organization	Promotion of Education	Educational Institutions Developm	Infrastructure - BaLA	5	117	5	25
Organization	Promotion of Education	Educational Institutions Developm	Infrastructure - Drinking Water	5	136	5	25
Organization	Promotion of Education	Educational Institutions Developm	Infrastructure - Infrastructure re	1	25	5	5
Organization	Promotion of Education	Educational Institutions Developm	Sanitation units - Repair	2	47	5	10
Total				**13**	**325**		**65**

2.4. Data Collection Process

The quantitative surveys were administered and recorded through CS Entry CS Pro Data Entry CAPI tool. The survey questionnaires were finalised in consultation with HDFC and then were translated to Hindi beforehand, for easy conveying with stakeholders. The data was downloaded in the form of Excel datasets, which were then cleaned and organised for further analysis. Responses from qualitative interactions were recorded through first-hand field notes by the researchers who administered the interactions. Some audio recordings were also taken for validation purposes later.

2.5. Data Analysis

The data analysis strategy used by TTC for this assignment entailed:

- The quantitative data with respect to project outreach, target, output and outcome achievement was sourced from HDFC- Srijan DMS and the project MIS.
- The theme-wise and intervention-wise disaggregated data around key progress and achievement indicators were additionally extracted from interactions and other hardcopies of data sources. This data was then validated during the primary data collection with various project stakeholders. Quantitative data was analyzed to provide a comprehensive view of the program's impact. This involved gathering data on key metrics such as the number of beneficiaries, utility of the support provided, current status etc. Statistical methods were used to identify trends, correlations, and areas of improvement, offering a more robust evaluation of the program's effectiveness.
- As a precursor to analysing the information collected through qualitative tools, internal workshops with the field team and leaders helped triangulate perspectives and develop a comprehensive understanding of key research questions. Field insights were organized according to the analysis framework and aligned with stakeholders to create a consolidated information sheet.
- In addition, a scoring matrix has also been calculated for each theme and overall project, indicating the numerical analysis of the project's performance. The scoring framework provides a structured rating matrix to evaluate the impact of the HRDP Project P0316 – Jashpur based on key OECD DAC criteria: Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. Each criterion is rated on a five-point scale, ranging from Score 1 (Very Poor) to Score 5 (Very Good). The scoring is designed to measure how well the project aligns with community needs, achieves its objectives, utilizes resources efficiently, delivers long-term impact, and ensures sustainability. The evaluation involved assessing qualitative and quantitative data, and benchmarking project outcomes against these defined rating levels. This systematic approach ensures objective, evidence-based impact measurement, guiding future development strategies. In the report, the scores have been analysed theme-wise and justified with data for each OECD DAC component.

Table 4 Scoring Scale

	Score 1: Very Poor	Score 2: Poor	Score 3: Moderate	Score 4: Good	Score 5: Very Good
Relevance	The project is misaligned with the needs of the target population and does not address key issues.	The project somewhat addresses the needs but has significant misalignments with stakeholder priorities.	The project addresses some needs and aligns with most stakeholder priorities, but with some gaps.	The project effectively aligns with most needs and priorities of the stakeholders.	The project is highly relevant, perfectly aligned with the needs and priorities of the target population and broader strategies.
Effectiveness	The project has achieved very few or none of its intended objectives and outcomes.	The project has achieved some objectives, but with limited success and several unmet targets.	The project has achieved many of its objectives and outcomes, though there are some notable gaps.	The project has achieved most of its objectives and outcomes with minor issues.	The project has successfully achieved all its intended objectives and outcomes, surpassing expectations.
Efficiency	Resources have been used inefficiently, with significant cost overruns and waste.	Resource use is somewhat inefficient, with noticeable cost overruns or resource mismanagement.	Resource use is generally efficient, with some minor issues in cost or resource management.	Resources have been used efficiently, with few issues in cost or resource management.	Resources have been used very efficiently, achieving results with minimal waste and cost overruns.
Impact	The project has had negligible or negative long-term effects and has not resulted in significant changes.	The project has had some positive effects but with limited long-term impact and notable negative consequences.	The project has had a moderate impact with some positive long-term effects and minimal negative consequences.	The project has had significant positive long-term effects and few negative consequences.	The project has had a substantial positive long-term impact with transformative changes and no significant negative consequences.
Sustainability	The project has no plans for continuation or is unlikely to sustain benefits after completion.	The project has minimal plans or capacity for sustaining benefits, with significant risks of discontinuation.	The project has some plans and capacity for sustainability, but with moderate risks of discontinuation.	The project has solid plans and capacity for sustaining benefits, with few risks of discontinuation.	The project has comprehensive plans and strong capacity for sustaining benefits, with minimal risk of discontinuation.

3. Findings and Analysis

3.1. Natural Resource Management

3.1.1. Interventions and Activities

The project implemented key natural resource management (NRM) initiatives in Jashpur to enhance water availability, promote sustainable agriculture, and support environmental conservation. Addressing challenges such as erratic rainfall and groundwater depletion, the following water management measures were undertaken.

1. ***Rainwater Harvesting Structures:***
    - To support rainfed agriculture, rainwater harvesting structures were constructed in Bhitghara, providing a reliable supplementary water source for drinking, irrigation, and livestock. These structures play a critical role in mitigating groundwater depletion.
2. ***Check Dam Construction and Restoration:***
    - Check dams were built and repaired to facilitate groundwater recharge across 4 project villages, directly benefiting multiple farmers by improving water availability.
3. ***Watershed Management and Irrigation Efficiency:***
    - As part of watershed management efforts, 7 major solar-powered lift irrigation systems were installed, benefiting 83 families and covering 93 acres of farmland.
    - Additionally, 123-unit water efficient systems like drip and sprinkler systems were distributed to optimize water usage.
    - To ensure long-term sustainability, Water User Groups (WUGs) were established for the maintenance and management of irrigation infrastructure.
4. ***Solar Streetlights Lights***
    - Seventy-five streetlights were installed across 15 villages, showcasing the adoption of renewable energy solutions.

Figure 1 Solar-powered Lift Irrigation System

Table 5 Score for HDFC NRM Interventions

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's Score	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	240	Actual - Min/ Max-Min	0.677083333	50%	0.34	0.84
	Qualitative	HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	HH	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		HH	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	HH	Timeliness	5	115	Actual - Min/	0.782608696	30%	0.23	0.86
		HH	Quality	5	245	Actual - Min/	0.755102041	30%	0.23	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		HH	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation +STR)	5	625	Actual - Min/	0.706	25%	0.18	0.91
	Qualitative	HH	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		HH	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	20%	0.20	
		HH	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		HH	Adaptation over time	5	5	Actual - Min/	0.875	10%	0.09	
Impact	Quantitative	HH	Significance Outcome	5	640	Actual - Min/	0.517578125	50%	0.26	0.76
	Qualitative	HH	Transformational Change		5	Actual - Min/	1	30%	0.30	
		HH	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	HH	Potential for Continuity	5	205	Actual - Min/	0.335365854	60%	0.20	0.40
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/	0.5	40%	0.20	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00

NRM Overall Score - P0316	0.82

3.1.2. Respondent Profile

A total of 24 responses were collected for this survey, all categorized under community responses, with each community comprising three individuals, resulting in 72 respondents (53 men and 19 females). These responses represented 15 villages in Bagicha Tehsil, with the majority of participants being men (with 34 among 53 men) over the age of 40. Among the 24 respondents who provided occupational information, 21 were engaged in the agricultural sector.

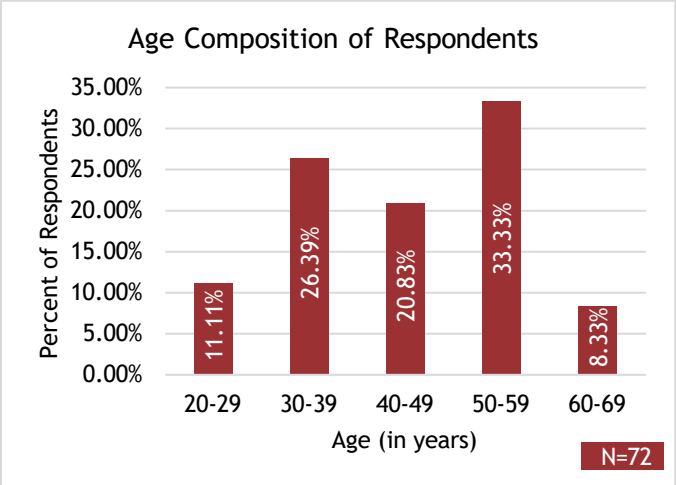


Figure 3 Age Profile of the Respondents

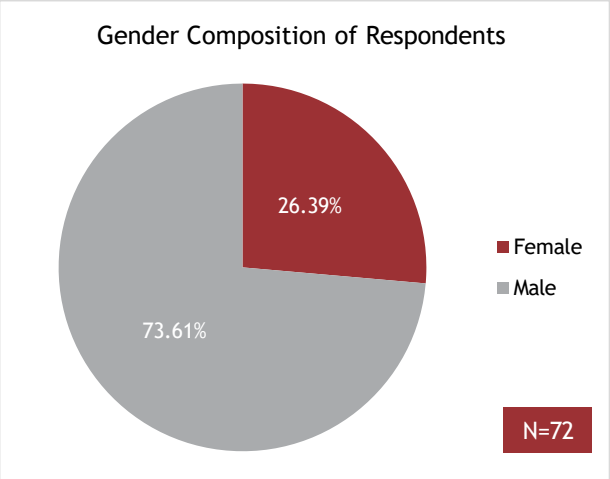


Figure 2 Gender Profile of the Respondents

Table 6 Sampling Activities under NRM

Natural Resource Management		
Type of support		**Community**
General Water Management	**Community Pond**	0
	Rainwater Harvesting systems/structures	0
	Dam Construction/Repair	2
	Watershed Management	6
	Technology development	-
	Other, specify	0
Clean Energy	**Street Solar Lights installation**	15
	Solar home lights distribution	0
	Community solar water pump	0
	Community Biogas Plant	0
	Household Biogas units	0
Plantation	**Farmland**	0
	Community Land	0
	Forest Land	0

3.1.3. Relevance

The **relevance criteria** of the OECD DAC framework assess whether an intervention addresses critical community issues, aligns with broader development objectives, and adapts to local socio-economic and cultural contexts. With a **high score of 0.84**, the program has been relevant to the local needs and priorities in various ways.

Water remains a vital resource in Jashpur's agrarian economy, with an average annual rainfall of 1,400 mm during the monsoon season (June–October)[1]. However, the region's hilly terrain leads to significant runoff, resulting in water stress during the lean season. Nearly 90% of respondents identified water-related interventions as a **high priority**.

Interventions were selected through participatory planning with village communities, followed by a GPS field survey facilitated by Srijan. This multi-pronged approach enabled a comprehensive needs assessment, particularly for farmers reliant on rainfed agriculture. Limited infrastructure and scarce electricity further restricted their ability to utilize water resources effectively and enhance farm-based incomes.

To address these challenges, solar-powered lift irrigation systems, rainwater harvesting structures and check-dams were introduced, offering farmers a sustainable solution to improve their agricultural productivity and income while prioritizing environmentally friendly practices. Additionally, 75 streetlights were installed across 15 villages to improve lighting and mobility, particularly in communal gathering spaces, identified through consultations with local leaders and community members. Furthermore, the installation of drip irrigation systems directly tackled inefficient water use, enhancing irrigation practices and optimizing water resources for improved crop yields.

> Benedict Toppo, a recipient of an HDFC-supported sprinkler system, shared his experience, stating that prior to the intervention, he spent approximately ₹2,000 solely on irrigation pipes, in addition to electricity costs for operating the motor. With the sprinkler system, he now saves on these expenses and generates approximately ₹3,000 per agricultural season.

Thus, these findings highlight the strong community validation of the project's interventions in addressing water conservation, soil fertility, irrigation efficiency, and resource sustainability. The **high score of 0.84** reflects the project's ability to respond effectively to the pressing environmental and agricultural challenges faced by the target communities, ensuring that interventions were well-targeted, demand-driven, and impactful.

3.1.4. Coherence

Under OECD-DAC criteria, the coherence examines the extent to which the project was coherent to HDFC's CSR policies (internal coherence) and to the global, national and state's broader development policies and priorities. With a **score of 1**, coherence has been measured at various levels. The following findings have been made through qualitative interactions with beneficiary stakeholders and project implementation team, corroborated by MIS and project documents.

Alignment with Sustainable Development Goals (SDGs)

[1] https://www.agrophysics.in/admin/adminjournalpdf/20181217115639705625886/journal-131264257.pdf

The project significantly contributes to multiple United Nations Sustainable Development Goals (SDGs), reinforcing its coherence with global sustainability efforts:

- **SDG 2 (Zero Hunger)**: Improved irrigation and soil fertility measures ensure higher agricultural productivity, contributing to food security and nutrition.
- **SDG 6 (Clean Water and Sanitation)**: By improving water conservation, irrigation efficiency, and groundwater recharge, the project strengthens sustainable water management.
- **SDG 7 (Affordable and Clean Energy)**: The solar-based irrigation systems and renewable energy solutions reduce dependence on conventional energy sources, promoting sustainable rural electrification.
- **SDG 8 (Decent Work and Economic Growth)**: The project enhances rural employment opportunities through agriculture-based livelihoods, sustainable natural resource management, and community-led development initiatives.
- **SDG 13 (Climate Action)**: The adoption of climate-resilient farming techniques, watershed interventions, and renewable energy solutions helps mitigate climate risks and enhance adaptation.

Alignment with Government Policies and Schemes

The NRM interventions under Project 316 are strategically aligned with key state and national policies focused on water conservation, sustainable agriculture, and climate resilience. The project complements Chhattisgarh's Saur Sujla Yojana and national initiatives such as the *Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM), the Street Lighting National Programme (SLNP), and the National Solar Mission*.

By integrating these policies, the project strengthens rural resilience, enhances resource efficiency, and promotes long-term agricultural and environmental sustainability. This alignment underscores its role as a well-structured and impactful development initiative, fostering holistic growth and climate-adaptive practices in rural communities.

Alignment with HDFC Bank's CSR Strategy

The project strongly aligns with HDFC Bank's Parivartan CSR vision, which prioritizes natural resource management, livelihood enhancement, and infrastructure development. By focusing on sustainable water and energy sources, the project directly supports HDFC's goal of ecological sustainability in rural areas. The emphasis on community participation and capacity-building aligns with HDFC's commitment to empowering local governance structures, ensuring the long-term impact of its CSR initiatives.

Thus, the interventions under Project 316 serve as pioneering initiatives in promoting renewable energy and sustainable water management in the region. Through this initiative, HDFC has set a benchmark for future interventions, ensuring they adhere to high standards while employing a participatory approach that aligns with the local context. By fostering community ownership, the project enhances the long-term sustainability and impact of these interventions.

3.1.5. Efficiency

The efficiency aspect of the OECD DAC framework assesses how well the program's resources, processes, and activities are utilized to achieve its intended objectives within

the planned timelines. With a **score of 0.86** in the score card, efficiency for NRM has been evaluated through 4 parameters- Timeliness, Quality of service provided, Operational efficiency and Project Design.

Timeliness

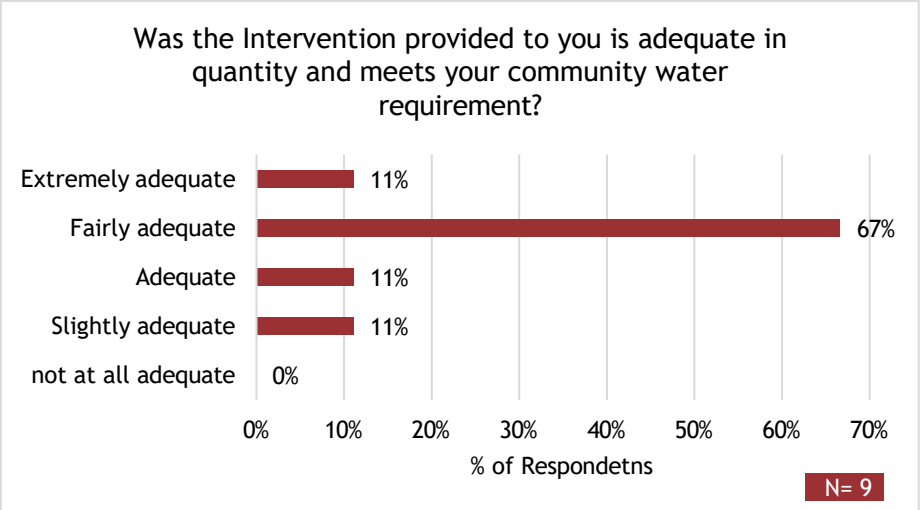
The timeliness aspect of efficiency evaluates the extent to which an intervention is implemented within the planned timeframe and examines the impact of any delays on effectiveness and beneficiary utilization. It assesses the project's ability to deliver resources, training, and infrastructure efficiently, ensuring that intended outcomes are achieved without disruptions caused by delayed execution or external constraints.

The NRM interventions were closely aligned with government department activities, such as Lift Irrigation Systems (LIS) and sprinkler installations. However, lengthy approval processes within government departments posed challenges in completing the interventions within the stipulated timeframe. Despite these procedural delays, 82% of respondents expressed high satisfaction, indicating that the interventions were planned and executed in a timely manner. Meanwhile, 17% perceived the interventions as moderately delayed.

Quality of the Service Provided

The quality of service provided evaluates the effectiveness of intervention design, implementation, and delivery in meeting beneficiary expectations. This assessment considered factors such as reliability, accessibility, technical soundness, and beneficiary satisfaction with training, infrastructure, and support services. Ensuring high-quality service fosters effective utilization, long-term impact, and stakeholder confidence in the intervention.

Figure 4 Quality of NRM services provided



As illustrated in Figure 4, the **majority (78%)** found the intervention either **"Extremely Adequate" or "Adequate," demonstrating strong effectiveness** in improving water access. However, with 11% of the respondents stating the interventions as 'slightly adequate', it hints towards localized challenges such as water distribution inefficiencies, infrastructure limitations, or seasonal fluctuations as was found over qualitative interactions with farmers.

Thus, with an overall score of 0.75, the project effectively maintained high-quality standards in resource allocation, intervention scale, and accessibility.

Operational Efficiency and Program Design

The implementation of Project 316 demonstrated strong operational efficiency through the effective utilization of resources for water conservation, irrigation infrastructure, and renewable energy solutions. A key highlight of the NRM interventions was the emphasis on community ownership, ensuring sustainable impact and long-term engagement.

Figure 5 Community Members Contributing their efforts for Solar-powered Lift Irrigation System Intervention

With financial support from HDFC, the village community actively participated in the installation of solar-powered Lift Irrigation Systems (LIS) by contributing labour efforts. This participatory approach was further reinforced by the **institutionalization of Water User Groups (WUGs)** and the strengthening of leadership roles to ensure the ongoing management and sustainability of the LIS systems.

A robust community monitoring mechanism has facilitated the smooth operation of project interventions, promoting collective resource-sharing and participatory decision-making. Water User Groups (WUGs) have played a crucial role in addressing concerns and enhancing the governance of water management systems.

Table 7 Project and Community Contribution for Solar-powered LIS

S. No	Name of village	Financial year	No. of beneficiary	Land covered (Acre)	Project contribution (Rs)	Community contribution (Rs)	Total cost (Rs)
1	Odaka	2020-21	35	45	799600	110800	910400
2	Rabare	2020-21	42	51	967510	124800	1092310
3	Kutama	2021-22	38	48	869700	118410	988110
4	Majhgaon	2021-22	38	49	611610	135600	747210
5	Bhitghara	2021-22	41	52	878970	140500	1019470
6	Sutri	2022-23	42	47	799990	151300	951290
7	Pirai	2023-24	41	46	799920	143500	943420
	Total		277	338	5727300	924910	6652210

Thus, these findings are reflected in an **efficiency score of 0.86**, depicting the well-structured and impactful nature of the NRM interventions. With further refinement of execution strategies, the program holds the potential for even greater effectiveness in future implementations.

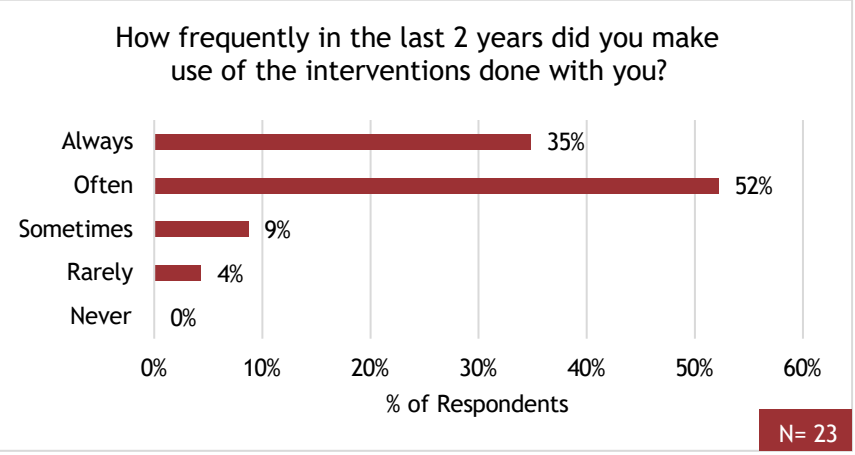
3.1.6. Effectiveness

The effectiveness criterion of the OECD DAC framework evaluates the extent to which an intervention has achieved its objectives and assesses its results, including any variations across different beneficiary groups. The NRM interventions under Project 316 received a **high effectiveness score of 0.91**, measured across five key parameters:

1. Interim Results (Outputs & Short-term Outcomes)
2. Reach (Target vs. Achievement)
3. Influencing Factors (Enablers & Challenges)
4. Differential Results (Needs Assessment)
5. Adaptation Over Time

As part of watershed management initiatives, seven major solar-powered lift irrigation systems were installed across project villages, benefiting 83 families and covering 93 acres of farmland. Additionally, 62 sprinkler systems and 11 drip irrigation systems were distributed to enhance water efficiency, effectively contributing to the achievement of HDFC's targeted objectives.

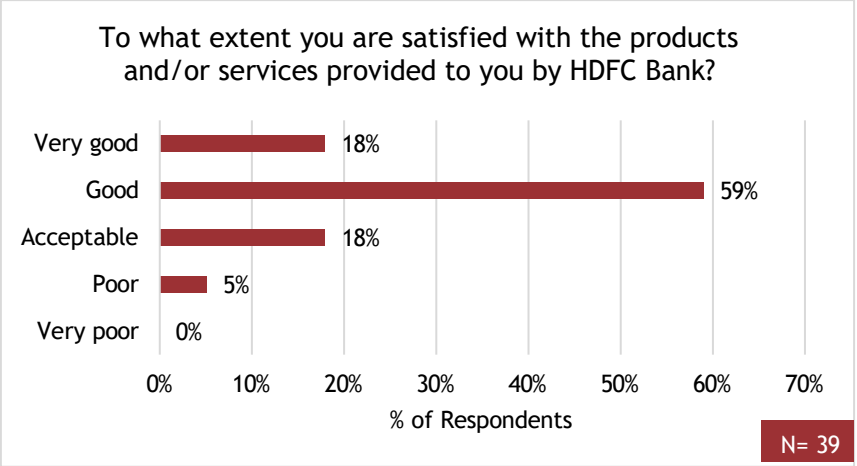
Figure 6 Frequency of use of interventions by beneficiaries



As illustrated in Figure 6, **87% of respondents ("Always" and "Often") actively utilize the interventions**, indicating that the Natural Resource Management (NRM) activities have been highly relevant and beneficial to the community. The interventions, including Lift Irrigation Systems (LIS), rainwater harvesting structures, check dams, and the construction and repair of wells, play a vital role in the community's daily life, serving as essential sources of irrigation and drinking water. Their sustained utilization underscores the significant impact of these initiatives in improving water availability and strengthening local livelihoods.

Fostering community ownership through the institutionalization of Water User Groups (WUGs) and the collection of a monthly contribution of ₹50 for maintenance has been a key enabler in ensuring **community participation in decision-making** and promoting the regular and sustainable utilization of these resources.

Figure 7 Satisfaction with the NRM Interventions



Among respondents targeted under the NRM interventions, the **majority of respondents (77%) rated the interventions as either "Good" or "Very Good,"** demonstrating a strong **positive impact and perceived value** of the NRM activities, which have been fully functional. Meanwhile, 18% who rated the interventions as "Acceptable" highlight a need for enhanced execution, additional support especially for solar streetlights.

Figure 8 Solar Streetlights Installed at the Project Locations

87% of respondents identified streetlights as a high priority, emphasizing their role in enhancing safety and mobility within the community by illuminating common gathering areas. However, the **functional lifespan of the installed solar streetlights has come to an end, resulting in limited usability**. The lack of strong market linkages and technical expertise for maintenance has further impacted their operational effectiveness.

In terms of short-term impacts, respondents highlighted significant improvements in water usage and storage capacity due to the interventions. The farming community specifically noted that, with the introduction of solar water pumps and watershed management initiatives, they transitioned from single-season cultivation to bi-annual cropping cycles. One respondent shared:

"Previously, we could only cultivate during one season, but with the solar water pumps, we now have reliable access to water for both crops and domestic use, allowing us to cultivate twice a year."

Furthermore, seven out of nine beneficiaries reported moderate improvements in domestic water access, while overall, the **ease of access to water bodies increased by an average of 30% for households following the interventions**.

These findings highlight the strong effectiveness of Project 316, demonstrating its success in enhancing water security, improving agricultural productivity, and addressing community priorities. The project has also identified key areas for sustainability improvements, particularly in infrastructure maintenance and long-term viability.

The high satisfaction levels among beneficiaries further validate the effectiveness of the interventions, confirming that they were strategically planned and effectively implemented. With sustainable resource management and long-term benefits already evident, the project has established a robust foundation for climate resilience, environmental conservation, and enhanced rural livelihoods in Jashpur.

3.1.7. Impact

The impact criterion of the OECD DAC framework assesses the long-term and sustained changes resulting from an intervention. It evaluates whether the program addressed root causes, improved beneficiaries' quality of life, and contributed to positive socio-economic and behavioural changes beyond immediate outputs. Additionally, it examines both intended and unintended consequences. With an **impact score of 0.76**, the assessment was conducted through three key lenses:

1. Significance of Outcomes
2. Transformational Change
3. Unintended Consequences

The NRM interventions under Project 316 were widely accepted by beneficiaries and the broader community. Nearly 60% of respondents reported a significant improvement in water availability following the interventions, primarily attributed to the installation of Lift Irrigation Systems (LIS) and rainwater harvesting structures. This **increase in water accessibility** has directly contributed to enhanced agricultural productivity, enabling many farmers to **cultivate crops twice a year instead of once**.

One of the respondents highlighted an unintended consequence of the solar-powered Lift Irrigation System (LIS), noting that while water availability has significantly improved, the system does not fully accommodate shifting climate patterns. Given the lack of regular electricity supply in the region, the HDFC-installed LIS remains the primary source for sustained irrigation. However, during overcast conditions, particularly during critical agricultural periods, the system operates at reduced efficiency, resulting in delays in irrigation and potential yield losses during the cropping season.

Qualitative interactions with respondents further confirmed these findings. Beneficiaries highlighted that the interventions not only increased farm income but also reduced dependence on external markets for essential dietary needs, as they could now cultivate vegetables and staple crops for household consumption.

Additionally, farmers who received drip irrigation and sprinkler systems experienced higher agricultural yields and improved profit margins due to reduced costs associated with irrigation and electricity/diesel consumption. Consequently, 78% of respondents reported a notable increase in overall benefits from the NRM interventions.

Transformational Role of Water User Groups (WUGs): The Water User Groups (WUGs) established under HDFC's initiative have played a pivotal role in ensuring the sustainability and long-term impact of these interventions. The WUGs have fostered community participation in water resource management, with a notable increase in women's involvement in decision-making processes. For instance, in Kutama village, a WUG is exclusively led by women members, demonstrating the project's contribution to ***gender-inclusive*** governance. WUGs have also been instrumental in monitoring, knowledge sharing, and maintenance of irrigation systems.

67% of respondents reported that regular maintenance of water resources is now actively practiced within their communities, compared to pre-intervention levels, as a result of the WUGs. This has been critical for water conservation and climate resilience, particularly during the lean summer months and erratic monsoon seasons. Notably, 90% of respondents affirmed that the interventions have improved water availability in wells and other rehabilitated water sources.

Figure 9 Study Team Interacting with the FIG member (Ranjit Baxla) and WUG President (Agnesh Sujita) at Kutama Village

Health and Environmental Benefits: Beyond agricultural improvements, the regular maintenance of water resources has led to public health benefits, with six out of nine respondent groups reporting a decline in waterborne diseases in the region. The overall enhancement in water levels and availability has contributed to:

- Improved agricultural productivity
- Strengthened community-led resource management
- Better public health outcomes
- Reduced incidence of vector-borne diseases

Sustained and Transformative Impact: The widespread agreement on the long-term benefits of these interventions underscores their sustained and transformative impact. The improvements in water security, agricultural resilience, and community well-being confirm the lasting effectiveness and sustainability of HDFC Bank's NRM initiatives. Moreover, the **project's success in integrating climate adaptation, community ownership, and participatory governance** reinforces its potential for long-term environmental and socio-economic benefits in the region.

Figure 10 Study Team Visiting HDFC supported Renovated Well Structure in Majhgaon

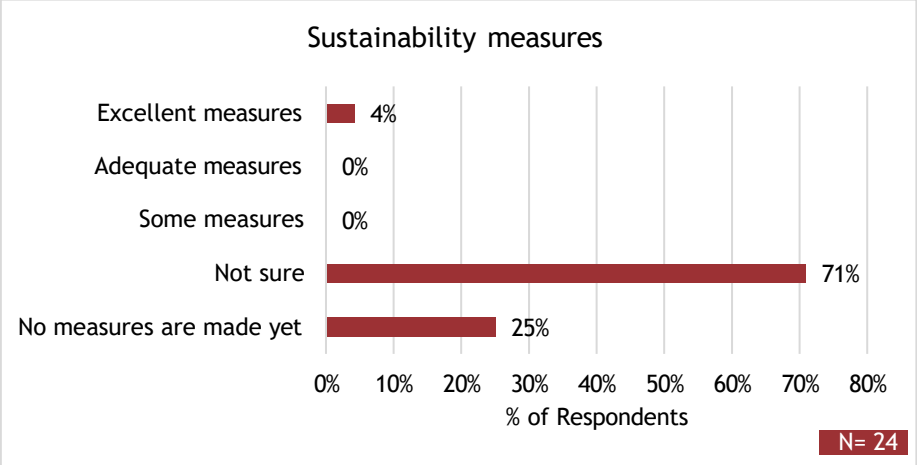
3.1.8. Sustainability

The sustainability criterion of the OECD DAC framework evaluates the long-term benefits and continued impact of a program beyond its implementation phase. The NRM interventions under Project 316 received a **sustainability score of 0.40**, assessed through two key dimensions:

1. Potential for Continuity
2. Project Design and Strategy

The low sustainability score is primarily attributed to gaps in the implementation of long-term sustainability measures necessary to ensure the continuity of interventions post-HDFC's exit.

Figure 11 Sustainability Measures Undertaken for NRM Interventions



As illustrated in Figure 11,

- 25% of respondents reported that no sustainability measures were undertaken by HDFC.
- 71% of respondents indicated that they were unaware of any sustainability mechanisms established by HDFC.

These findings suggest limited sustainability planning and execution across various interventions, indicating the need for improved follow-up mechanisms to ensure long-term impact. While some beneficiaries acknowledged effective sustainability strategies, a

significant proportion perceived a lack of structured support and post-implementation follow-ups. **Strengthening community ownership, capacity-building, and institutional linkages will be essential to maintain and scale the impact of these interventions beyond the project period**.

Inactive Water User Groups (WUGs) and Gaps in Resource Management: A major contributing factor to the low sustainability score is the inactivity of Water User Groups (WUGs) across multiple project locations.

Notably, the only respondent group that rated the sustainability measures as excellent belonged to a community where WUGs conduct regular meetings and actively identify and address concerns in a timely manner.

Qualitative interactions with beneficiaries further revealed:

- Lack of adequate training in resource maintenance, particularly for solar panels, has reduced their operational efficiency.
- Solar streetlights face similar challenges, as communities lack access to technical expertise required for proper maintenance and repairs.

Respondents noted that WUGs were highly active during the Srijan-HDFC project period. However, following the exit of implementing partners, these groups have become largely inactive due to internal conflicts, lack of motivation, and weak leadership.

These insights highlight that while community participation and institutional mechanisms contributed to strong short-term outcomes (effectiveness), the absence of structured monitoring, transfer of ownership, and integration with government schemes has hindered long-term sustainability.

These findings are reflected in the low sustainability score of 0.40, emphasizing the need for enhanced strategies to reinforce long-term impact and resilience in NRM interventions.

Recommendations for Strengthening Sustainability

To ensure the longevity of these interventions, the revival and institutional strengthening of WUGs will be critical. Strategies should focus on:

- Capacity-building initiatives to enhance community leadership and technical expertise.
- Establishing linkages with local government programs to provide ongoing support.
- Developing structured follow-up mechanisms to ensure regular monitoring and maintenance of infrastructure.

3.1.9. Branding

The branding strategy under Project 316 was effectively executed, ensuring visibility and recognition of HDFC Bank's Parivartan initiative and its partnership with Srijan. Branding elements, including logos and mentions, were prominently displayed on infrastructure such as canals, solar pumps, and water storage units, reinforcing awareness of the project's contributions.

Figure 12 HDFC Supported LIS in Odaka village

This consistent branding not only enhanced stakeholder recognition but also improved awareness, transparency, and credibility. By enabling beneficiaries and local communities to identify and associate the interventions with HDFC Bank's CSR efforts, the branding strategy strengthened project outreach and impact. It also fostered a sense of ownership among the community, further enhancing engagement.

Given its effectiveness in ensuring visibility and reinforcing impact, the branding component of the NRM interventions under Project 316 **received a perfect score of 1**.

3.2. Skill Development and Livelihood Enhancement

3.2.1. Intervention and Activities

The Skill Development and Livelihood Enhancement (SDLE) interventions under Project 316 – Jashpur aimed to enhance agricultural practices, promote sustainable livelihoods, and build capacity among farmers and livestock owners. These initiatives focused on increasing income, improving productivity, and ensuring long-term economic stability for rural communities.

Farmer Training and Capacity Building

- 651 farmers received training materials, including calendars and leaflets on improved cultivation practices.
- Training programs covered crop selection, irrigation management, and sustainable farming techniques, including formation of Jeevamrit.
- 32 Farmer Interest Groups (FIGs) were trained in natural farming practices, with master farmers serving as group leaders.
- Exposure visits provided specialized training in orchard layout, plantation techniques, and seasonal vegetable cultivation, enabling crop diversification for higher income.

Horticulture Plantation

- Farmers were encouraged to cultivate high-value crops such as mango, dragon fruit, and bananas, receiving technical training on plantation layout, soil treatment, and crop maintenance.

Distribution of Agricultural Inputs

- Beneficiaries received high-yield seeds for wheat, vegetables, and other crops.
- 123 irrigation units (sprinklers and drip systems) were distributed, covering 123 acres.
- Seven solar-powered Lift Irrigation Systems and spray guns were provided to improve water conservation and crop yield.

Livestock Management and Pashu-Sakhi Program

- Goat sheds were constructed for selected farmer households.
- Para-veterinary workers (Pashu Sakhis) were trained to deliver basic healthcare, vaccinations, and nutrition management for livestock, enhancing animal health and productivity.

Women Producer Groups & Market Linkages

- Two Women Producer Groups were established to strengthen women's participation in the agricultural value chain of Jeeraphool rice and Chironji.
- Women farmers received training in grading, packaging, and collective marketing strategies, improving market access and ensuring better pricing for Jeeraphool rice.

These interventions collectively contributed to sustainable agricultural development, improved market linkages, and enhanced livelihoods, fostering economic resilience within rural communities.

Table 8 Scorecard for SDLE Interventions under HDFC

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's Score	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	5225	Actual - Min/ Max-Min	0.616028708	50%	0.31	0.81
	Qualitative	HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	HH	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		HH	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	HH	Timeliness	5	2615	Actual - Min/	0.73709369	30%	0.22	0.83
		HH	Quality	5	5235	Actual - Min/	0.712273161	30%	0.21	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		HH	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation +STR)	5	37070	Actual - Min/	0.299467224	25%	0.07	0.72
	Qualitative	HH	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		HH	Influencing factors (enablers and disablers)	5	5	Actual - Min/	0.75	20%	0.15	
		HH	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		HH	Adaptation over time	5	5	Actual - Min/	0.5	10%	0.05	
Impact	Quantitative	HH	Significance Outcome	5	15645	Actual - Min/	0.566315117	50%	0.28	0.78
	Qualitative	HH	Transformational Change		5	Actual - Min/	1	30%	0.30	
		HH	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	HH	Potential for Continuity	5	5655	Actual - Min/	0.157382847	60%	0.09	0.29
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/	0.5	40%	0.20	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
SDLE Overall Score - P0316										0.78

3.2.2. Respondent Profile

A total of 457 responses were recorded for this survey. The responses are categorized into three groups: individuals, groups, and enterprises. Responses from groups and enterprises include multiple individuals. Nearly two-thirds of the respondents were men (i.e., 410 men and 190 females), with the majority falling within the 40 to 60-year age group. Among the respondents who provided caste information, **90.81% belonged to the Scheduled Tribes (ST)**, 7.88% to the Other Backward Classes (OBC), and the remaining to the Scheduled Castes (SC).

Figure 14 Gender Profile of SDLE Respondents

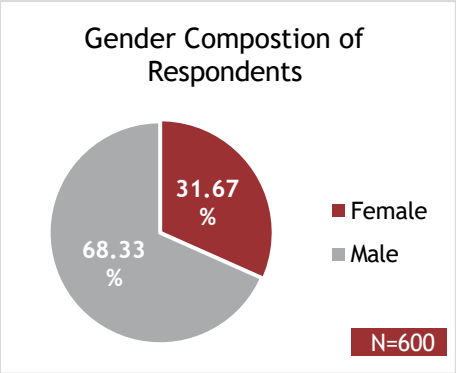
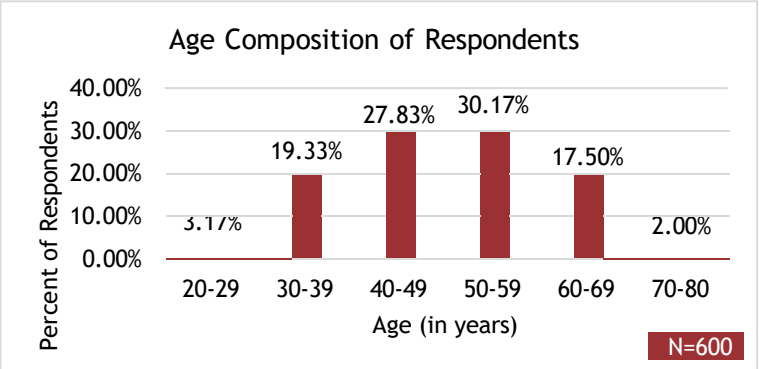
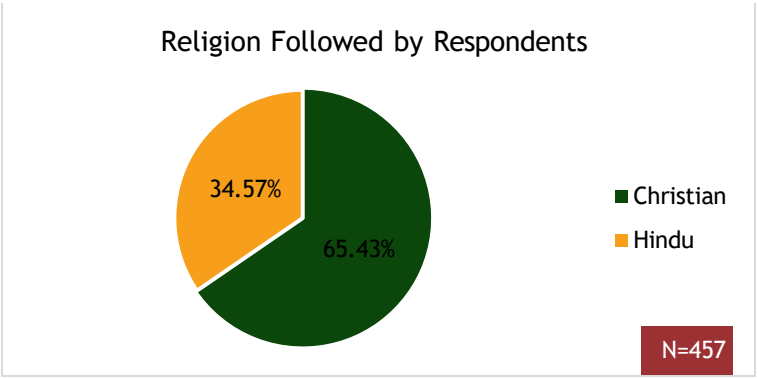


Figure 13 Age Profile of SDLE Respondents



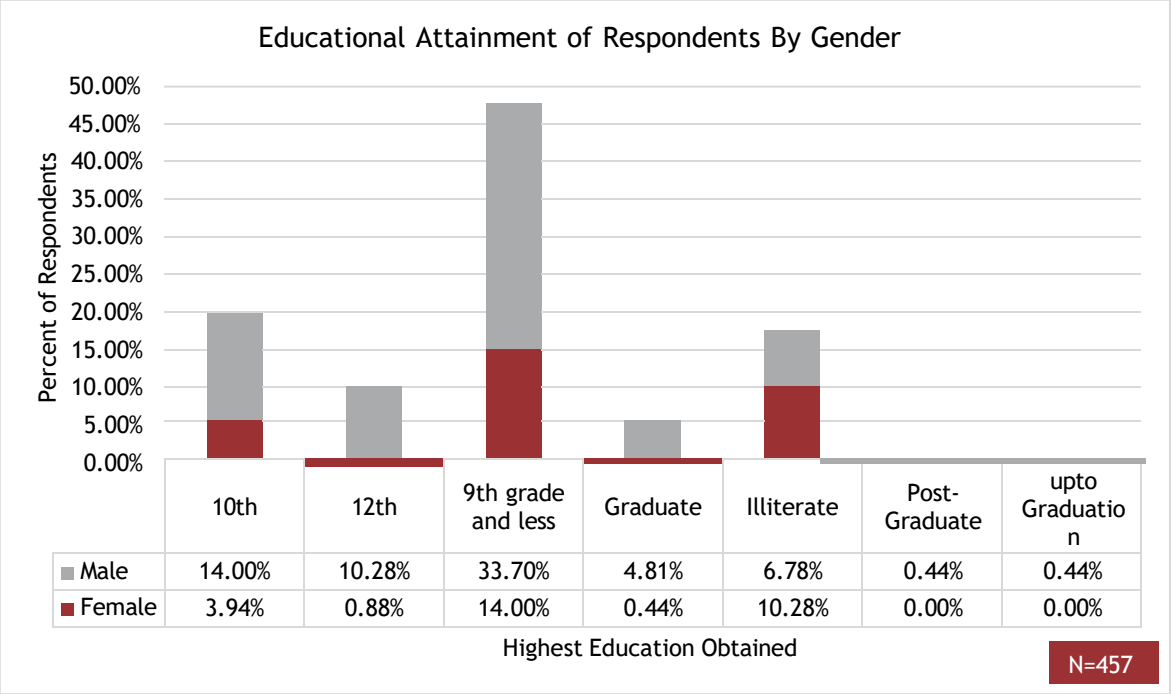
Regarding religious affiliation, the respondents identified as either Christian or Hindu, with Christians forming the majority. The participants represented various villages in Bagicha Tehsil, predominantly from Majhgaon, Odaka, and Pirai.

Figure 15 Religion Profile of SDLE Respondents



The **educational attainment among respondents was generally low.** Only 11.16% of those who provided this information had studied up to the 12th grade. Nearly 50% had an education level of 9th grade or below, while 17.07% were illiterate. The number of college graduates was also notably low. Women were overrepresented among illiterate respondents—despite constituting 31.67% of the total respondents, they accounted for over 60% of those who were illiterate. In contrast, men were overrepresented at all other levels of educational attainment.

Figure 16 Educational Attainment of SDLE Respondents by Gender



With respect to land ownership, the majority of respondents who provided this data **owned between 0 to 4 acres of land**. Notably, ST households (which formed the vast majority of respondents) were slightly overrepresented among households owning less than 5 acres, while they were underrepresented in all other land ownership categories. Additionally, only Hindu families owned larger landholdings (ranging between 15 and 50 acres).

Figure 17 Land Ownership Profile of SDLE Respondents

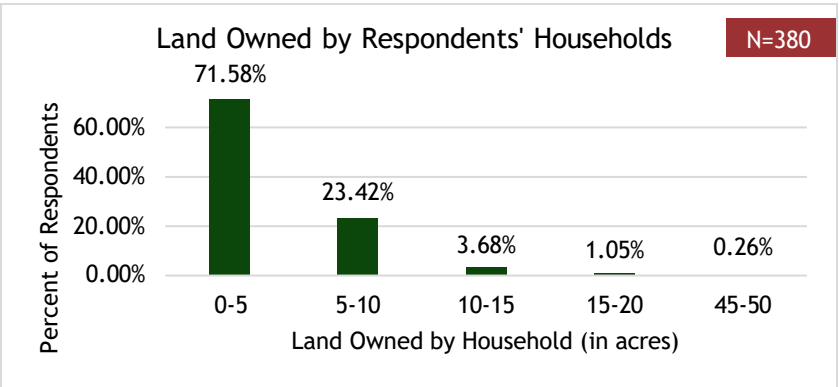


Table 9 Project Interventions Received by the SDLE Respondents

Skill Development and Livelihood Enhancement				
Type of support		Individual	Group	Enterprise
Input Support	Seeds	103	18	N/A
	Irrigation method	175	4	N/A
	Farm technique	8	0	N/A
	Water pump	0	0	N/A
	Farm tool	53	1	N/A
	Land treatment	0	0	N/A
Hard Infrastructure	Grain bank	0	0	N/A
	Tool bank	0	1	N/A
	Village nursery	0	0	N/A
	Check dam	0	0	N/A
	Stop dam	0	0	N/A
	Gabion	0	0	N/A
	Well	0	2	N/A
	Anicut	0	0	N/A
	Farm pond	0	0	N/A
	Watershed management	0	0	N/A
	Other	0	0	N/A
Soft infrastructre	Technology Development	0	0	N/A
	Other	0	0	N/A
Capacity building (Training)		4	14	N/A
Output support	Crop market linkage	0	0	N/A
	Bank linkage	0	0	N/A
	Storage facility	0	0	N/A
	Crop Insurance	0	0	N/A
	Other	0	0	N/A
Livestock Management	Livestock management training	8	11	N/A
	Livestock insurance	0	0	N/A

	Animal shelter	97	2	N/A
	Fodder development	0	0	N/A
	Vaccination / Insemination	1	13	N/A
	Other	1	2	N/A
Enterprise Development	**Input**	0	0	9
	Infrastructure	0	0	3
	Capacity Building	0	0	2
	Output support	0	0	0

3.2.3. Relevance

The Skill Development and Livelihood Enhancement (SDLE) interventions under the Project 316 were designed to address critical livelihood challenges faced by rural communities, particularly small and marginal farmers and livestock owners. With this in context, relevance has received a **high score of 0.81**, aligning with the local requirements and needs. This suggests that the project activities were designed to directly address the livelihood challenges of rural farming communities in the region.

Jashpur remains a primarily agrarian economy with **small landholding and huge dependence on rainfed agriculture**. This makes farming highly vulnerable to erratic weather patterns, limited irrigation infrastructure, and soil degradation. Additionally, low technical knowledge, restricted market access, and lack of livelihood diversification have constrained income opportunities for local farmers. To address these concerns, SDLE interventions under Project 316 introduced farmer training programs, horticulture promotion, livestock management support, women-led producer groups and promotion of natural farming ensuring sustainable income generation and long-term economic resilience.

The observations were collected by our study team during their qualitative interactions with the SDLE respondents:

1. Sustainable Agriculture and Irrigation Support

- Given the erratic rainfall and the high dependence on rain-fed agriculture as the primary source of income, many farmers previously cultivated crops only during the rainy season. As a result, agricultural fields remained unused in the subsequent months. To mitigate water scarcity, farmers cultivated small patches of less water-intensive crops, such as lentils. The project's provision of solar-powered pumps and drip irrigation systems has significantly reduced dependence on unpredictable rainfall and expensive electricity-based irrigation, enabling farmers to irrigate their fields more efficiently and cultivate high-value crops.
- The introduction of horticulture, including mango, banana, and dragon fruit plantations, was well-aligned with farmers' aspirations to transition towards more profitable and sustainable agricultural practices. Before the project, beneficiaries lacked technical knowledge and resources for fruit cultivation. The training sessions

provided under the initiative enabled them to acquire the necessary skills and confidence to adopt these new income-generating activities.

- Prior to the intervention, farmers primarily grew staple crops such as rice, wheat, and lentils. Through the distribution of seeds and farm inputs, coupled with training on Jeevamrit organic farming, the Skill Development and Livelihood Enhancement **(SDLE) interventions have contributed to greater crop diversity and reduced dependence on external markets for farm inputs**.

2. Livestock-Based Livelihood Support

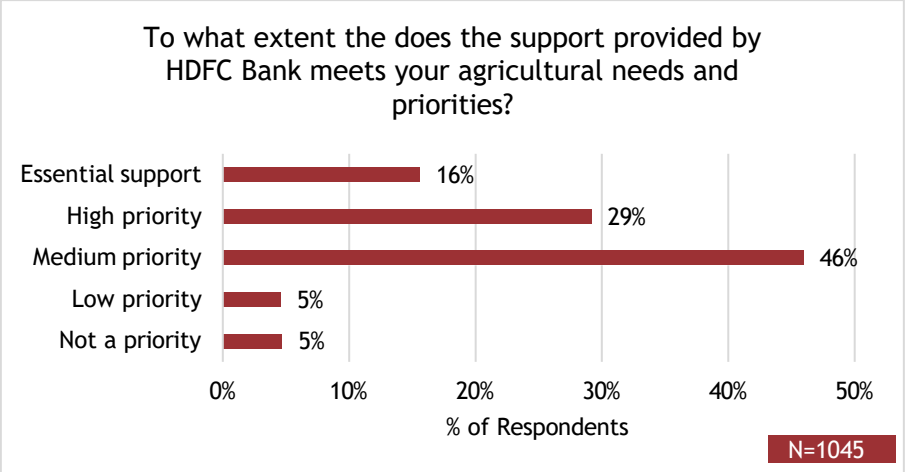
- Livestock rearing, particularly goat farming, serves as a key secondary livelihood in Jashpur, especially for landless and smallholder farmers. However, prior to the project intervention, the **region experienced a goat mortality rate of 17%**, posing significant economic losses to farmers.
- The training of para-veterinary workers (Pashu Sakhis) has played a crucial role in reducing disease-related livestock losses. This initiative has minimized both the cost and time incurred by farmers in seeking veterinary services in Bagicha, thereby enhancing income stability and financial security, particularly for small-scale farmers and women engaged in livestock rearing.

3. Women's Economic Empowerment Through Jeeraphool Rice Producer Groups

- Women in the region have traditionally faced limited access to economic opportunities due to low participation in agricultural decision-making and weak market linkages. The establishment of Women-led Producer Groups has enabled them to actively engage in grading, packaging, and collective marketing of their farm produce, thereby enhancing their economic independence and financial stability.
- Before the intervention, beneficiaries encountered significant challenges in selling their crops at competitive prices, as they were heavily reliant on middlemen and local traders who offered suboptimal prices. Through collective market engagement, **women farmers have gained better bargaining power and improved their earnings**, contributing to their overall socio-economic empowerment.

As illustrated in Figure 18, when asked about the extent to which HDFC Bank's support met their agricultural and livelihood needs and priorities, **45% (Essential Support + High Priority) of respondents see the interventions as critical or highly important**, meanwhile, a significant 46% consider them of medium priority, suggesting opportunities for enhancement to increase perceived relevance especially in distribution of seed kits and animal shelters.

Figure 18 Relevance of SDLE interventions with local needs and priorities



Through a **comprehensive needs assessment and a participatory decision-making process, the interventions adopt a holistic, bottoms-up approach**, ensuring that they are well-aligned with the requirements of the beneficiaries. This alignment is reinforced by both quantitative and qualitative interactions conducted by the study team with respondents and is further validated by a high relevance score of 0.81.

By directly addressing key economic challenges, the Skill Development and Livelihood Enhancement (SDLE) interventions have played a pivotal role in enhancing livelihood resilience and expanding income-generating opportunities for marginalized communities. The project has effectively responded to the most pressing needs of the target beneficiaries, contributing to sustainable economic empowerment and long-term development outcomes.

3.2.4. Coherence

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 316 – Jashpur demonstrate strong coherence with government schemes, HDFC Bank's CSR strategy, and other developmental initiatives in the region. With a **coherence score of 1** under the OECD DAC framework, the project effectively aligns with national and state policies, leverages government programs, and ensures synergy with CSR and NGO-led efforts, maximizing impact while preventing duplication.

Alignment with Sustainable Development Goals (SDGs)

The SDLE interventions actively contribute to multiple Sustainable Development Goals (SDGs):

- **SDG 1 (No Poverty):** Enhances agricultural productivity, supports livestock rearing, and links farmers to markets, increasing rural incomes.
- **SDG 2 (Zero Hunger)**: Promotes sustainable farming, horticulture, and livestock-based livelihoods, improving food security and nutrition.
- **SDG 5 (Gender Equality):** Empowers women through Producer Groups, enabling collective farming, market access, and financial inclusion.
- **SDG 6 (Clean Water and Sanitation):** Improves water efficiency and irrigation access through drip irrigation, canal repairs, and solar-powered water systems.
- **SDG 8 (Decent Work and Economic Growth):** Creates employment opportunities and increases income levels through skill development and value-chain strengthening.
- **SDG 12 (Responsible Consumption and Production):** Promotes sustainable farming and water-efficient irrigation methods.

- **SDG 13 (Climate Action):** Encourages climate-resilient agriculture, renewable energy adoption, and soil conservation.

Alignment with Government Policies and Schemes

The project integrates with key national and state rural development policies, reinforcing broader development goals:

- **National Rural Livelihoods Mission (NRLM):** Supports farmer training, skill-building, and income diversification for self-sufficiency and market access.
- **Rashtriya Krishi Vikas Yojana (RKVY):** Promotes horticulture and sustainable agriculture, boosting agrarian incomes.
- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):** Enhances water-use efficiency through solar-powered irrigation, drip systems, and canal repairs.
- **National Livestock Mission (NLM):** Trains para-veterinary workers (Pashu Sakhis) to improve livestock productivity.
- **PM-KUSUM:** Promotes renewable energy for irrigation, reducing diesel dependence and lowering costs.
- **Chhattisgarh Inclusive Rural and Accelerated Agriculture Growth (CHIRAAG) Project**: Increases agricultural productivity and livelihood diversification.

By aligning with these schemes, the project leverages government support, strengthens institutional frameworks, and enhances long-term sustainability.

Alignment with HDFC Bank's CSR Strategy

The interventions align with HDFC Bank's Parivartan CSR vision, particularly under the Holistic Rural Development Program (HRDP):

- Promotes sustainable agriculture and farmer training.
- Empowers women through Producer Groups and financial inclusion.
- Implements solar-based irrigation and sustainable water management, reinforcing climate resilience and environmental sustainability.

Project 316 stands as a pioneering initiative in the areas of renewable energy, sustainable water management, and women's empowerment. The project has facilitated the formation of Jeeraphool Producer Groups, provided training in horticulture and modern farming techniques, and promoted the adoption of Jeevamrit organic farming practices.

Thus, the project has successfully fostered community ownership, ensuring greater stakeholder engagement and long-term sustainability. Through its integrated and holistic model, Project 316 establishes a benchmark for future interventions, demonstrating its potential for scalability and lasting impact in advancing livelihood resilience and environmental sustainability.

3.2.5. Efficiency

With a **score of 0.83** in the score card, efficiency for SDLE activities has been evaluated through 4 parameters- Timeliness, Quality of service provided, Operational efficiency and Project Design.

Timeliness

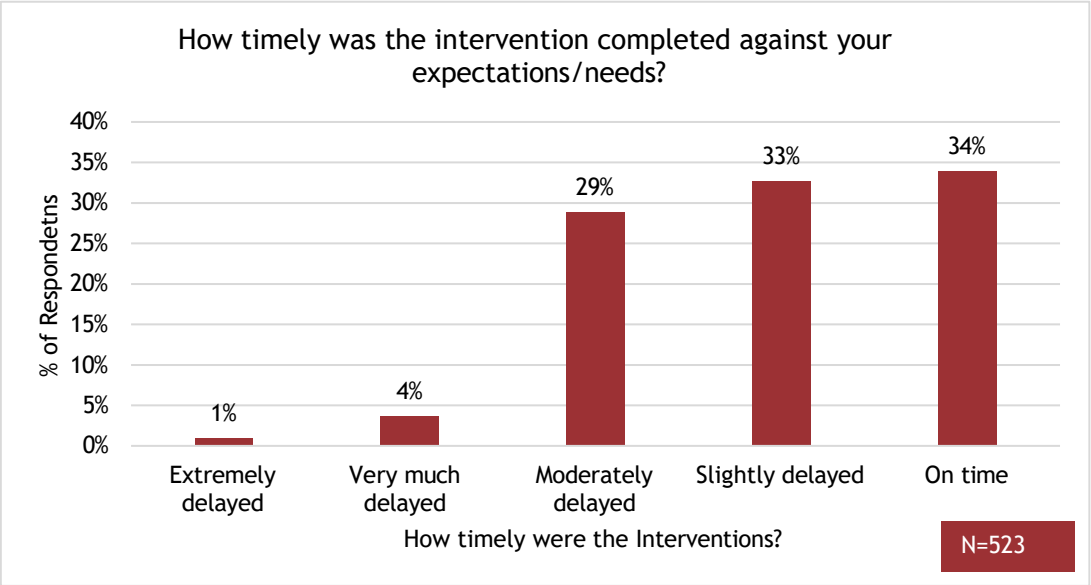


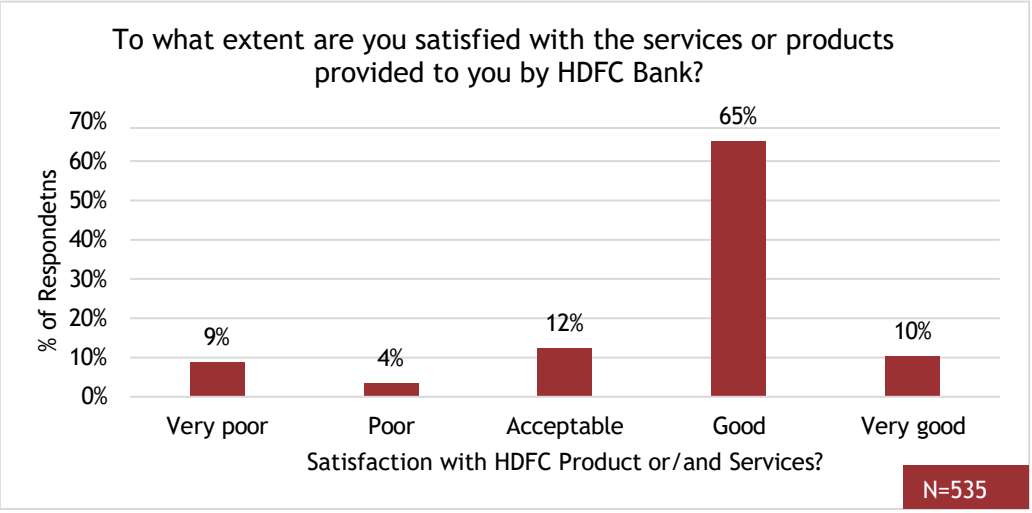
Figure 19 Timeliness of SDLE Interventions

As depicted in Figure 19, a substantial proportion of beneficiaries expressed satisfaction with the timeliness of the skill development and livelihood interventions. Approximately 34% of respondents reported that the intervention was delivered on time, reflecting a positive implementation experience for about one-third of the participants. Additionally, 33% of respondents indicated that the intervention was slightly delayed.

The **alignment of certain interventions, such as seed distribution and irrigation systems, with government departments contributed to delays**, primarily due to the time required for necessary approvals. Furthermore, the rigorous process of identifying individual beneficiaries for interventions—such as the distribution of farm tools, construction of animal sheds, and installation of farm fences—resulted in minor delays. However, it is important to note that only 5% of beneficiaries reported experiencing significant delays, with interventions being categorised as extremely delayed. This indicates that while some challenges in timeliness were observed, they were relatively limited in scope and are highlighted by an **aggregate score of 0.73 for timeliness**.

Quality of Service Provided

Figure 20 Satisfaction levels of respondents with interventions



The interventions implemented under Project 316 for Sustainable Development and Livelihood Enhancement (SDLE) have been strategically aligned with the needs of the community. The provision of input support, including seeds and irrigation systems, has proven to be highly beneficial for the community, which predominantly relies on agriculture as its primary livelihood.

In addition to material support, the **training programs facilitated by Srijan and HDFC have played a crucial role** in enhancing beneficiaries' livelihood opportunities by introducing them to new income-generating avenues. These capacity-building initiatives have encompassed training in Women's Producer Groups formation and sustainable farming practices, such as Jeevamrit formation, horticulture, and modern agricultural techniques, thereby equipping beneficiaries with essential skills to improve productivity and sustainability.

As depicted in Figure 20, a majority **75% of respondents rated the services provided under the project as "Good" or "Very Good,"** indicating a positive overall impact. Additionally, 12% of respondents considered the interventions to be "Acceptable," primarily comprising beneficiaries who perceived the interventions as a low or medium priority in their specific context.

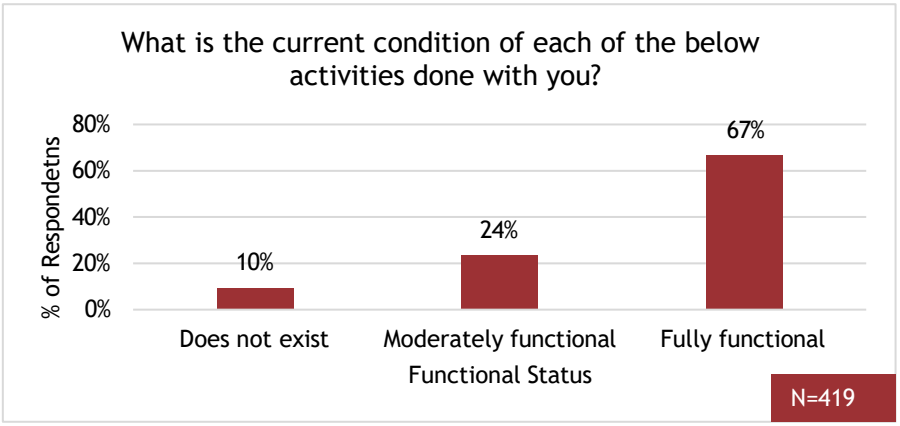


Figure 21 Current Utilisation Status of SDLE Interventions

A similar assessment of the functional status of the interventions (Figure 21) revealed that **67% of respondents reported the interventions as "Fully Functional,"** indicating that the

majority of implemented activities are operational and effectively serving their intended purpose. Additionally, 24% of respondents classified the interventions as "Moderately Functional," suggesting that while these initiatives are active, they may require further enhancements or improvements to optimize their impact. However, 10% of respondents indicated that certain planned interventions "Do Not Exist," signifying those specific activities—such as goat shelters—were either not implemented or discontinued.

When enquired the potential reasons for low utilisation and functionality for the given interventions, many respondents highlighted that, HDFC Bank provided all components, but **maintenance is difficult for the beneficiaries**.

All these findings corroborate the **score of 0.71 given to quality of services** provided under efficiency section of the evaluation.

Operational Efficiency and Program Design

The Skill Development and Livelihood Enhancement (SDLE) interventions were designed to maximize resource utilization, streamline implementation, and ensure long-term impact. Insights gathered from qualitative interactions with beneficiaries and stakeholders indicate that the project was efficiently executed, well-structured, and highly responsive to community needs.

Figure 22 Study Team Interacting with the Women Producer Group

The SDLE interventions were implemented through a participatory approach**, facilitated by the formation of Village Development Committees (VDCs).** These interventions were closely aligned with Natural Resource Management (NRM) activities, ensuring complementarity and synergy between the two, thereby enhancing operational efficiency and maximizing outcomes.

Capacity Building and Women's Empowerment: The SDLE interventions placed strong emphasis on capacity building and **women's empowerment through an innovative hub-and-spoke model**. Under this approach, HDFC institutionalized knowledge transfer by establishing Producer Groups, Farmer Interest Groups, Water User Groups, and Village Development Committees. Beneficiaries highlighted that they frequently received multiple rounds of refresher training on various aspects of the program, including modern agricultural techniques, Jeevamrit organic farming, and horticulture.

In addition to promoting primary livelihood opportunities, SDLE interventions **addressed livestock management challenges through an incentive-based model**. The initiative enabled Pashu Sakhis to explore new livelihood opportunities, providing additional income streams for small and marginal farmers as well as Pashu Sakhis themselves.

Enhancing Market Access and Economic Independence: The Women-led Producer Groups successfully eliminated middlemen, **enabling beneficiaries to capture market opportunities directly**. This intervention **significantly improved household income by facilitating collective marketing, grading, and sales linkages, thereby ensuring better pricing for their produce**. Many beneficiaries expressed high levels of satisfaction with the

Producer Groups, acknowledging their role in enhancing economic independence and financial stability.

Broader Community Impact: Beyond livelihood enhancement, the SDLE interventions contributed to broader community development and positive socio-economic outcomes under Project 316. To cite an example:

- Crop diversification through seed kit distribution not only improved agricultural sustainability but also contributed to better nutritional outcomes as highlighted by the respondents by reducing the dependence on the market.
- Improvements in household income led to enhanced quality of life, fostering greater economic security and social well-being for participating communities.

The robust execution of these interventions is reflected in the **high operational efficiency and project design scores of 1**, underscoring the project's effectiveness in addressing key community needs.

Women beneficiaries particularly appreciated the exposure visits conducted under the project. As one participant shared:

> *"We never knew about horticulture. It was very exciting to go on an exposure visit to Gumla, Jharkhand, conducted by HDFC Bank. We saw lift irrigation and mango plantations and were eager to explore these new opportunities in our own community."*

This statement reflects how the SDLE interventions have played a crucial role in knowledge exchange, skill development, and promoting sustainable livelihood practices, encouraging the community to adopt new and innovative agricultural techniques.

3.2.6. Effectiveness

The Skill Development and Livelihood Enhancement (SDLE) interventions under the HDFC Bank initiative have been assessed using five key parameters:

1. Interim Results (Outputs and Short-term Outcomes)
2. Reach (Target vs. Achievement)
3. Influencing Factors (Enablers and Barriers)
4. Differential Results (Need Assessment)
5. Adaptation Over Time

The effectiveness of the SDLE interventions has been assigned a **score of 0.72**, reflecting positive outcomes while highlighting areas for improvement.

As noted in the efficiency assessment, approximately **75% of respondents expressed satisfaction with the quality of services and products provided by HDFC Bank**. However, a detailed analysis of effectiveness indicators provides critical insights into key strengths and opportunities for enhancement.

The data from Table 10 below suggests that HDFC Bank's SDLE interventions have contributed significantly to improving agricultural activities and livelihood outcomes for beneficiaries. An impact analysis of SDLE Interventions on Agricultural Activities and Livelihoods is presented in the following section:

1. **Improved Access to Agricultural Inputs and Market Linkages**
   - **46% of farmers moderately agreed**, and 1% strongly agreed, that they were able to buy inputs and sell produce at better prices through Farmer Producer Organizations (FPOs).
   - Training and exposure visits enabled women farmers to engage in new income-generating activities, demonstrating progress in gender inclusion and strong differential results in the SDLE interventions.
   - This indicates a positive impact on market access, though 48% of respondents remained neutral, suggesting that further strengthening of market linkages is necessary.

2. **Adoption of Modern Agricultural Practices and Improved Farm Productivity**
   - **57% of farmers moderately adopted efficient irrigation and water management practices**, indicating a shift towards sustainable agricultural practices.
   - **46% of respondents reported an increase in knowledge of modern farming techniques** and best practices, though 49% remained neutral, suggesting a need for further reinforcement and practical application.
   - 48% of farmers moderately agreed that they could now **cultivate a greater variety of crops** annually, reflecting progress in multi-cropping adoption.

Figure 24 Modern Farm Input Tools Provided by HDFC Bank

Figure 23 Farmer Adopting Horticulture After Training Provided by HDFC

3. **Infrastructure and Financial Support for Farmers**
   - **51% of respondents moderately agreed, and 10% strongly agreed, that they had better infrastructure available for farmland,** demonstrating significant progress in agricultural infrastructure development.

4. **Livelihood Diversification through Livestock Rearing**
   - **29% of respondents observed a reduction in livestock mortality rates**, though 59% reported no change.
   - This suggests a need for enhanced veterinary services, disease management programs, and information dissemination to foster improved livestock management.

5. **Training Impact and Adoption of Best Practices**
   - **73% of respondents found the training useful**, highlighting a high success rate in knowledge dissemination.
   - However, only 33% reported applying training knowledge to improve farm output, while 63% remained neutral, indicating a gap in implementation support and follow-up mechanisms.

Overall, 44% of respondents reported frequent usage of interventions, while 23% engaged at a moderate level. However, 17% (not much & not at all) rarely utilized the interventions, pointing to a gap in sustained engagement and adoption.

Table 10 Contribution of SDLE Interventions to Short-term changes

Short-term changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
Farmers are able to buy inputs and/or sell their produce through FPO with dealers at better price	3%	1%	48%	46%	1%	67
Amount of agriculture produce lost due to pest has reduced after adopting integrated pest management."	39%	32%	7%	8%	0%	447
Amount of agriculture produce lost due to pest has reduced after adopting integrated pest management."	1%	1%	5%	9%	0%	447
Farmers are able to cultivate more land now.	4%	3%	63%	30%	0%	67
Farmers are able to grow more number of crops in a year now.	4%	1%	46%	48%	0%	67
Farmers are able to irrigate more land now.	4%	3%	36%	57%	0%	67
Farmers have adopted more efficient irrigation and water management practices	4%	1%	37%	57%	0%	67
Farmers have adopted the training knowledge in their farm for better output"	3%	1%	63%	33%	0%	67
Farmers have easy and quick access to farm inputs such as seeds, fertilisers, and pesticides	7%	1%	39%	52%	0%	67
Farmers have good infrastructure available for their farmland	4%	1%	33%	51%	10%	67
Farmers have increased access to finance for their agriculture"	6%	15%	51%	28%	0%	67
Farmers have increased knowledge on modern farming techniques and best practices	3%	1%	49%	46%	0%	67
Farmers have more bargaining power for selling their produce in the market"	3%	3%	52%	42%	0%	67
How frequently in the last 2 years did you make use of the interventions done with you?	8%	9%	9%	23%	44%	508
I am able to buy and /or sell my agriculture produce to dealers at better price.	44%	29%	7%	20%	0%	380
I am able to cultivate more land now.	44%	27%	9%	19%	0%	380
I am able to grow more number of crops in a year now.	42%	28%	7%	22%	0%	380

I am able to irrigate more land now.	41%	27%	7%	24%	1%	380
I am able to sell multiple products from my livestock.	58%	29%	8%	4%	0%	380
I have access to better storage facility now.	44%	28%	12%	15%	0%	380
I have access to credit/loan for agriculture purpose at a reasonable rate.	60%	29%	7%	4%	0%	380
I have adopted more efficient irrigation and water management practices	39%	26%	8%	26%	2%	380
I have adopted price lock and /or crop insurance.	60%	29%	6%	5%	0%	380
I have adopted the training knowledge in my farm for better output"	44%	28%	12%	16%	0%	380
I have easy and quick access to farm inputs such as seeds, fertilisers, and pesticides	48%	27%	12%	13%	0%	380
I have good infrastructure available for our farmland for better water availability.	44%	26%	8%	22%	0%	380
I have increased knowledge on modern farming techniques and best practices	43%	30%	11%	16%	0%	380
The prevalence of diseases and death among livestock has reduced.	59%	29%	7%	5%	0%	380
The reproductive capacity of Livestock has improved significantly."	60%	29%	7%	4%	0%	380
Was the training useful?	0%	0%	27%	0%	73%	22

While significant progress has been made in enhancing access to agricultural inputs, improving infrastructure, and disseminating training, certain areas for improvement have been identified. This is further substantiated by the scoring assessment conducted for each parameter.

Figure 25 Livestock Awareness Campaign Hosted by Pashusakhi in Bhitghara village

Influencing Factors ***(Score: 0.75)*****:** The assessment of influencing factors, both positive and negative, resulted in a score of 0.75. Quantitative and qualitative interactions with beneficiaries indicate low adoption rates of horticulture practices and limited utilization of Jeevamrit. The key challenges associated with these interventions include:

- **Low Landholding Size**: A significant proportion of respondents own small plots of land, primarily cultivating staple crops such as rice, wheat, and lentils. Given that horticulture crops such as mango and dragon fruit have a long gestation period, many marginal farmers are discouraged from adopting these practices.
- **Challenges in Jeevamrit Adoption**: Farmers face barriers to sustained usage of Jeevamrit, primarily due to its shorter shelf life compared to chemical fertilizers available in the market. Additionally, the complexity of its preparation, which requires multiple inputs and an extended formation period, poses a challenge, particularly during peak cultivation seasons.

Adaptation Over Time ***(Score: 0.5)*****:** The adaptation of SDLE interventions over time received a score of 0.5, reflecting challenges in long-term sustainability and institutional engagement. This is closely linked to the influencing factors outlined above.

Furthermore, the presence of inactive institutions such as Farmer Interest Groups (FIGs) and Producer Groups has negatively impacted the widespread adoption of interventions. **Weak institutional engagement has limited knowledge-sharing, capacity-building, and collective action among beneficiaries**, thereby hindering the long-term impact of SDLE initiatives.

Addressing these challenges will be critical to enhancing the effectiveness of SDLE interventions. Key recommendations include:

- Developing customized strategies for smallholder farmers to encourage the gradual adoption of horticulture crops.
- Strengthening awareness and training programs to highlight the long-term benefits of Jeevamrit while exploring ways to simplify its preparation process.
- Revitalizing institutional structures, such as FIGs and Producer Groups, to facilitate peer learning, collective decision-making, and improved market access.

By addressing these gaps, the SDLE interventions can be further optimized to maximize impact, enhance beneficiary engagement, and ensure long-term sustainability.

3.2.7. Impact

The impact of the SDLE interventions in Jashpur has been assessed through three key lenses: Significance of Outcomes, Transformational Change, and Unintended Change. The **score of 0.78** reflects that while the interventions have led to notable improvements in agricultural productivity, income stability, and food security, certain aspects still require further strengthening to achieve full-scale transformation.

When probed about the extent to which the beneficiaries felt that the interventions contributed to certain long-term changes, the following were the responses (Table 11).

Table 11 Contribution of SDLE interventions to long-term changes

Long-term Changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
My farm input cost has significantly reduced.	0%	0%	49%	51%	0%	380
My crop yield and farm production has significantly improved.	0%	15%	42%	43%	0%	380

My Farm Income has significantly increased.	0%	0%	66%	34%	0%	380
My Farm Profit has significantly increased.	0%	29%	5%	66%	0%	380
I can better manage the uncertain weather and climate change.	43%	34%	22%	0%	1%	380
I have more stable farm income throughout the year.	0%	0%	8%	92%	0%	380
My family has better food security and nutrition.	0%	28%	24%	48%	0%	380
Farm input cost has significantly reduced for our farmers.	0%	0%	30%	70%	0%	67
Crop yield and farm production has significantly improved for our farmers.	0%	0%	22%	73%	4%	67
Farm income has significantly increased for our farmers.	0%	0%	55%	45%	0%	67
Farm Profit has significantly increased for our farmers.	0%	0%	49%	51%	0%	67
Farmers can better manage the uncertain weather and climate change.	0%	0%	34%	66%	0%	67
Families have more stable farm income for our farmers.	0%	0%	49%	51%	0%	67
Families have better food security and nutrition for our farmers.	0%	0%	33%	67%	0%	67

Significance of Outcomes: Extent of Achieved Benefits

The Skill Development and Livelihood Enhancement (SDLE) interventions have led to significant improvements in agricultural productivity, income stability, and food security. **51% of respondents reported a moderate reduction in farm input costs**, while 49% remained neutral. Among farmer groups, 70% acknowledged a moderate reduction, indicating improved access to affordable agricultural inputs. These enhancements have contributed to higher crop yields, increased profitability, and strengthened financial resilience. Additionally, expanded market linkages have enhanced farmers' bargaining power, enabling them to sell their produce at better prices.

With respect to farm production, 43% of individual respondents noted moderate improvements, while 42% remained neutral. Among farmer groups, 73% reported moderate improvements, with 4% experiencing high improvement, further confirming the positive impact of SDLE interventions on agricultural productivity.

Qualitative interactions with women beneficiaries highlighted the interventions' impact on dietary diversity and household food security. One beneficiary shared:

> *We have started growing chillies, onions, and saag. Earlier, we were dependent on the market, but with the training and seeds provided by HDFC, we have been able to introduce dietary diversity in our household without worrying about the cost."*

This is further supported by quantitative data, where 48% of respondents moderately agreed that their household food security and nutrition had improved, although 28% remained uncertain. Among farmer groups, 67% reported moderate improvements in food security, indicating a substantial positive impact on household well-being and nutritional intake.

Figure 26 Mango Orchids of Beneficiaries from Odaka Village

A respondent utilizing **Jeevamrit** emphasized its **positive impact on agricultural productivity and soil health**, stating:

> *"The use of Jeevamrit has significantly enhanced our crop yield while simultaneously improving soil quality. This method not only contributes to increased agricultural productivity but also promotes environmental sustainability."*

Transformational Change: Long-term Structural Shifts in Livelihoods

The SDLE interventions have contributed to long-term improvements in farming practices, financial stability, and livelihood resilience. **92% of respondents moderately agreed that their farm income had become more stable throughout the year, reflecting a positive shift in financial security**. Among farmer groups, 51% reported moderate improvements in income stability, while 49% remained neutral, suggesting varied financial benefits across different farming communities.

Furthermore, the interventions have supported and capacitated women-led producer groups, contributing to substantial advancements in women's economic empowerment. During qualitative discussions, farmers shared that they had previously relied on traditional farming methods and faced difficulties in managing soil health and water resources. However, following the SDLE interventions, they gained knowledge on water-efficient irrigation, organic pest control, and improved crop rotation methods, which they now apply independently.

Unintended Changes: Positive or Negative Outcomes Beyond Expected Impact

While the interventions have largely had positive effects, some unintended challenges were identified. Farmers reported difficulties in sustaining climate adaptation efforts, indicating a need for continuous capacity-building and technical support. Additionally, qualitative interactions revealed that while farmers appreciated the infrastructure provided, some struggled with maintaining solar-powered irrigation systems and managing farm equipment due to limited technical knowledge and the unavailability of repair services in their region.

Conversely, an unintended positive impact was observed in the **capacitation of Self-Help Groups (SHGs)**. Through training provided by HDFC and Srijan, many women who participated in SDLE interventions have contributed to strengthening SHGs in the region.

A notable example is Saroj Kujur, a trained Pashu Sakhi under the HDFC SDLE interventions and a member of the Lily SHG. Following her training, she has motivated other SHG members to adopt HDFC interventions, further amplifying the program's reach and impact within the community.

The impact score of 0.78 underscores the effectiveness of the SDLE interventions in driving **substantial improvements in agricultural livelihoods, income security, and market access**. The high adoption of improved farming techniques, enhanced financial stability, and increased food security reflect the significance and sustainability of the program's outcomes.

However, to further strengthen the long-term transformational impact, there is a need to enhance climate resilience strategies, improve livestock productivity, and establish sustainable livelihood mechanisms. Qualitative insights indicate that while farmers and livestock owners have experienced significant benefits, there remains a critical need for continued post-implementation support, advanced technical training, and stronger market facilitation. Strengthening these aspects will be essential in fostering greater self-reliance and ensuring long-term livelihood security for beneficiaries.

3.2.8. Sustainability

With a **score of 0.29**, Sustainability has been assessed through 2 lenses- Potential for Continuity & Project Design and Strategy.

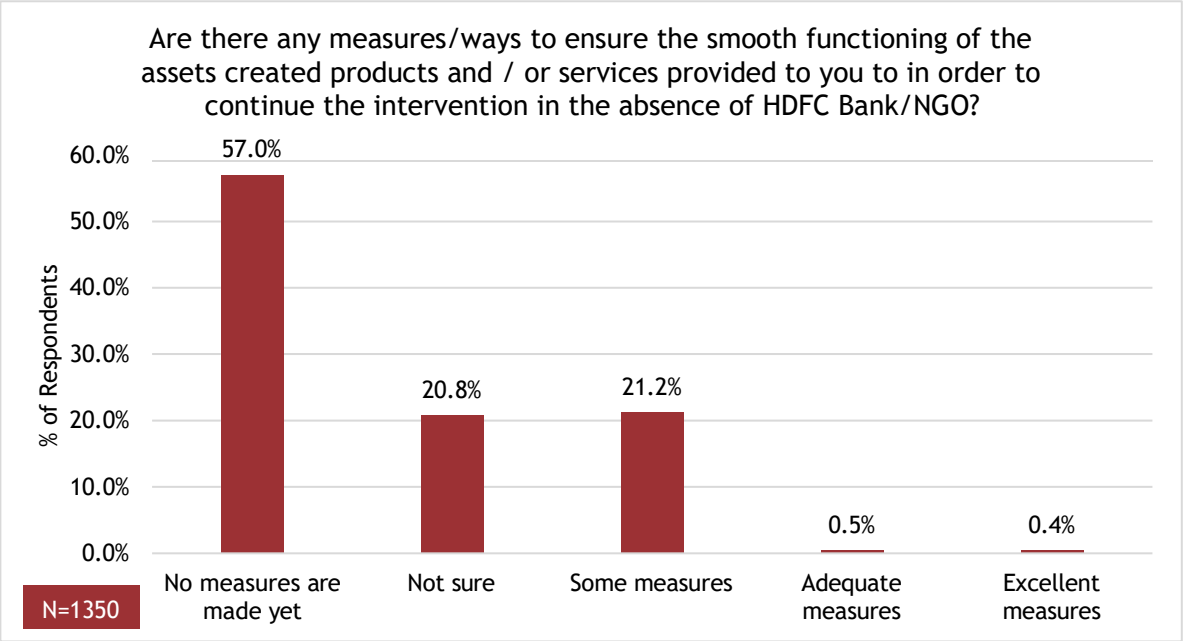


Figure 27 Sustainability Measures Made Yet or Not

As illustrated in Figure 27, the survey findings indicate significant gaps in post-intervention sustainability planning for the Skill Development & Livelihood Enhancement (SDLE) initiatives. A **majority (57%) of respondents reported the absence of sustainability measures**, while 21.2% acknowledged some efforts, though their effectiveness remains uncertain. Additionally, 20.8% were unaware of any sustainability mechanisms in place, and only 0.9% (0.5% adequate, 0.4% excellent) confirmed the presence of strong sustainability measures to ensure the continuity of interventions in the absence of support from HDFC Bank or implementing NGOs.

Qualitative interactions with beneficiaries revealed mixed perceptions regarding the long-term viability of the interventions. One key challenge identified was the inactivity of groups such as Water User Groups (WUGs), Farmer Interest Groups (FIGs), and Producer Groups, which negatively impacted the maintenance and utilization of resources. Furthermore, a

majority of respondents reported being unable to recall any training provided on the maintenance of farm inputs and agricultural tools, indicating a gap in knowledge transfer.

Women respondents from producer groups highlighted that while Srijan had provided training in packaging, marketing, and branding, the withdrawal of Srijan and HDFC Bank resulted in a significant decline in market outreach. This was attributed to internal conflicts within the group and the lack of monthly financial record-keeping, which reduced financial prudence and affected sustainability.

Additionally, respondents identified weak leadership and knowledge transfer as critical barriers to sustainability, particularly in the Water User Groups and the formation of Village Development Committees (VDCs). These findings align with the influencing factors identified in the effectiveness assessment, reinforcing the need for stronger institutional structures. The study found that in areas where local farmer groups and self-help groups (SHGs) were actively involved, sustainability efforts were more visible, suggesting that enhancing community engagement and ownership could improve long-term impact.

A respondent, **Ram (name changed),** shared his experience: *"We are no longer using Jeevamrit since the person managing the cow urine collection centre left the village. Without someone to oversee the process, there is no collective effort to produce Jeevamrit."*

Figure 28 Closed Cow Urine Collection Centre for Jeevamrit at Patakhela Village

Discussions during focus group sessions further highlighted that while farmers appreciated the initial interventions, the lack of clear exit strategies and defined roles for local institutions posed challenges to sustaining long-term benefits after project completion.

While some sustainability measures have been introduced, they remain inconsistent and require further reinforcement. Key risks to the longevity of SDLE interventions include the absence of post-implementation support, inadequate technical maintenance services, and weak institutional linkages. To ensure continued benefits beyond the project's duration, encouraging community-led maintenance systems, facilitating stronger partnerships with local governance bodies, and providing periodic refresher training can enhance self-reliance and ensure that the benefits of the SDLE interventions continue beyond the project's duration.

3.2.9. Branding

The Skill Development & Livelihood Enhancement (SDLE) activities under Project 316 were effectively branded and communicated, ensuring strong visibility and recognition among beneficiaries and stakeholders. The **perfect visibility score of 1** reflects the project's strategic branding efforts, which successfully positioned HDFC Bank's Parivartan initiative as a key contributor to rural development.

The interventions were clearly marked with HDFC Bank's Parivartan and Srijan logos, allowing beneficiaries to easily identify and associate the support they received with the CSR initiative. Prominent branding was displayed across various project components, including, training centres, Women-led Jeeraphool Producer Group facilities, and irrigation systems and infrastructure developed under the interventions

Additionally, boards and signage were placed at key project sites, such as farmer training locations, agricultural plots introducing new techniques, and livestock distribution points, reinforcing awareness of HDFC Bank's role in livelihood enhancement.

Further, the branding efforts extended beyond local engagement, garnering attention from key stakeholders. Members of the Women Producer Group participated in the 2022 Agri Carnival at Raipur, providing a platform to showcase their work and interact with industry stakeholders. The initiative also **gained recognition from government departments**, with representatives of the **Women Producer Group presenting Jeeraphool rice to Smt. Gomati SP, a Member of Parliament.**

The comprehensive branding and visibility strategy not only strengthened beneficiary engagement but also enhanced credibility among stakeholders, reinforcing the impact and outreach of the SDLE interventions. The perfect visibility score of 1 is well justified, as the branding efforts were strategically implemented, effectively communicated, and instrumental in raising awareness about the project's objectives and contributions to rural livelihood development.

Figure 29 Qualitative Team Engaging with the Beneficiaries

3.3 Promotion of Education

3.3.1 Intervention and Activities

Under the thematic area of education, the HDFC Project (P0316) implemented various initiatives aimed at enhancing learning outcomes among children, reducing absenteeism, and enriching the overall learning experience, including:

1. ***Sanitation Facility Development***
    - Adequate and well-maintained sanitation facilities are essential for promoting health, hygiene, and overall well-being, particularly in educational institutions. As part of the initiative, dedicated toilet complexes were constructed, ensuring separate facilities for boys and girls to maintain privacy and safety.
    - Additionally, the sanitation infrastructure in approximately ten schools was renovated, incorporating necessary upgrades to improve functionality and hygiene standards with regular maintenance.
2. ***Safe Drinking Water Facilities***
    - To improve access to safe drinking water and address health concerns associated with contaminated sources, UV-filtered water coolers were installed in ten primary schools, benefiting both students and staff.
3. ***BALA Painting and SMART Class Infrastructure***
    - To foster an interactive and stimulating learning environment, BALA (Building as a Learning Aid) painting and SMART classroom infrastructure were introduced in government schools to encourage peer learning, creative expression and knowledge-building.
    - Over the course of the project, BALA painting work was implemented in 14 schools, transforming traditional classrooms into visually engaging learning spaces, while three SMART classrooms were developed to integrate technology-driven education, further enriching the academic experience.

Table 12 Scorecard for POE Interventions

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's Score	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	290	Actual - Min/ Max-Min	0.823275862	50%	0.41	0.91
	Qualitative	HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	HH	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		HH	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	HH	Timeliness	5	145	Actual - Min/	0.801724138	30%	0.24	0.89
		HH	Quality	5	155	Actual - Min/	0.830645161	30%	0.25	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		HH	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation +STR)	5	280	Actual - Min/	0.821428571	25%	0.21	0.96
	Qualitative	HH	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		HH	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	20%	0.20	
		HH	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		HH	Adaptation over time	5	5	Actual - Min/	1	10%	0.10	
Impact	Quantitative	HH	Significance Outcome	5	490	Actual - Min/	0.742346939	50%	0.37	0.87
	Qualitative	HH	Transformational Change		5	Actual - Min/	1	30%	0.30	
		HH	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	HH	Potential for Continuity	5	250	Actual - Min/	0.42	60%	0.25	0.45
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/	0.5	40%	0.20	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
POE Overall Score - P0316										0.87

3.3.2 Respondent Profile

A total of 13 responses were collected for the education survey, categorized into community and institution, with each response representing multiple respondents, bringing the total to 69 individuals. The responses were distributed across 13 villages in Bagicha Tehsil, Jashpur District. All the surveyed schools offered education only up to the 5th grade. Most respondents were between 6 and 15 years of age, with a higher representation of girls and women. Educational attainment data was collected for 13 individuals, among whom six were graduates and five had completed postgraduate education.

Figure 30 Age and Gender Profile of the Respondents

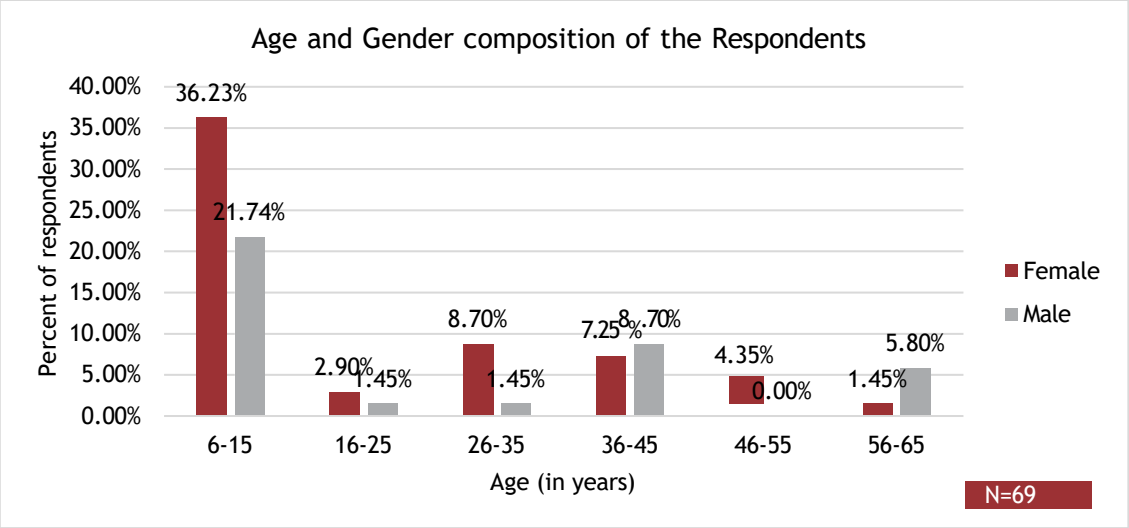


Table 13 Project Interventions Received by Education Project Respondents

EDUCATION				
Type of Support			Institution (Teacher / Principal)	Community (Parents group / SMC)
Hard Infrastructure	Building & Bala painting		10	1
	Classroom		0	0
	Toilet		5	0
	Drinking water		11	0
	Activity rooms		0	0
Critical/ communication Infrastructure	STEM LAB/science kit		0	0
	Library		0	0
	Smart classroom set up / Resource Room		2	0
	School Supplies & equipment	Sports kit	0	0
		Benches / Desk	1	0
		White board	0	0

		Stationery	0	0
		Utilities	0	0
		Others	0	0

3.3.3 Relevance

Chhattisgarh has made notable strides in education, with 82% of children (aged 6-14) enrolled in government schools in 2022[2], surpassing the national average. However, tribal-dominated areas like Jashpur continue to face challenges, including inadequate infrastructure, sanitation gaps, and limited learning aids, impacting student retention.

Prior to the educational interventions under Project 316, schools faced significant infrastructural challenges. Classrooms lacked adequate facilities, creating an uninspiring learning environment, which contributed to low student engagement and attendance. Additionally, **the absence of proper sanitation facilities often forced students to use unsanitary toilets**, further affecting their health and well-being.

Figure 31 Water Coolers Installed by HDFC

With a **relevance score of 0.91** the intervention was highly aligned with these needs, focusing on sanitation improvements, access to clean drinking water, and SMART classroom infrastructure to foster a conducive learning environment. Among respondents, over 90% of respondents recognized these initiatives as essential or high priority for schools:

- **Sanitation Upgrades:** Separate, hygienic toilet facilities for boys and girls, addressing a major barrier to school retention, especially for adolescent girls.
- **Drinking Water Facilities:** Reliable access to purified water, reducing health risks and improving student well-being.
- **SMART Classrooms & Resource Rooms:** Modernized learning spaces with interactive tools and digital aids to enhance student engagement.

A student shared: *"The water cooler has been a game-changer. During summers, we had to fetch water from a handpump in the open, and it was too hot to drink."*

The implementation of a **community-centric approach in school selection and infrastructure development** ensured that the interventions were directly aligned with the needs of students, teachers, and school authorities. This approach not only enhanced the

[2] https://img.asercentre.org/docs/ASER%202022:%20Chhattisgarh/aser2022_statefindings_cg_withdistricts_final.pdf

learning environment but also garnered strong community support and validation, reinforcing the project's impact and sustainability.

Figure 32 Study Team Interacting with School Teachers and SMC at Odaka Village

3.3.4 Coherence

With a **coherence score of 1.00**, the intervention demonstrates a strong alignment with educational and developmental frameworks a strong internal coherence with HDFC CSR initiatives and external coherence with state and national policies.

Alignment with Sustainable Development Goals (SDGs):

- **SDG 4 (Quality Education):** The introduction of SMART classrooms and BALA painting has contributed to improved educational outcomes by enhancing infrastructure and introducing modern learning tools.
- **SDG 6 (Clean Water and Sanitation):** Ensuring access to safe drinking water and improved sanitation facilities has promoted better hygiene practices among students.
- **SDG 5 (Gender Equality**): The establishment of gender-segregated sanitation facilities has played a crucial role in reducing barriers to education for girls. By ensuring equitable access to hygiene and sanitation, the initiative has supported consistent school attendance for female students while safeguarding their dignity and well-being.

Alignment with Government Policies and Programs:

- With a special focus on infrastructure development and sanitation, the program complements **Samagra Shiksha Abhiyan (SSA), PM Schools for Rising India (PM SHRI) scheme** other state initiatives such as Swami Atmanand English Medium School (SAGES) scheme and Smart Classroom Initiative.

Alignment with HDFC Bank's CSR Strategy: These activities fit within HDFC Bank's Parivartan CSR vision, which prioritizes school infrastructure development, digital literacy, and student well-being.

3.3.5 Efficiency

The efficiency of the education interventions was evaluated based on timeliness and quality of service provided. The **overall score of education interventions was 0.89**.

Timeliness: The **efficiency score of timeliness is 0.80** indicating that most activities were implemented on schedule with minimal delays. With the school interventions rolled out in

a phase-wise manner, 12 out of 33 respondents rated interventions as timely, meanwhile, 17 respondents rated interventions as slightly delayed.

Quality of Service Provided: With a **0.83 satisfaction score**, the quality of SMART classrooms, UV-filtered water coolers, and sanitation infrastructure was highly rated. 25 out of 26 respondents recognised these interventions as **high quality**, reflecting strong approval and successful implementation.

Figure 33 Students Learning Lessons from the SMART TV

The **project design and operational efficiency received a perfect score of 1**, reflecting structured execution and optimal resource utilization through **a participatory approach** involving SMCs, teachers, and the local community. Planning and implementation were streamlined, ensuring effective fund allocation and minimal disruption to school activities. Qualitative interactions with teachers and headmasters confirmed that sanitation, drinking water, and SMART classroom facilities were delivered as designed, with high appreciation for the support provided.

3.3.6 Effectiveness

Effectiveness measures the extent to which the interventions achieved their intended objectives. The overall **effectiveness score for education interventions is 0.96**, indicating high effectiveness in meeting program goals. More than 90% of respondents felt that the quality of interventions was either very good or good.

- **Sanitation Facilities:** Separate toilet units for boys and girls were constructed, enhancing hygiene, safety, and student attendance. Teachers noted that the new facilities instilled better sanitation practices among students, who, in turn, educated their parents on proper handwashing.
- **Drinking Water Facilities:** Fifteen schools received RO water purifiers, ensuring safe and clean drinking water for students and staff.
- **BALA Paintings & SMART Classrooms:** Fourteen schools were repainted with BALA designs, while three classrooms were transformed into SMART classrooms with interactive digital tools, significantly enriching the learning experience. Teachers highlighted that BALA paintings enhanced students' recall abilities, leading to improved engagement and knowledge retention.

The respondents utilise these interventions frequently and have expressed high levels of functionality and utilisation. The interventions have been highly effective, reinforcing their impact on school infrastructure and student learning.

Figure 35 BALA Painting done at Pilai Primary School by HDFC

Figure 34 A Well Renovated Primary School with the Support of HDFC at Majhgaon

3.3.7 Impact

The implementation of SMART Classes, BALA Painting, and water coolers under the HDFC rural development project has demonstrated a significant impact, aligning with the OECD DAC impact criteria by fostering educational advancement, health improvement, and community well-being. The **overall impact score is 0.87**.

Table 14 Long-term Changes Brought About by P0316

Long-Term Changes (% of Respondents)	Highly disagree	Disagree	Not sure	Agree	Highly agree	N
To what extent each of the specific intervention has contributed to the change? - Smart Classes	0.00	0.00	50.00	0.00	50.00	4
Students regularly come to the school and absenteeism has reduced	0.00	0.00	18.18	81.82	0.00	11
More children in the community take admission in the school	0.00	0.00	9.09	72.73	18.18	11
Student's performance in examination and assessments has improved	0.00	0.00	16.67	75.00	8.33	12
Students show more interest in academics and actively participate during classroom instruction.	0.00	0.00	16.67	50.00	33.33	12
Less number of students leave the school before completing their schooling.	0.00	0.00	33.33	66.67	0.00	12
Less number of girl students leave the school before completing their schooling	0.00	0.00	16.67	75.00	8.33	12
Students are showing significant improvements in understanding and applying concepts in new contexts.	0.00	0.00	8.33	58.33	33.33	12
The community generally say and feel good about the school after the intervention compared to the past	0.00	0.00	16.67	75.00	8.33	12

Educational Impact: The implementation of BALA paintings, SMART classrooms, and improved sanitation facilities has significantly enhanced student engagement, digital literacy, and overall learning experiences. Approximately **75% of respondents expressed satisfaction with improvements in student performance, reduced absenteeism, lower dropout rates among girls, and shifting community perceptions towards education**.

Figure 36 Separate and Functional Sanitation Facilities Provided by HDFC at Schools

Health and Hygiene Impact: The installation of water coolers and functional toilets has ensured consistent access to safe drinking water and sanitation, reducing health risks and enhancing student well-being. This has contributed to higher school attendance, particularly during summer, mitigating hydration-related challenges.

Social and Gender Impact: From a social and gender perspective, these interventions have created a more inclusive learning environment, particularly benefiting female students. **Nearly 83% of respondents acknowledged a decline in female absenteeism, reinforcing the project's role in promoting gender equality in education**.

Overall, the project has led to measurable improvements in education quality, student health, and school participation, reinforcing long-term developmental outcomes in rural communities.

3.3.8 Sustainability

Sustainability evaluates the likelihood of long-term benefits. With **a score of 0.45**, the intervention reiterates the usage and relevance of the interventions for the local community. Nevertheless, the interventions highlight the good potential for continuity but require a structured follow-up.

- **Challenges in Infrastructure Maintenance**:
  Ensuring the sustained functionality of newly constructed sanitation facilities, water filtration systems, and SMART classrooms requires consistent maintenance efforts. A case in point is the Odaka Primary School, where interactions with the study team revealed concerns regarding the usability of SMART TVs. Teachers expressed hesitation in utilizing the technology, stating:

  > *"We are not using the SMART TVs currently; there is an issue with the device, and we are reluctant to operate it due to its high cost. Additionally, we are uncertain about whom to approach for repairs and technical support."*

- **Need for Teacher Training and Capacity Building**:
  The successful implementation of water coolers and SMART infrastructure requires sustained teacher training and student engagement to maximize long-term impact. **Equipping educators with the skills to integrate digital tools into the curriculum is**

essential for optimizing technology-driven learning. A case study from Kutama Primary

> *"The school does not use the water coolers during winter months due to uncertainty about disabling the cold-water setting."*

School highlights the need for operational training, as school representatives noted: This underscores the importance of comprehensive training for educators, staff, and management committees to ensure effective utilization and maintenance of infrastructure investments.

- **Scope for Community Ownership and Sustainable Management:**
  Encouraging active participation from School Management Committees (SMCs) and local governing bodies in the maintenance, oversight, and governance of school infrastructure can enhance its longevity. Establishing **a structured approach for community-led monitoring will foster sustainability, accountability, and shared responsibility**, ensuring the continued impact of these interventions.

3.3.9 Branding

Branding played a key role in enhancing the visibility and awareness of education-focused interventions. The branding was implemented as per guidelines and was clearly visible across all project components, leading to its assignment of **a score of 1.**

Figure 37 Strong Branding Strategies Adopted by HDFC Bank

Sanitation Facility Development: Branding elements were prominently displayed on newly constructed toilet complexes, ensuring students and staff recognized the contribution of HDFC Bank's Parivartan initiative in improving hygiene and sanitation.

Safe Drinking Water Facilities: Drinking water stations featured clear identification of HDFC Bank's support, reinforcing credibility and trust among students, teachers, and parents. The branding also served as a reminder of the commitment to providing safe drinking water in schools.

BALA Painting and SMART Class Infrastructure: BALA paintings and other classroom enhancements were branded to highlight the role of HDFC Bank's Parivartan initiative in fostering a more engaging and modern learning environment.

3.4 Health & Hygiene

3.4.1 Interventions and Activities

As part of its health and hygiene interventions, the project provided the following interventions:

1. Solar Drinking Water Systems

With its hilly terrain, Jashpur often faces water issues during the lean season. To address the same, the project installed 11 solar-powered drinking water units with TATA Tec filters across 9 tribal villages, ensuring access to clean drinking water for 380 households. Solar-powered filtration systems align with the project's commitment to renewable energy solutions and sustainability.

Figure 38 Community Water Tank installed by HDFC Bank at Patripani Village

Table 15 Score card for HH Interventions under HDFC Project

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's Score	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	30	Actual - Min/ Max-Min	0.708333333	50%	0.35	0.85
	Qualitative	HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	HH	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		HH	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	HH	Timeliness	5	15	Actual - Min/	0.75	30%	0.23	0.86
		HH	Quality	5	30	Actual - Min/	0.791666667	30%	0.24	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		HH	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation +STR)	5	175	Actual - Min/	0.671428571	25%	0.17	0.92
	Qualitative	HH	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		HH	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	20%	0.20	
		HH	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		HH	Adaptation over time	5	5	Actual - Min/	1	10%	0.10	
Impact	Quantitative	HH	Significance Outcome	5	30	Actual - Min/	0.583333333	50%	0.29	0.79
	Qualitative	HH	Transformational Change		5	Actual - Min/	1	30%	0.30	
		HH	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	HH	Potential for Continuity	5	20	Actual - Min/	0.625	60%	0.38	0.78
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/	1	40%	0.40	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
HH Overall Score - P0316										0.89

3.4.2 Respondent Profile

As part of this study, three communities were interviewed to assess health and sanitation-related interventions in the Bagicha block. A total of 10 respondents were part of the interactions with the study team, of which there was an equal representation of males and females. All the respondents were primarily engaged in agriculture. The cohort had a diverse age group with the youngest being 30 and the eldest being 60 years old. The respondents highlighted that as part of the health interventions, solar-powered community drinking water units were installed.

Table 16 Project Interventions Received by Health & Hygiene Project Respondents

Health and Sanitation		
Type of support		**Community**
Hard infrastructure	Rainwater harvesting	0
	Well construction / Repair	0
	Hand Pump installation / Hand Pump repair	0
	Community pond- construction / repair	0
	Community taps- Installation / repair	0
	Community Water Tank establishment	3
	Water filter	1
	Others	0
Soft infrastructure	Technology development	0
	Others	0
Toilets	Household toilet	0
	Community toilet	0
Health Camps	General Medical camp	0
	Speciality / super speciality medical camp	0
	Basic investigation & diagnostic support	0
	Medicines	0
Sanitation Awareness Camp		0

3.4.3 Relevance

The Health and Hygiene interventions **received a 0.85 score**, reflecting strong alignment with community sanitation and health needs. Before the intervention, wells, handpumps, and rivers were the primary water sources, posing significant contamination risks. Additionally, women bore the burden of collecting water from distant locations, especially during summer, reinforcing gendered labour roles. The installation of a **solar-powered drinking water system effectively addressed both health and gender disparities**, ensuring safe, accessible drinking water year-round while reducing the physical strain on women in the community.

3.4.4 Coherence

The coherence of the health and hygiene interventions is reflected in their alignment with interventions with organizational, national, and global policies. For coherence, the health and hygiene interventions were assigned a **score of 1.00**.

- **Alignment with Sustainable Development Goals (SDGs):**

- **SDG 3 (Good Health and Well-being):** The interventions contributed to improved health outcomes by promoting hygiene practices and reducing disease risks.
- **SDG 6 (Clean Water and Sanitation):** The awareness campaigns directly supported sustainable sanitation and hygiene behaviour adoption.

- **Alignment with Government Policies and Programs**: The interventions complemented national health missions and safe drinking water policies, such as the Jal Jeevan Mission (JJM), Atal Bhujal Yojana (ABY), and Chhattisgarh State Water Resources Development Policy.
- **Alignment with HDFC Bank's CSR Strategy**: These activities fit within HDFC Bank's Parivartan CSR vision, which emphasises sustainable rural development and health awareness.

3.4.5 Efficiency

The efficiency of health and hygiene interventions was well-rated, with an **overall efficiency score of 0.86,** indicating the timely execution of most activities.

- Timeliness: With **a 0.75 score**, interventions were largely on schedule, though minor delays occurred due to permission approvals and resource mobilization. Respondents rated the timeliness as 4 (slightly delayed).
- Quality of Services: **With a 0.79 score**, solar-powered drinking water units were well-received, with monthly tank cleaning ensuring maintenance. 67% of respondents rated the support as very good or good, indicating high satisfaction with room for improvement.
- Operational Efficiency & Project Design: Both **received a perfect score of 1**, reflecting well-structured implementation and community participation. A ₹50 monthly contribution per family is collected for water tank maintenance, fostering collaborative ownership. Regular monthly meetings further ensure ongoing evaluation and improvement.

3.4.6 Effectiveness

The effectiveness of health interventions received **a 0.92 score**, indicating a high achievement of planned outcomes. All respondents expressed satisfaction or high satisfaction with the interventions, with 67% reporting reduced time, effort, and cost in accessing safe drinking water, alleviating the burden on women. Access to solar-powered drinking water sources was rated highly (score of 4), with frequent use over the past two years, **ensuring year-round availability, particularly during lean seasons and contributing to improved health outcomes**.

Figure 39 Solar powered drinking water in Patakela village

3.4.7 Impact

The long-term impact of health interventions **received a 0.79 score**, reflecting notable localized improvements. The installation of solar-powered drinking water units with TATA Tec filters has provided clean drinking water to 380 households. Survey findings indicate that **two out of three respondents were satisfied or highly satisfied with improved access to clean drinking water**. However, only one in three reported similar satisfaction with water availability throughout the day, as the solar-powered system is dependent on sunlight for operation and filtration.

Overall, the intervention has demonstrated both short- and long-term benefits, addressing health and gender-related challenges by reducing the burden on women while ensuring sustained access to safe drinking water.

3.4.8 Sustainability

The installation of solar-powered clean drinking water units with filtration systems under the HDFC rural development project aligns with the OECD DAC sustainability criteria, ensuring long-term viability and impact. The **overall score for sustainability is 0.78** with scope of improvements.

- **Institutional and Financial Sustainability**: The project promotes community ownership through the establishment of Water User Groups (WUGs), responsible for system maintenance and fee collection to support repairs. The implementation of a nominal user charge ensures financial sustainability, minimizing reliance on external funding. However, WUGs are currently inactive, requiring strengthened leadership and renewed engagement to enhance their effectiveness and ensure the long-term sustainability of the initiative.
- **Environmental Sustainability**: The use of solar energy minimizes reliance on non-renewable power sources, significantly reducing the carbon footprint. Additionally, TATA Tec water filters enhance water quality while maintaining eco-friendly operations.
- **Social and Economic Sustainability**: By reducing waterborne diseases, the intervention improves public health, decreasing healthcare expenses and increasing school attendance. Moreover, women and girls benefit significantly as reduced water-fetching burdens allow for greater participation in education and livelihood activities.

Overall, the initiative embodies resilience and sustainability, ensuring long-term access to safe drinking water, economic stability, and environmental responsibility, in alignment with OECD DAC standards.

3.4.9 Branding

Branding played a key role in increasing the visibility and awareness of the interventions. The branding was as per the guidelines and was visible. Thus, it was assigned **a score of 1**. The water tanks had the HDFC brand logo painted over it, along with the posters near the pipe. Anecdotal evidence suggests that visible branding encouraged greater community participation, as beneficiaries recognised the project as a trusted initiative.

3.5. Overall Score

Table 17 Score Card for Overall Project 316

Quantitative Scoring												
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Sum of Average	(Actual Sum of Score	Weightage	Indicator's Score	Final
Relevance	Quantitative	NRM	Beneficiary Need Alignment	5	240	Actual - Min/ Max-Min	0.677083333	2.824721237	0.71	50%	0.35	0.85
		SDLE	Beneficiary Need Alignment	5	5225	Actual - Min/ Max-Min	0.616028708					
		POE	Beneficiary Need Alignment	5	290	Actual - Min/ Max-Min	0.823275862					
		HH	Beneficiary Need Alignment	5	30	Actual - Min/ Max-Min	0.708333333					
	Qualitative	NRM	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	4	1.00	30%	0.30	
		SDLE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1					
		POE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1					
		HH	Local Context Alignment	5	5	Actual - Min/ Max-Min	1					
		NRM	Quality of Design	5	5	Actual - Min/ Max-Min	1	4	1	20%	0.20	
		SDLE	Quality of Design	5	5	Actual - Min/ Max-Min	1					
		POE	Quality of Design		5	Actual - Min/ Max-Min	1					
		HH	Quality of Design	5	5	Actual - Min/ Max-Min	1					
Coherence	Qualitative	NRM	Internal	5	5	Actual - Min/ Max-Min	1	4	1	50%	0.50	1.00
		SDLE	Internal	5	5	Actual - Min/ Max-Min	1					
		POE	Internal	5	5	Actual - Min/ Max-Min	1					
		HH	Internal	5	5	Actual - Min/ Max-Min	1					
		NRM	External	5	5	Actual - Min/ Max-Min	1	4	1	50%	0.50	
		SDLE	External	5	5	Actual - Min/ Max-Min	1					
		POE	External	5	5	Actual - Min/ Max-Min	1					
		HH	External	5	5	Actual - Min/ Max-Min	1					
Efficiency	Quantitative	NRM	Timeliness	5	115	Actual - Min/	0.782608696	3.071426524	0.77	30%	0.23	0.86
		SDLE	Timeliness	5	2615	Actual - Min/	0.73709369					
		POE	Timeliness	5	145	Actual - Min/	0.801724138					
		HH	Timeliness	5	15	Actual - Min/	0.75					
		NRM	Quality	5	245	Actual - Min/	0.755102041	3.08968703	0.77	30%	0.23	
		SDLE	Quality	5	5235	Actual - Min/	0.712273161					
		POE	Quality	5	155	Actual - Min/	0.830645161					
		HH	Quality	5	30	Actual - Min/	0.791666667					
	Qualitative	NRM	Operational Efficiency	5	5	Actual - Min/	1	4	1	20%	0.20	
		SDLE	Operational Efficiency	5	5	Actual - Min/	1					
		POE	Operational Efficiency	5	5	Actual - Min/	1					
		HH	Operational Efficiency	5	5	Actual - Min/	1					
		NRM	Project Design	5	5	Actual - Min/	1	4	1	20%	0.20	
		SDLE	Project Design	5	5	Actual - Min/	1					
		POE	Project Design	5	5	Actual - Min/	1					
		HH	Project Design	5	5	Actual - Min/	1					
Effectiveness	Quantitative	NRM	Interim Result (Current status + utilisation +STR)	5	625	Actual - Min/	0.706	2.498324367	0.624581092	25%	0.16	0.88
		SDLE	Interim Result (Current status + utilisation +STR)	5	37070	Actual - Min/	0.299467224					
		POE	Interim Result (Current status + utilisation +STR)	5	280	Actual - Min/	0.821428571					
		HH	Interim Result (Current status + utilisation +STR)	5	175	Actual - Min/	0.671428571					
	Qualitative	NRM	Reach (target vs Acheivement)	5	5	Actual - Min/	1	4	1	25%	0.25	
		SDLE	Reach (target vs Acheivement)	5	5	Actual - Min/	1					
		POE	Reach (target vs Acheivement)	5	5	Actual - Min/	1					
		HH	Reach (target vs Acheivement)	5	5	Actual - Min/	1					
		NRM	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	3.75	0.9375	20%	0.19	
		SDLE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	0.75					
		POE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1					
		HH	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1					
		NRM	Differential Results	5	5	Actual - Min/	1	4	1	20%	0.20	
		SDLE	Differential Results	5	5	Actual - Min/	1					
		POE	Differential Results	5	5	Actual - Min/	1					
		HH	Differential Results	5	5	Actual - Min/	1					
		NRM	Adaptation over time	5	5	Actual - Min/	0.875	3.375	0.84375	10%	0.08	
		SDLE	Adaptation over time	5	5	Actual - Min/	0.5					
		POE	Adaptation over time	5	5	Actual - Min/	1					
		HH	Adaptation over time	5	5	Actual - Min/	1					
Impact	Quantitative	NRM	Significance Outcome	5	640	Actual - Min/	0.517578125	2.409573514	0.602393378	50%	0.301196689	0.80
		SDLE	Significance Outcome	5	15645	Actual - Min/	0.566315117					
		POE	Significance Outcome	0	490	Actual - Min/	0.742346939					
		HH	Significance Outcome	5	30	Actual - Min/	0.583333333					
	Qualitative	NRM	Transformational Change		5	Actual - Min/	1	4	1	30%	0.30	
		SDLE	Transformational Change		5	Actual - Min/	1					
		POE	Transformational Change		5	Actual - Min/	1					
		HH	Transformational Change		5	Actual - Min/	1					
		NRM	Unintended Change		5	Actual - Min/	1	4	1	20%	0.20	
		SDLE	Unintended Change		5	Actual - Min/	1					
		POE	Unintended Change	5	5	Actual - Min/	1					
		HH	Unintended Change	5	5	Actual - Min/	1					
Sustainability	Quantitative	NRM	Potential for Continuity	5	205	Actual - Min/	0.335365854	1.537748701	0.384437175	60%	0.230662305	0.48
		SDLE	Potential for Continuity	5	5655	Actual - Min/	0.157382847					
		POE	Potential for Continuity	5	250	Actual - Min/	0.42					
		HH	Potential for Continuity	5	20	Actual - Min/	0.625					
	Qualitative	NRM	Project Design & Strategy	5	5	Actual - Min/	0.5	2.5	0.625	40%	0.25	
		SDLE	Project Design & Strategy	5	5	Actual - Min/	0.5					
		POE	Project Design & Strategy	5	5	Actual - Min/	0.5					
		HH	Project Design & Strategy	5	5	Actual - Min/	1					
Branding	Qualitative	NRM	Visibility	5	5	Actual - Min/	1	4	1	100%	1.00	1.00
		SDLE	Visibility	5	5	Actual - Min/	1					
		POE	Visibility	5	5	Actual - Min/	1					
		HH	Visibility	5	5	Actual - Min/	1					
Overall Project Score for P0316												**0.84**

The **overall project score of 0.84** reflects the strong effectiveness, efficiency, and impact of the interventions across skill and livelihood enhancement, natural resource management, education, and health & hygiene. The high score indicates that the project successfully addressed key community needs, improved infrastructure and livelihoods, and promoted sustainable development practices.

3.5.1 Relevance

The project demonstrated a high degree of relevance, achieving an overall score of **0.85** in this criterion. The interventions were well-aligned with the needs of beneficiaries across multiple thematic areas, including **Natural Resource Management (NRM), Sustainable Development and Livelihood Enhancement (SDLE), Promotion of Education (POE), and Health & Hygiene (HH).** Notably, the project exhibited a strong alignment with beneficiary needs, particularly in **NRM (0.677) and POE (0.823),** indicating a high level of responsiveness to community requirements.

Furthermore, the interventions were designed with a deep understanding of the local socio-economic and environmental context. This is reflected in the perfect score (**1.00**) for **local context alignment** across all thematic areas, underscoring the seamless integration of project activities within regional conditions. Additionally, the **quality of design** was consistently rated at **1.00**, affirming that the project was appropriately structured to meet its objectives effectively. The strong alignment between the intervention and the community's needs contributed to its successful implementation and broad acceptance among beneficiaries.

3.5.2 Coherence

The project attained the highest possible score (**1.00**) for both **internal and external coherence**, demonstrating well-structured coordination across all levels of implementation. The **internal coherence** of interventions ensured synergy among different project components, while the **external coherence** facilitated alignment with broader development initiatives, government policies, and stakeholder programs. This high level of consistency across multiple domains reinforced effective collaboration and integration with other ongoing efforts, enhancing the overall impact of the interventions.

3.5.3 Efficiency

Efficiency was evaluated based on the optimal utilization of resources to achieve project objectives within the expected timeframe, with an overall score of **0.86**. While project execution was largely effective, there were minor variations in **timeliness**, with scores ranging from **0.73 (SDLE) to 0.80 (POE)**. Despite these variations, the overall **timeliness score of 0.77** indicates that most activities were completed as planned, though delays in SDLE interventions suggest that certain activities took longer than anticipated.

The **quality of implementation** remained high across all thematic areas, with scores ranging from **0.71 to 0.83**, demonstrating that project outputs were delivered effectively despite minor setbacks in timelines. Additionally, **operational efficiency and project design** were rated at **1.00**, reinforcing that the project was well-executed with efficient use of resources. While the project achieved strong efficiency overall, further refinements in

project execution timelines, particularly in **SDLE**, could enhance performance in future interventions.

3.5.4 Effectiveness

Effectiveness was assessed based on the extent to which the project achieved its intended outcomes, with an overall score of **0.88**. The evaluation of interim results revealed variations in performance across thematic areas:

- **NRM (0.70) and POE (0.82)** indicated some gaps in achieving targeted outcomes.
- **SDLE (0.30) and HH (0.67)** reflected limitations in utilization and sustainability of benefits.

Despite these gaps, the project excelled in engaging beneficiaries, as evidenced by a **perfect score of 1.00 for target vs. achievement**. Additionally, the project successfully identified **key enablers and disablers** influencing effectiveness, reflected in a high score of **0.94**. The ability to adapt to emerging needs and demonstrate **differential results (1.00)** further highlights the flexibility and responsiveness of the interventions over time.

Although the project performed strongly in terms of effectiveness, gaps in **interim results, particularly in SDLE and HH**, suggest that some beneficiaries did not experience the full intended impact. Addressing these limitations will be essential for maximizing future project effectiveness.

3.5.5 Impact

Impact was evaluated based on the long-term changes resulting from the intervention, with an overall score of **0.80**. The significance of outcomes varied across thematic areas:

- **NRM (0.51) and SDLE (0.56)** demonstrated moderate impact.
- **POE (0.74) and HH (0.58)** showed stronger impact in these areas.

Despite these variations, the project contributed to **transformational change**, as indicated by a perfect score (**1.00**), suggesting that interventions introduced long-lasting improvements. Additionally, **unintended positive spillover effects** were identified (**1.00**), reinforcing the broader benefits of the initiative beyond its initial scope. While the project successfully generated meaningful long-term changes, there is potential for further strengthening impact, particularly in **NRM and SDLE**, by addressing key challenges that may have limited the depth of these outcomes.

3.5.6 Sustainability

Sustainability was assessed based on the likelihood that the intervention's benefits would continue beyond the project's duration, yielding the lowest score (**0.48**) among all criteria. The **potential for continuity** varied significantly across thematic areas:

- **NRM (0.33) and SDLE (0.15)** exhibited weak sustainability.
- **POE (0.42) and HH (0.62)** demonstrated relatively stronger sustainability prospects.

Although **project design & strategy** incorporated sustainability measures (**0.63**), these efforts appear insufficient to ensure long-term viability. The findings highlight a critical need for **enhanced post-project support mechanisms**, such as community ownership models, capacity-building initiatives, and institutional linkages, to reinforce sustainability and long-term impact.

3.5.7 Branding

The project's branding and visibility were evaluated, achieving a **perfect score of 1.00** across all thematic areas (**NRM, SDLE, POE, HH**). This reflects the success of communication strategies in enhancing **public awareness and recognition** of the project. The strong branding efforts played a key role in ensuring stakeholder engagement and broader outreach, contributing to the project's overall effectiveness and impact.

4. Recommendations

4.1. Natural Resource Management (NRM)

- **Strengthening Existing Institutions for Sustainable Water Management**: To promote sustainable water use, **community-led water governance models** should be reinforced. Local farmer groups should be actively involved in monitoring and maintaining **irrigation structures** to ensure equitable water distribution and efficient resource utilization.

- **Enhancing the Sustainability of NRM Interventions**: To ensure long-term sustainability, NRM interventions should be integrated with **government watershed programs**. This alignment will provide continued institutional support for **infrastructure repairs, new conservation initiatives, and adaptive water management strategies**.

- **Ensuring the Long-Term Functionality of Renewable Energy Interventions**: Capacity-building initiatives should include **technical training for local beneficiaries** on maintaining and repairing **solar-powered irrigation pumps and other renewable energy systems**. Additionally, **periodic refresher training on bookkeeping and fund maintenance** will enhance financial sustainability and ensure the long-term viability of these interventions.

- **Strengthening Climate Resilience through Integrated NRM Strategies**: A **multi-layered watershed approach** that integrates **soil conservation, afforestation, and irrigation efficiency measures** should be introduced to maximize environmental and agricultural benefits. Additionally, **community awareness campaigns** should be conducted to educate farmers on **sustainable water use, land management, and afforestation**, thereby fostering **long-term environmental stewardship**.

4.2. Skill Development and Livelihood Enhancement

- **Strengthening Women's Economic Participation**: The **Women Agro Business Center (WABC)** should be scaled up by establishing **value-added processing units** for agricultural produce, creating additional income opportunities for women. Furthermore, **targeted training programs in entrepreneurship, collective bargaining, and cooperative management** should be introduced to enhance women's financial empowerment and leadership in rural enterprises.

- **Addressing Challenges in Climate Resilience and Adaptive Farming**: **Climate-resilient agricultural training** should focus on **drought-resistant crops, organic pest management, and regenerative soil practices** to help farmers adapt to changing

climatic conditions. Additionally, **weather forecasting advisory services and early warning systems** should be strengthened to minimize agricultural risks.

- To **promote the adoption of Jeevamrit**, an **incentive-based model** should be developed. This could involve:

    - Establishing **farmer-to-farmer knowledge-sharing networks**.
    - Leveraging **agricultural extension services**.
    - Integrating **Jeevamrit preparation and benefits into agricultural curricula** to ensure knowledge transfer to future generations of farmers.

4.3. Promotion of Education

- To enhance the impact of smart classrooms, digital learning content should be **aligned with NCERT and state curriculum frameworks** for seamless integration into school education. Partnerships with **corporate ed-tech firms** should be explored to **expand digital learning resources** and provide **teacher training programs** for effective technology integration.

- To sustain digital learning initiatives, regular **maintenance of smart classroom infrastructure** should be ensured through **school management committees (SMCs)**. Additionally, **teacher training workshops** should be conducted to equip educators with the necessary skills to effectively utilize **smart class technology** in daily teaching practices.

4.4. Health & Hygiene

- **Strengthening Community-Led Health & Sanitation Initiatives**: **Village sanitation committees** should be empowered to **monitor and sustain hygiene initiatives beyond the project period**. Periodic **water quality analysis** should be conducted to **monitor contaminant levels** and ensure **access to safe drinking water** for all households.

- **Enhancing Awareness and Behavioural Change**: To promote sustainable hygiene practices, **Information, Education, and Communication (IEC) materials**—such as **posters and flyers**—should be distributed across communities. These materials should be **branded under HDFC's initiative** to reinforce awareness and encourage sustained hygiene practices.

- **Expanding Water Distribution Networks for Marginalized Communities**: A **comprehensive water distribution network** should be installed to facilitate **efficient and equitable access to water resources** across all sections of the community, with a special focus on **marginalized families** to ensure inclusivity.

By implementing these strategies, the long-term sustainability, **impact, and scalability of SDLE interventions** can be significantly enhanced, ensuring **continued improvements in livelihoods, resource management, education, and public health.**

5. Conclusion

The HDFC Bank CSR initiative in Jashpur, Chhattisgarh, implemented under the **Holistic Rural Development Program (HRDP),** has made significant contributions to sustainable rural development. The impact assessment, based on **OECD DAC criteria**, highlights notable achievements across **Natural Resource Management (NRM), Skill Development and Livelihood Enhancement (SDLE), Education, and Health**.

The interventions effectively addressed critical community needs, aligning with **sustainable development goals** by enhancing water availability, promoting sustainable agriculture, improving education quality, and ensuring access to clean drinking water. The project achieved a **high overall score of 0.84**, reflecting strong performance in **relevance (0.85), coherence (1.00), efficiency (0.86), effectiveness (0.83), and branding (1.00)**. However, challenges remain in **sustainability (0.53), impact, and implementation timeliness**.

Strengthening sustainability measures and optimizing project execution will be crucial in ensuring **long-term impact and community empowerment**. By addressing these areas, HDFC Bank can further enhance its role in fostering **resilient and self-sufficient rural communities**.

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Appendices

Case Studies and Stories

1. Saroj Kujur's Journey to Becoming a Community Changemaker through Veterinary Skills, Water Solutions, and Women's Empowerment

The Challenges of Kutama Village

Saroj Kujur, a 44-year-old Gram Sevak from Kutama village, Jashpur district, Chhattisgarh, has long been committed to improving her community's well-being. Like many villagers, she faced significant challenges, including limited access to veterinary services, inadequate irrigation facilities, and the absence of structured support for women's economic empowerment. The nearest veterinary centre was located in Bagicha, requiring livestock owners to incur high costs and delays in treating preventable diseases such as foot-and-mouth disease and brucellosis. Additionally, restricted water access hampered agricultural productivity, while the absence of self-help groups (SHGs) limited opportunities for financial growth.

Holistic Interventions Driving Change

The HDFC Holistic Rural Development Program (HRDP), implemented by Srijan, introduced targeted initiatives to address these challenges:

- **Livestock Healthcare Training:** Saroj received training as a Pashu Sakhi, enabling her to provide vaccinations and basic veterinary care, reducing dependence on distant facilities.
- **Irrigation Enhancement:** The installation of a solar-powered lift irrigation system improved water availability, enhancing agricultural productivity and income diversification.
- **Women's Economic Empowerment:** Participation in a Women Producer Group (WPG) equipped Saroj with knowledge of value chain development, market linkages, and collective decision-making, fostering financial independence.

Impact and Community Transformation

These interventions have significantly improved livelihoods in Kutama:

- **Increased Income:** Saroj earns approximately ₹2,000 per month by providing livestock healthcare services, reducing disease incidence and improving cattle productivity.
- **Enhanced Agriculture:** Reliable irrigation has enabled her to diversify crop cultivation, strengthening food security and household income.
- **Community Leadership:** Saroj has emerged as a local leader, promoting livestock care and sustainable farming practices.

Future Areas for Development

Despite notable progress, additional support is required to ensure long-term sustainability:

- **Advanced Agricultural Training:** Comprehensive guidance on modern, climate-resilient farming techniques is essential.
- **Poultry Farming Education:** Knowledge-sharing on hen farming could unlock further income-generating opportunities.

- **Infrastructure Improvements:** Enhanced road connectivity and storage facilities would bolster market access and economic stability.

Conclusion

Saroj Kujur's journey exemplifies the transformative impact of holistic rural development. Through strategic interventions in veterinary care, irrigation, and economic empowerment, she has not only improved her own household's well-being but has also catalyzed change in her community. Her story underscores the importance of integrated development programs in fostering resilience and sustainable growth in rural India.

2. Shobit Ram: Advancing Rural Livelihoods Through Modern Agriculture

Challenges in Traditional Farming

Shobit Ram, a 47-year-old farmer from Jashpur district, Chhattisgarh, faced significant challenges in sustaining his six-member household. With 2.5 acres of land as his primary livelihood source, he struggled with low agricultural productivity due to outdated farming methods, poor irrigation, and excessive dependence on chemical fertilizers. Limited access to modern techniques, combined with erratic weather and water scarcity, further restricted his income, making it difficult to meet essential expenses, including his children's education.

Interventions for Agricultural Transformation

The Holistic Rural Development Program (HRDP), implemented by Srijan, introduced targeted interventions to enhance productivity and sustainability:

- **Climate-Resilient Practices:** Shobit adopted drip irrigation for efficient water management and received training in natural farming, including the use of organic fertilizers such as Jeevamrit.
- **Crop Diversification:** Access to high-quality seeds for wheat, mustard, and tomatoes enabled him to cultivate high-value crops and tap into better markets.
- **Farmer Interest Groups (FIGs):** Participation in an FIG fostered knowledge-sharing, collaboration, and access to best practices in sustainable agriculture.

Impact and Economic Advancement

These interventions led to substantial improvements in agricultural output and financial stability:

- **Increased Productivity and Revenue:** The adoption of modern techniques, particularly tomato cultivation, significantly boosted yields, generating ₹5 lakh in revenue.
- **Household Economic Stability:** The additional income allowed Shobit to comfortably manage family expenses, including private schooling for his children.
- **Leadership in Sustainable Farming:** As an active FIG member, Shobit promoted innovative agricultural practices, inspiring fellow farmers to adopt similar strategies.

Challenges and Future Considerations

Despite these successes, certain areas require further attention to sustain long-term impact:

- **Strengthening FIGs:** The inactivity of the group following leadership changes highlights the need for structured governance, leadership training, and rotational roles.

- **Promoting Sustainable Farming:** Shobit initially adopted organic methods but reverted to chemical fertilizers. Continued awareness campaigns and incentives are necessary to encourage long-term commitment to eco-friendly practices.
- **Enhancing Market Access:** While productivity has increased, improved market linkages and value addition, such as processing and branding, could further optimize profitability.

Conclusion

Shobit Ram's transformation illustrates the potential of targeted rural development initiatives in enhancing agricultural livelihoods. The HRDP project provided him with critical tools and knowledge, improving both farm productivity and household well-being. However, ensuring sustainability through institutional strengthening, market development, and sustained adoption of organic farming will be key to long-term success. His story reflects the broader potential of integrated agricultural interventions in fostering resilience and prosperity in rural India.

3. Benedict Poma: Overcoming Water Scarcity Through Sustainable Irrigation and Community Collaboration

Challenges in Water Management and Agricultural Productivity

Benedict Poma, a 60-year-old farmer from Bagicha block in Jashpur district, Chhattisgarh, faced persistent water scarcity that limited his agricultural output. Reliant on inefficient elastic pipe irrigation, he incurred high annual costs of ₹2,000 while cultivating only chickpeas (chana). The absence of a reliable irrigation system restricted crop diversification, resulting in financial instability and vulnerability to erratic monsoons.

Interventions Under HRDP

The Holistic Rural Development Program (HRDP), implemented by Srijan, introduced targeted measures to improve water management and enhance community engagement:

- **Efficient Irrigation Solutions:** Benedict received a sprinkler irrigation system worth ₹4,000, along with training on its operation and maintenance. This system optimized water usage, reduced costs, and expanded irrigation coverage.
- **Crop Diversification:** With improved irrigation, Benedict incorporated wheat into his farming portfolio, opening new income opportunities and reducing dependence on a single crop.
- **Community-Based Water Management:** Benedict joined a 42-member Water User Group (WUG), where farmers contribute ₹100 monthly to maintain shared resources. Regular meetings foster knowledge exchange and collective decision-making.

Impact and Economic Advancements

These interventions have significantly improved Benedict's agricultural productivity and financial stability:

- **Increased Income and Productivity:** The ability to cultivate wheat alongside chickpeas has strengthened his earnings and provided economic security.
- **Optimized Water Usage:** The sprinkler system has minimized water wastage and expanded cultivation areas while reducing labor and operational costs.
- **Strengthened Community Collaboration:** Through the WUG, Benedict actively participates in shared water management, fostering long-term sustainability.

Challenges and Recommendations

To sustain these gains, the following areas require further attention:

- **Enhancing WUG Efficiency:** Addressing delays in infrastructure maintenance through capacity-building and leadership training will improve group effectiveness.
- **Ensuring System Longevity:** Access to affordable spare parts and technical support is essential for maintaining irrigation infrastructure.
- **Encouraging Climate-Resilient Practices:** Promoting techniques such as mulching, intercropping, and drought-resistant crops will enhance adaptation to changing weather patterns.

Conclusion

Benedict Poma's journey highlights the transformative impact of sustainable irrigation and collective resource management in rural development. Through HRDP interventions, he has successfully diversified his crops, improved water efficiency, and strengthened community resilience. However, ensuring the long-term sustainability of these initiatives requires institutional support, enhanced maintenance mechanisms, and continued promotion of climate-adaptive practices. Benedict's success serves as a model for leveraging technology and community collaboration to drive agricultural progress in rural India.

4. Shanti Nadar: Transforming Underutilized Land into a Thriving Mango Orchard

Introduction

Shanti Nadar, a progressive farmer from Jashpur, Chhattisgarh, successfully converted his underutilized land into a productive mango orchard with support from Srijan. Through targeted interventions, he not only enhanced his income but also contributed to environmental sustainability, setting a precedent for other farmers in his community.

Intervention and Implementation

Shanti's engagement with Srijan began with an awareness session on mango cultivation's economic potential. Recognizing the opportunity, he allocated 1.5 bighas of his 5-6-acre land to mango farming. Key interventions included:

- **Provision of High-Yield Mango Saplings:** Amrapali and Mallika varieties were introduced for their market viability and adaptability.
- **Drip Irrigation System:** Implemented to optimize water use, reduce labor costs, and ensure sustainable farming practices.
- **Field Fencing:** Installed to protect saplings from external threats, ensuring healthy crop development.

These measures addressed fundamental challenges such as limited knowledge, resource constraints, and lack of infrastructure, enabling Shanti to cultivate his land effectively.

Impact and Outcomes

Within a few years, Shanti's mango orchard yielded approximately 2 quintals of produce, significantly improving his financial stability. With annual maintenance costs of ₹5,000–₹6,000, the venture proved to be a profitable investment. Additionally, the initiative contributed to:

- **Soil Health Improvement:** The mango plantation reduced soil erosion and enhanced fertility.

- **Biodiversity Conservation:** The orchard attracted pollinators, fostering ecological balance.
- **Crop Diversification:** Shanti further expanded his agricultural activities by growing dragon fruit and seasonal vegetables, creating a resilient farming model.

Community Influence and Expansion

Shanti's success served as an inspiration for neighboring farmers, many of whom expressed interest in mango cultivation. His active advocacy for sustainable farming practices encouraged broader community adoption, fostering a shift toward more profitable and environmentally sustainable agriculture.

Recommendations for Scaling Impact

To maximize the long-term benefits of such initiatives, the following recommendations should be considered:

- **Enhancing Market Linkages:** Strengthening connections with Farmer Producer Organizations (FPOs), private buyers, and government procurement schemes to ensure better pricing and market access.
- **Providing Ongoing Technical Support:** Conducting refresher training on modern farming techniques, pest management, and climate-resilient practices.
- **Promoting Agroforestry Models:** Integrating fruit-bearing and native trees to improve soil fertility while generating economic returns.
- **Developing Value-Added Processing Units:** Establishing local units for mango-based products such as pickles, jams, and dried fruits to increase profitability and reduce post-harvest losses.
- **Encouraging Climate-Resilient Practices:** Training farmers on drought-resistant crops, organic pest management, and regenerative agriculture to mitigate climate risks.

Conclusion

Shanti Nadar's transformation underscores the potential of targeted agricultural interventions in unlocking rural economic growth. By equipping farmers with essential resources, technical expertise, and sustainable practices, initiatives like HRDP facilitate livelihood enhancement while promoting environmental stewardship. Strengthening market access, expanding value addition opportunities, and ensuring continuous farmer support will be key to scaling such successes and fostering long-term rural prosperity.

5. Vijay Minj's Journey from Uncertainty to Prosperity through Lift Irrigation

Introduction

Vijay Minj, a 50-year-old farmer with a family of six, has experienced a remarkable transformation in his agricultural practices and livelihood. With support from Srijan Foundation's Climate-Smart Agriculture (CSA) initiatives under its Holistic Rural Development Program (HRDP), Vijay transitioned from struggling with low productivity and yield uncertainty to achieving consistent, high-yield harvests that have doubled his income and improved his family's quality of life.

Building Foundations: Awareness and Support

Vijay Minj's story began when Srijan introduced a solar-powered lift irrigation system in his village in 2020. Previously, Vijay cultivated paddy on his 4-acre plot, producing only 35 quintals per season. The lack of reliable irrigation facilities and erratic rainfall left him vulnerable to crop failures and financial instability. Recognizing the potential of the new system, Vijay joined a farmers' group that collectively maintained the facility.

The lift irrigation system was implemented as part of Srijan's broader efforts to enhance water management and agricultural productivity. Key interventions included:

- Solar-Powered Lift Irrigation System: Benefitting 50 families across 93 acres of land, the system ensured consistent water availability for farming.
- Formation of Water User Groups (WUGs): Farmers were organized into groups responsible for maintaining the system. A monthly contribution of ₹200 per household ensured sustainability and accountability.
- Seed Distribution: High-quality seeds were provided to farmers, enabling them to maximize yields.

While a farmers' group existed before Srijan's intervention, it became functional and impactful only after it brought a structured approach brought clarity and purpose to the group's operations.

Harvesting Success: Economic and Social Benefits

Within two years of adopting the lift irrigation system, Vijay's agricultural output and income saw a dramatic improvement:

- Increased Yield: His paddy production doubled, reaching 60 quintals in a single season—a significant leap from the previous 35 quintals.
- Income Growth: The higher yield translated into a doubling of Vijay's income, providing much-needed financial stability for his family.
- Access to Credit: Vijay now uses a Kisan Credit Card to manage expenses and invest in better inputs, further enhancing his farming efficiency.

The increased income has allowed Vijay to plan for long-term goals, such as constructing a new house for his family. Beyond personal gains, the initiative has strengthened community bonds, as the farmers' group actively collaborates to maintain the irrigation system and share best practices.

Inspiring Change: Community Engagement and Influence

Vijay's success has not gone unnoticed. His achievements have inspired neighbouring farmers to adopt similar practices, fostering a culture of innovation and cooperation within the community. The lift irrigation system has become a cornerstone of agricultural development in his village, benefiting 50 families and ensuring equitable access to water resources.

During interactions with project evaluators, Vijay expressed gratitude for the intervention but also highlighted areas for further improvement. He emphasized the need for a regular electricity supply to complement the solar-powered system, which would enable additional developmental activities. This feedback underscores the importance of integrating infrastructure upgrades with agricultural interventions to sustain and scale their impact.

Recommendations for Scaling Impact

While Vijay's journey exemplifies the transformative power of sustainable agriculture, certain recommendations can further enhance the reach and effectiveness of such initiatives:

- Strengthen Post-Implementation Support: Regular training sessions on advanced irrigation techniques, pest control, and climate-resilient farming practices will ensure sustained knowledge retention and adaptation.
- Enhance Market Linkages: Expanding connections with Farmer Producer Organizations (FPOs), private buyers, and government procurement schemes can help farmers like Vijay secure fair prices and reduce dependency on intermediaries.
- Improve Infrastructure: Addressing gaps in electricity supply and introducing value-added processing units for farm produce can create additional income opportunities and reduce post-harvest losses.
- Promote Financial Literacy: Strengthening financial awareness programs will empower farmers to make informed decisions about credit, savings, and investments, further enhancing their economic resilience.
- Encourage Collective Action: Promoting cooperative models where farmers pool resources and negotiate collectively can increase bargaining power and ensure price stability.

Conclusion

Vijay Minj's story is a testament to how targeted interventions in water management and sustainable agriculture can unlock the untapped potential of rural landscapes and empower individuals to build resilient livelihoods. Through the provision of technical guidance, essential resources, and innovative solutions, Srijan has enabled Vijay to overcome challenges and achieve prosperity for himself and his community.

By addressing existing gaps in infrastructure, market access, and collective action, programs like HRDP can continue to drive inclusive rural development, inspiring countless others to follow in Vijay's footsteps. His success underscores the importance of combining ecological stewardship with economic empowerment, paving the way for a greener and more prosperous future.