IMPACT ASSESSMENT OF HDFC BANK CSR

HDFC Holistic Rural Development Program

Project P0320- Rajsamand

IMPLEMENTED BY

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HDFC BANK | PARIVARTAN
A step towards sustainable progress

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Contents

List of Figures

List of Tables

1. Introduction

1.1 Background

Development is a multifaceted process aimed at enhancing the overall quality of life for all individuals. It encompasses economic growth, social progress, and environmental sustainability, which are interconnected and collectively contribute to achieving sustainable development. Development is essential for a nation as it drives economic growth, improves living standards, and ensures social progress.

Development encompasses various aspects- Economic development fosters industrialization, innovation, and job creation, reducing poverty and income inequality, social development promotes inclusivity, gender equality, and human rights, strengthening social cohesion and sustainable development ensures environmental conservation, resource management, and resilience against climate change. Without development, a nation may struggle with poverty, unemployment, poor health, and inadequate infrastructure, hindering its progress and global competitiveness.

At the core of development are the 17 Sustainable Development Goals (SDGs), a global call for action that brings countries together to create a better future. These goals recognize that tackling poverty isn't just about financial aid—it requires a holistic approach that also improves healthcare, education, and economic opportunities while ensuring no one is left behind. At the same time, they emphasize the need to protect the planet by addressing climate change and safeguarding our natural resources, like oceans and forests.

Figure 1: Global Sustainable Development Goals

Holistic Rural Development

Rural development is a strategy designed to improve the economic and social life of a specific group of people - the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas.

Holistic rural development in India is an inclusive approach that focuses on improving the overall well-being of rural communities by addressing multiple aspects of development simultaneously. It goes beyond just economic growth and includes education, healthcare, sanitation, women's empowerment, livelihood opportunities, skill development, infrastructure, and environmental sustainability.

This approach recognizes that rural progress is interconnected—better education leads to improved job opportunities, good healthcare enhances productivity, sustainable farming ensures food security, and infrastructure like irrigation sources and electricity boosts economic activities. Government schemes like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana (PMAY), National Rural

Health Mission (NRHM), and corporate social responsibility (CSR) initiatives play a key role in driving holistic rural development.

One such CSR initiative is HDFC Bank's flagship CSR initiative, the **Holistic Rural Development Program (HRDP)**, under HDFC Bank Parivartan, the CSR wing of HDFC Bank.

Context of HRDP under Parivartan

The HRDP initiative is designed to drive sustainable socio-economic transformation in rural India. Through strategic collaborations with NGOs nationwide, the initiative supports enterprise development and infrastructure enhancement, ensuring that skill training and livelihood promotion are seamlessly integrated into comprehensive rural development efforts.

At its core, HRDP prioritizes **human capital development**, recognizing that empowering individuals with the right knowledge and skills is key to personal and professional growth. Economic independence is a fundamental pillar, with a strong emphasis on skill-building and livelihood generation, enabling rural communities to become self-sufficient and reduce dependency.

Another critical aspect of HRDP is **improving living conditions**, addressing broader socio-economic challenges while equipping individuals with the resources needed for sustainable progress. By fostering self-reliance and resilience, the initiative envisions a long-term upliftment of rural communities.

Aligned with HDFC Bank's commitment to corporate social responsibility, HRDP serves as a **catalyst for positive change**, creating a holistic and inclusive development model that extends beyond immediate interventions, ensuring long-term well-being and sustainability for rural populations,

"Bringing Parivartan today for a better tomorrow."

Project Objectives

Under the Holistic Rural Development Program (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:

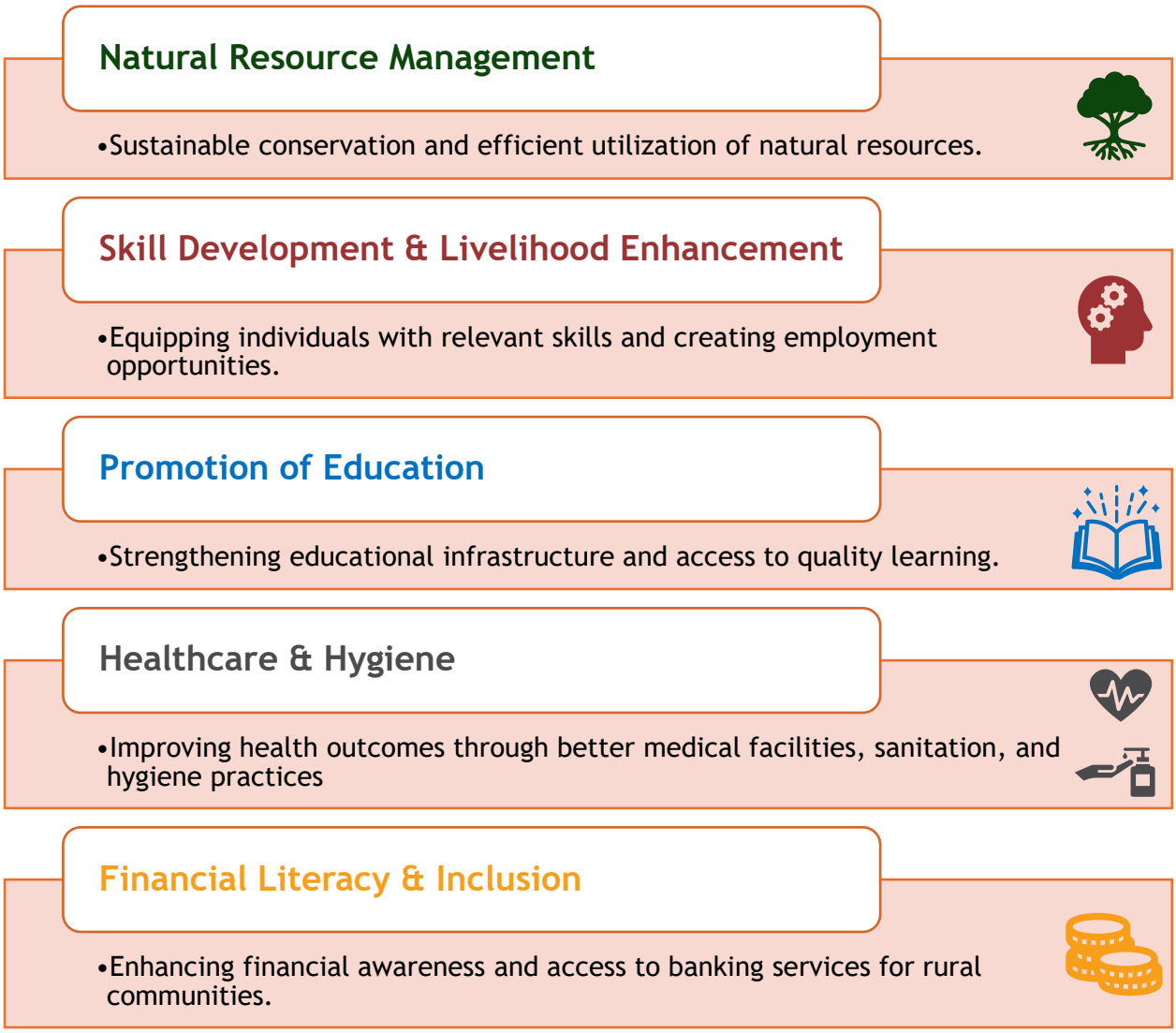


Figure 2: Focus Areas under HRDP

By strengthening 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 Project

HRDP in Rajsamand, Rajasthan (P0320) is a three-year initiative (July 2020 – July 2023) implemented in 13 villages of Kankroli Block, Rajsamand District, Rajasthan. The project aims to improve the quality of life for rural communities by focusing on agriculture, education, irrigation, healthcare, and environmental sustainability. By adopting a participatory approach, it seeks to strengthen community institutions and enhance local development through market linkages, improved farm income, and better infrastructure.

A key component of the project has been enhancing farm income through the promotion of high-value crops such as floriculture, vegetable farming, and orchard development. By equipping farmers with improved agricultural practices and linking them to better markets, the project has resulted in a 60% increase in agricultural income, with the average income

rising from ₹8,274 to ₹13,444. Over 450 farmers have taken up floriculture, 620 farmers have adopted vegetable farming, and 440 farmers have started orchard-based cultivation, reflecting a shift towards diversified and profitable farming practices.

Another significant area of intervention has been the strengthening of community institutions, ensuring local participation and ownership of development efforts. Thirteen village-level institutions have been established, providing a structured platform for collective decision-making and resource management. These institutions play a crucial role in planning and monitoring development initiatives, addressing local challenges, and ensuring sustainability beyond the project's duration.

Education has been a major focus area, with efforts to convert traditional schools into smart schools by improving infrastructure and learning environments. Seven schools have been provided with sanitation and drinking water facilities, ensuring better hygiene and health for students. Additionally, smart classrooms with digital learning resources have been introduced to enhance education quality and accessibility for rural children. These improvements contribute to reducing dropout rates and enhancing student engagement, creating long-term educational benefits for the community.

Water resource management has been another critical aspect of the project, aimed at addressing water scarcity and improving irrigation facilities. Watershed drainage development has been implemented across 544 hectares, ensuring better water conservation and management. Additionally, seven solar-powered pumps have been installed, providing sustainable irrigation solutions to farmers. The project also undertook the repair of 2,250 meters of canal infrastructure and nine anicuts, enhancing the availability of water for agricultural and household use. The introduction of 50 drip irrigation systems, benefiting 50 farmers, has further contributed to efficient water use and improved agricultural productivity.

In line with environmental conservation goals, the project has undertaken a large-scale plantation drive, with 15,000 trees planted across the 13 villages. This initiative aims to reduce carbon footprint, improve soil health, and enhance biodiversity in the region. By integrating sustainable practices into the development framework, the project has created a resilient and ecologically balanced rural landscape.

The project’s multi-pronged approach aligns with HRDP’s broader objectives of enhancing livelihoods, improving infrastructure, and fostering self-sufficiency in rural communities. By integrating community participation, skill development, and sustainable practices, the initiative has made significant strides in transforming the socio-economic landscape of the Khamnor Cluster.

1.2 Objectives and Scope of Evaluation

Purpose of the 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 Program, delivered in partnership with Seva Mandir.

The current study assesses the project impact in intervention areas. A total of four major thematic areas were evaluated. The project was being implemented in 13 villages of the Rajsamand district in Rajasthan by the NGO Seva Mandir.

The primary goal of this assessment was 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 P0320, this evaluation followed the OECD DAC criteria, which provided a structured framework for analyzing 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?

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.

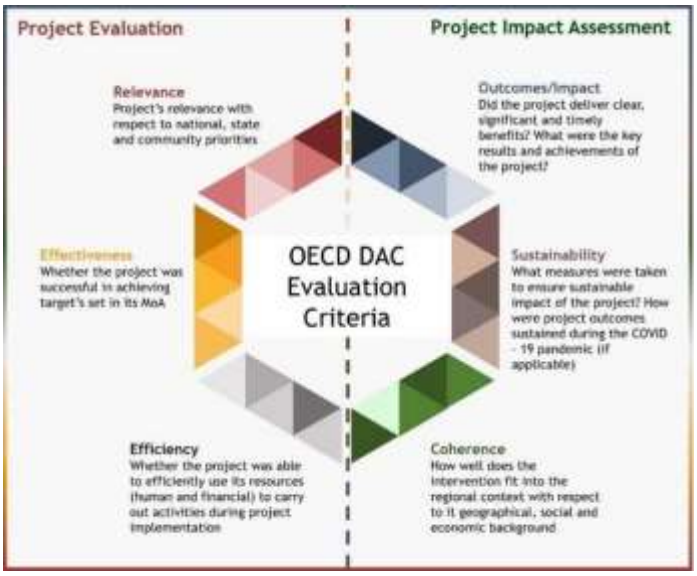


Figure 3: OECD DAC Criteria for Evaluation

1. **Relevance**: Assess how well the program addresses the financial, educational, and social needs of the target communities.
2. **Coherence**: Examine alignment with existing programs, including Shram Sarathi's initiatives and government schemes.
3. **Efficiency**: Evaluate resource utilization, identifying cost-effectiveness and operational improvements.
4. **Effectiveness**: Measure the achievement of program goals, such as improved financial literacy and access to formal financial services.
5. **Impact**: Analyze long-term changes in economic stability, empowerment, and knowledge retention, including unintended outcomes.
6. **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. This combination ensured a holistic view, enabling the evaluation to go beyond numerical data and capture the lived experiences, challenges, and enabling factors that shape the success of the interventions.

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 October 2024.

The study hinged on the following guiding principles:

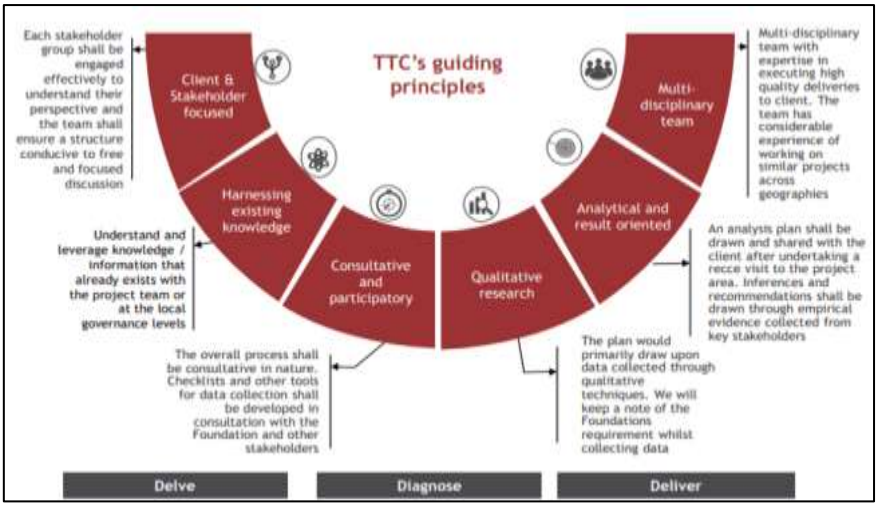


Figure 4: TTC's Guiding Principles

2.2.1 Phase 1: Delve

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

- **Inception:** An inception meeting with HDFC Bank Parivartan, followed by a series of discussions with the Seva Mandir project team, was held to gain a thorough understanding of the program model and assessment scope. These meetings were crucial in defining the goals and objectives, outlining a roadmap for key themes, identifying the indicators to be measured, and refining the data collection process.
- **Secondary review of the literature and stakeholder mapping**: This was a critical step in the impact assessment study. It involved gathering and analysing the project documents such as the project proposal, project progress/annual reports, reports on the project focus areas and significant MIS. This helped in gaining an insight into the current scenario of the program and challenges being faced as well as the gaps related to the program's focus areas. Based on the secondary review, the primary and secondary stakeholders were mapped.

Preparing the study framework and draft assessment tools: This step involved the preparation of the study and analysis framework. The framework aligned with the following considerations:

- **State Context:** Rajasthan has a rural-based economy majorly. With significant proportion of population belonging to rural communities especially those who belong to marginalised communities, they are prone to vulnerabilities. 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 project entailed data collection from the selected villages of Rajsamand of covering a range of stakeholders.

Field Level Data Collection

A **mixed-method approach** combining the quantitative and qualitative data collection techniques was adopted. The quantitative data was gathered through a comprehensive survey tool administered by the TTC survey team. The FGDs and KIIs during primary data collection were conducted with key beneficiaries and community members, community-based organisations, VLCCs and key stakeholders from Seva Mandir to triangulate the findings of the literature review and quantitative trends emerging from surveys.

2.2.3 Phase 3: Deliver

The insights from the literature review and qualitative interactions provided key indicators in developing the data analysis plan and findings of the study, supported by quantitative data trends and correlational analysis. 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 field researchers.

2.3 Sampling Strategy

For building a holistic understanding of the entire program as well as the thematic areas covered by the program, full geographical coverage was considered for sampling.

Table 1: Sampling Locations

Project Code	State	District	Block	Villages
P0320	Rajasthan	Rajsamand	Kankroli	Angoor ki Bhagal
				Dabun
				Kag Madrada
				Khera ki Bhagal
				Negdiya
				Rathunjana
				Sagroon
				Saloda
				Sar ki Bhagal
				Seem ki Bhagal
				Semal
				Sirohi ki Bhagal
				Songariya

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

Qualitative Sample Distribution

As part of the qualitative sample, beneficiaries of different interventions, business correspondents, field mobilisers and project team 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	2 KIIs	2
	Teachers and headmasters	5 KIIs	5
Community Institutions	Village groups	3 FGDs	21
	PRI/VDC members	3 FGDs	21
Community	Households and community members involved in plantation	2 FGDs	14
	Farmers	5 Case studies	5
Govt Representatives	BDO/DDO BEO/DEO Skill Mission Representatives Agriculture Extension Workers	1 KII	1
HDFC Team	Project Manager	1 KII	1
Total		24	73

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 statistically representative sample with at least 50% sample or more where universe is less than 100.

The quantitative sample covered during the study is presented in the table below.

Table 3: Quantitative sampling distribution

Household					273	Proposed Respondents Per Unit #	Total Respondents
Total					273		
Type of beneficiary	Focus Area	Activity Category	Activity Sub-Category	Count	Sum		
Community	Healthcare & Hygiene	Health	Health - Health Sessions	2	340	3	6
Community	Healthcare & Hygiene	Sanitation	Other	4	263	3	12
Community	Skill Training & Livelihood Enhancement	Skill Training	Skill Training	1	16	3	3
Community	Natural Resource Management	Clean Energy	Other	4	104	3	12
Community	Natural Resource Management	Plantation	Plantation drive	2	4250	3	6
Community	Natural Resource Management	Water management - General	Watershed Management	21	543	3	63
Community	Natural Resource Management	Water Management - Agriculture	Irrigation method - Other	2	120	3	6
Total				36	5765		108
Group	Natural Resource Management	Water Management - Agriculture	Anicut Construction	2	150	3	6
Group	Promotion of Education	Education support	Other	3	1004	3	9
Group	Promotion of Education	Education support	Committee/Group/Volunteer Capacity Building	3	45	3	9
Group	Promotion of Education	Education support	Support System	1	111	3	3
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Entrepreneurship Development Training - General	5	59	3	15
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Support System	1	533	3	3
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Other	8	220	3	24
Group	Skill Training & Livelihood Enhancement	Entrepreneurship Development	Goatry	20	294	3	60
Group	Skill Training & Livelihood Enhancement	Skill Training	Support System	6	73	3	18
Group	Skill Training & Livelihood Enhancement	Skill Training	Skill Training	2	53	3	6
Total				51	2542		153
Organization	Promotion of Education	Educational Institutions Development	Infrastructure - Drinking Water	1	5	5	5
Organization	Promotion of Education	Educational Institutions Development	Infrastructure - Other	1	150	5	5
Organization	Skill Training & Livelihood Enhancement	Skill Training	Support System	4	5	5	20
Organization	Saloda Higher Secondary School	Educational Institutions Development	Infrastructure - Other	1	388	5	5
Organization	UPS Sirohi Ki Bhagal	Educational Institutions Development	Infrastructure - Other	1	111	5	5
Organization	Senior secondary school Kag Madarda	Educational Institutions Development	Infrastructure - Other	1	226	5	5
Organization	Senior secondary school, Sagroon	Educational Institutions Development	Infrastructure - Other	1	390	5	5
Total				10	1275		50

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- Seva Mandir 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 320 – Rajsamand 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, 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 to improve water availability, promote sustainable farming, and enhance environmental conservation.

1. Drip Irrigation:

   - 50 drip irrigation systems were installed to improve water efficiency for 50 farmers.
   - Beneficiaries received training on water management and crop planning to optimize irrigation practices.

2. Canal and Anicut Repairs:

- 2,250 meters of canal were repaired to reduce seepage and improve water flow.
- Nine check-dams (anicuts) were constructed to enhance groundwater recharge, benefiting multiple farmers.

3. Watershed Management:

- Trenches, gully plugs, and recharge pits were developed across 11 sites, covering 300 acres to prevent soil erosion and improve water retention.
- 544 hectares of land provided with watershed drainage development.

4. Common Land Development:

- Pastureland development was undertaken, including pit digging and boundary wall construction across multiple villages.
- 15,000 saplings were planted to improve fodder availability and environmental sustainability.

These initiatives have enhanced water conservation, improved soil fertility, and strengthened climate resilience, ensuring long-term agricultural sustainability and better livelihoods for rural communities.

Figure 5: WHS in Kheda ki Bhagal

Table 5: Score Card for NRM

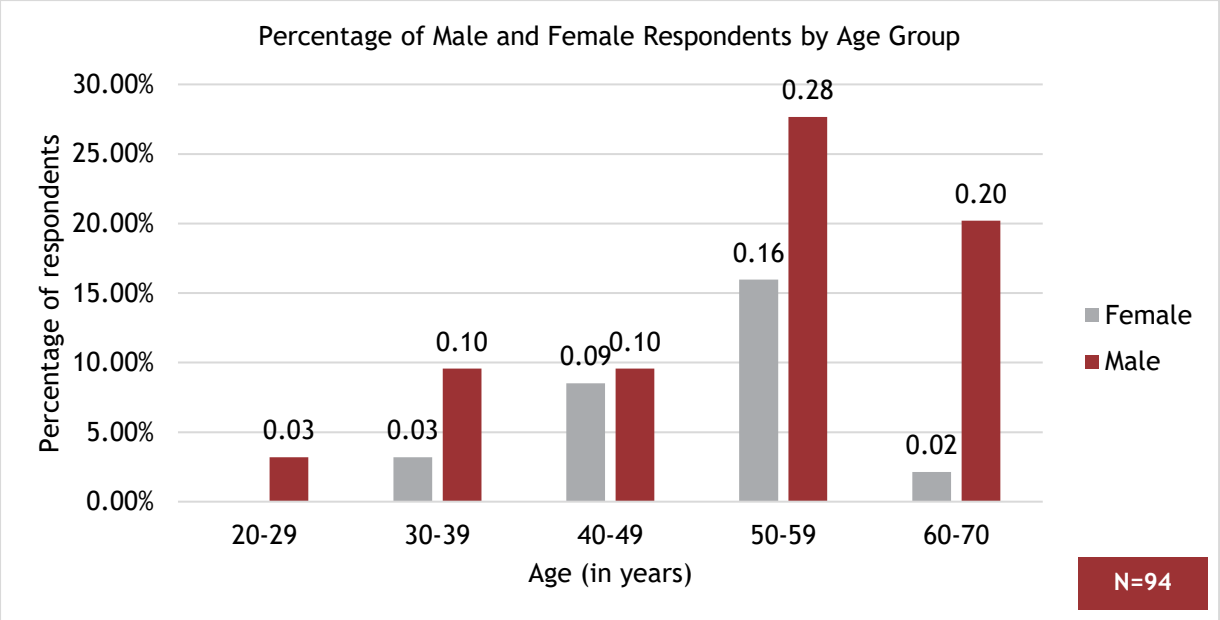
Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final
Relevance	Quantitative	NRM	Beneficiary Need Alignment	5	155	Actual - Min/ Max-Min	0.774193548	50%	0.39	0.89
	Qualitative	NRM	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		NRM	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	NRM	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		NRM	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	NRM	Timeliness	5	155	Actual - Min/	0.717741935	30%	0.22	0.78
		NRM	Quality	5	300	Actual - Min/	0.7	30%	0.21	
	Qualitative	NRM	Operational Efficiency	5	5	Actual - Min/	0.75	20%	0.15	
		NRM	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	NRM	Interim Result (Current status + utilisation	5	785	Actual - Min/	0.756369427	25%	0.19	0.94
	Qualitative	NRM	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		NRM	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	20%	0.20	
		NRM	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		NRM	Adaptation over time	5	5	Actual - Min/	1	10%	0.10	
Impact	Quantitative	NRM	Significance Outcome	5	955	Actual - Min/	0.537958115	50%	0.27	0.77
	Qualitative	NRM	Transformational Change	5	5	Actual - Min/	1	30%	0.30	
		NRM	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	NRM	Potential for Continuity	5	155	Actual - Min/	0.483870968	60%	0.29	0.69
	Qualitative	NRM	Project Design & Strategy	5	5	Actual - Min/	1	40%	0.40	
Branding	Qualitative	NRM	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
NRM Overall Score - P0320										0.86

3.1.2 Respondents Profile

The quantitative survey was conducted with 140 beneficiaries of NRM in HRDP Program under Project P0320 in Rajsamand. This section highlights the demographic profile of these respondents.

To study the impact of the natural resource management interventions, 1 group and 30 communities were surveyed, resulting in a total of 94 responses. Out of these, 66 respondents were male, and 28 were female. The majority of the surveyed population fell within the 50 to 70 years old age group. Specifically, males were predominantly in the 50 to 70 years old bracket, while females were mostly in the 40 to 59 years old bracket. Among the respondents who were asked about their occupation, all were employed in agriculture.

Figure 6: Gender-Age distribution of respondents



The respondents received interventions across three major categories: **water management, clean energy, and plantation**.

Communities were provided with support in the following areas:

- Rainwater harvesting systems
- Construction of dams
- Watershed management
- Technology development
- Installation of solar water pumps
- Farmland plantation

However, the groups received support exclusively in the form of solar water pumps.

The sampling of our quantitative surveys is as follows for the interventions.

Table 6: Sampling Activities under NRM

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

3.1.3 Relevance

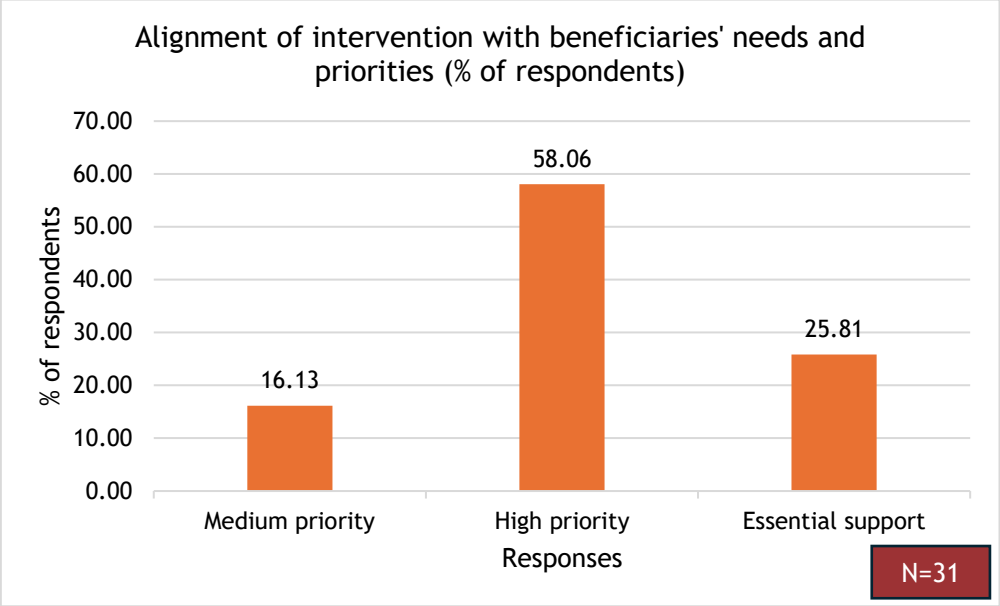
The **relevance** criteria of the OECD DAC framework examines whether the intervention addresses pressing issues faced by the community, complements local and broader development objectives, and is adaptable to the socio-economic and cultural realities of the population it serves.

As given in the scorecard, a high score of **0.89** reflects a strong alignment with the energy and agricultural needs of the local communities. The project effectively addressed water scarcity, irrigation inefficiencies, and land degradation, ensuring sustainable resource management and improved agricultural productivity for rural communities in Rajsamand.

The NRM interventions under HDFC Bank's HRDP Project 320 in Rajsamand were designed to address the critical water scarcity, land degradation, and climate vulnerability faced by rural communities in Kankroli block of Rajsamand district in Rajasthan. Given the region's dependence on rain-fed agriculture, erratic rainfall patterns, declining groundwater levels, and poor irrigation infrastructure posed significant challenges to farmers' productivity and livelihoods. The project's NRM activities—including drip irrigation, canal and anicut repairs, watershed management, and pastureland development—were highly relevant in mitigating these pressing concerns and enhancing the long-term sustainability of local livelihoods.

Figure 7: Drip irrigation system

Figure 8: Relevance of NRM interventions with local needs and priorities



In the above Figure 8, out of the total 31 response groups (1 group and 30 community), a majority 58.06% (18, N=31) respondents indicated that the support provided by HDFC Bank highly met their needs and priorities, followed by 25.81% (8, N=31) who considered the interventions to be of essential priority, while and 16.13% (5, N=31) respondents rated them as moderately aligned with their requirements, suggesting minimal gaps in relevance.

The selection of interventions was informed by local needs and participatory planning with village communities. The installation of drip irrigation systems directly addressed the inefficient water use and irrigation gaps, enabling farmers to optimize water resources and improve crop yields. Similarly, repairing 2,250 meters of canal and constructing nine check-dams (anicuts) responded to the urgent need for water retention structures, ensuring a more reliable water supply for agricultural activities. The watershed management measures, including trenches, gully plugs, and recharge pits across 544 acres, helped prevent soil erosion, enhance groundwater recharge, and improve soil moisture retention, further strengthening agricultural resilience.

Additionally, the development of common pasturelands with 13,000 saplings was highly relevant to the local livestock-dependent economy, ensuring sustainable fodder availability and reducing pressure on degraded lands. The project's emphasis on community engagement and capacity-building through training on water conservation and climate-smart agricultural practices ensured that interventions were not just infrastructure-based but also knowledge-driven, fostering long-term environmental stewardship.

The high relevance score of 0.89 also reflects the project's strong alignment with local energy and agricultural needs, achieved through a structured needs assessment before implementation. Qualitative interactions with stakeholders revealed that the needs assessment was conducted using community consultations, stakeholder discussions, and participatory rural appraisals to identify key challenges such as water scarcity, inefficient irrigation, land degradation, and limited access to sustainable energy solutions. Insights from farmers, village institutions, and women's groups helped shape interventions that were demand-driven and context-specific.

Each intervention was designed to address specific community needs. Water conservation measures aligned with the region's semi-arid climate and erratic rainfall, ensuring improved water availability for agriculture. Soil conservation and watershed management interventions were introduced to combat soil erosion and enhance fertility, making farmland more productive. The introduction of irrigation infrastructure provided efficient water use solutions, reducing dependency on rain-fed farming and increasing yield stability. Additionally, renewable energy solutions, such as solar-based irrigation, reduced reliance on costly and environmentally harmful alternatives, improving long-term sustainability.

By directly addressing the most pressing challenges identified in the needs assessment, the project ensured high acceptance and impact, making it highly relevant to the local context and earning strong community validation in Rajsamand.

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 0.88 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 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 in 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)

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.

- SDG 15 (Life on Land): Through afforestation, pastureland development, and soil conservation measures, the project promotes biodiversity conservation and sustainable land management.

Alignment with Government Policies and Schemes

The NRM interventions under Project 320 align closely with key national and state government policies aimed at water conservation, sustainable agriculture, and climate resilience. The project supports the Jal Shakti Abhiyan and Rajasthan's Mukhyamantri Jal Swavlamban Abhiyan (MJSA) by implementing watershed management, canal repairs, and check-dam construction, directly improving water availability and groundwater recharge in drought-prone areas. Additionally, the introduction of drip irrigation, soil conservation practices, and climate-resilient farming techniques aligns with the National Mission for Sustainable Agriculture (NMSA), helping farmers adapt to climate variability and improve productivity. The pastureland development and afforestation efforts under the project complement the National Mission for Green India (GIM) and Rajasthan Agroforestry Policy, promoting biodiversity conservation and sustainable land use.

By integrating such policies, the project enhances rural resilience, optimizes resource utilization, and ensures long-term agricultural and environmental sustainability, making it a strategically aligned and impactful development initiative.

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 soil management, 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.

Alignment with other interventions

The project complements existing NGO, CSR, and private sector interventions in Rajsamand by ensuring synergy.

> Among the 35.4% (11, N=31) respondents who reported receiving interventions from stakeholders other than HDFC Bank in the past four years, 90.9% (10, N=11) stated that they received support for dam construction/repair from Private organisation/institution/NGO and 9% (1, N=11) responded that they got support in hard infrastructure- dam construction/repair from Others, apart from Agriculture department, Krishi Vigyan Kendras (KVKs), Agriculture University, Private organisation/institution/NGO and FPOs.

Several CSR and NGO initiatives in the region focus on water conservation and climate-resilient agriculture, and Project 320 builds upon these by introducing advanced irrigation technologies, strengthening climate adaptation strategies, and enhancing community institutions. Like, the NRM interventions under Project 320 – Rajsamand align and converge with L&T CSR's Community-Based Integrated Development Project (CBIDP), particularly in Natural Resource Management through the Watershed Development Approach, in the Bhim

block of Rajsamand. Both initiatives focus on water conservation, irrigation efficiency, soil restoration, and sustainable agriculture, addressing water scarcity and land degradation in semi-arid rural landscapes. Project 320's watershed management measures, canal repairs, and check-dam construction complement CBIDP's efforts in rainwater harvesting, groundwater recharge, and soil moisture retention. Additionally, both projects emphasize climate-resilient agriculture, with Project 320 promoting drip irrigation and pastureland development, while CBIDP focuses on sustainable land-use planning and community-led watershed governance. The integration of solar-powered irrigation in Project 320 further strengthens CBIDP's objective of energy-efficient resource management. By leveraging shared methodologies, both projects enhance local water security, boost agricultural productivity, and ensure long-term environmental sustainability, creating synergistic impacts that maximize benefits for rural communities in Rajsamand.

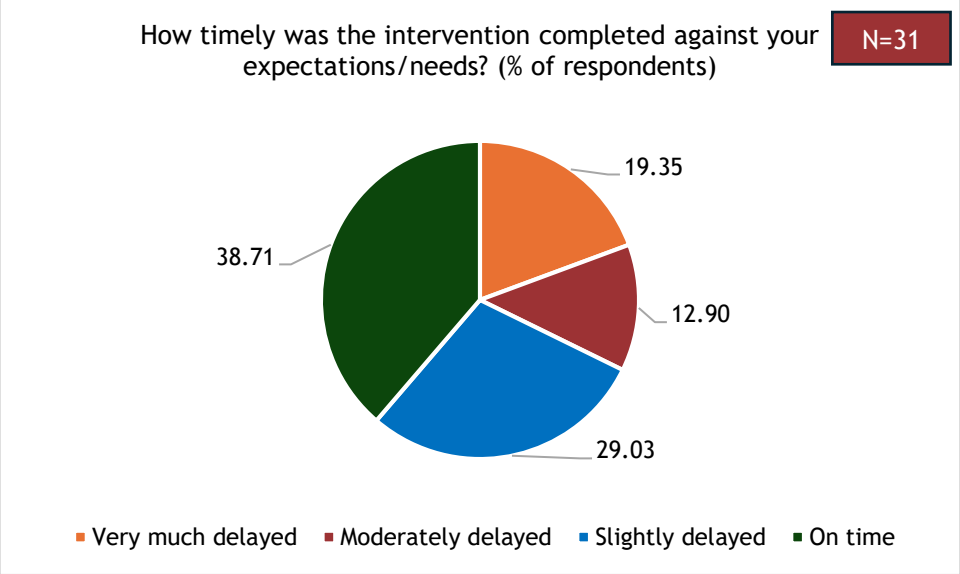
3.1.5 Efficiency

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 **0.78** in the score card, efficiency for NRM have been evaluated through 4 parameters- Timeliness, Quality of service provided, Operational efficiency and Project Design.

Timeliness

Timeliness under efficiency evaluates how well an intervention is implemented within the planned timeframe and whether delays impact effectiveness or beneficiary utilization. It assesses the project's ability to deliver resources, training, and infrastructure promptly, ensuring that intended outcomes are achieved without disruptions caused by delayed execution or external constraints.

Figure 9: Timeliness of NRM interventions



In the Figure 9 above, a majority 38.71% (12, N=31) respondents stated that HDFC Bank's interventions were delivered on time while 29.03% (9, N=31) felt there was a slight delay. However, 19.35% (6, N=31) reported that the interventions were very much delayed and 12.90% (6, N=31) indicated a moderate delay in implementation. This suggests that although

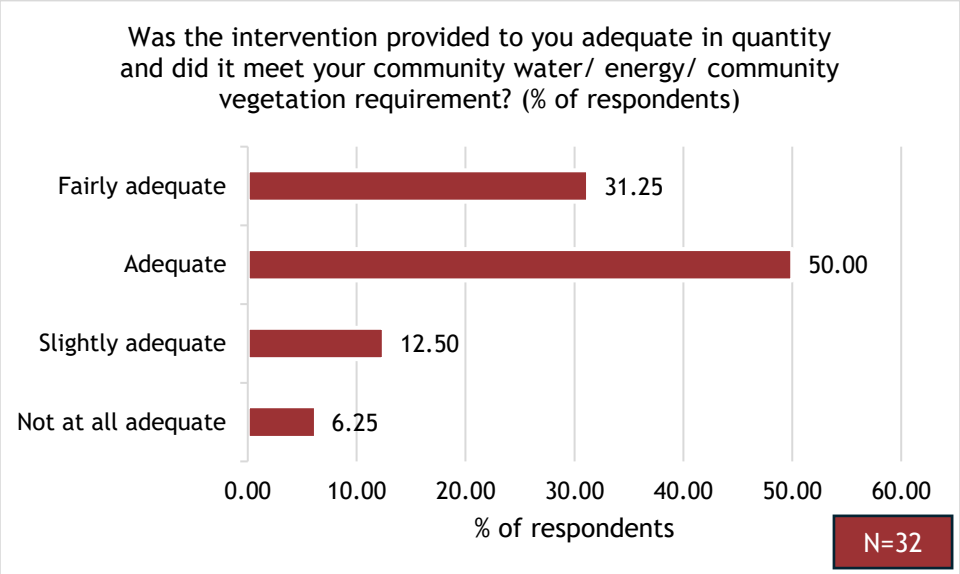
project execution was largely efficient in timeliness, certain challenges may have affected implementation timelines, potentially due to administrative hurdles, logistical constraints, or external factors like climate conditions. Thus, a score of 0.72 have been attributed for timeliness.

Quality of service provided

Quality of service provided measures how well the interventions were designed, implemented, and delivered to meet beneficiaries' expectations. It assesses factors such as reliability, accessibility, technical soundness, and beneficiary satisfaction with training, infrastructure, and support services. High-quality service ensures effective utilization, long-term impact, and stakeholder confidence in the intervention.

In the below Figure 10, a majority 50% (16, N=32 separate interventions) of the respondents stated that the support they received from HDFC Bank was adequate while 31.25% (10, N= 32) respondents conveyed that they were fairly adequate. With 81.25% of respondents acknowledging that the interventions were adequate or fairly adequate, it indicates that the project largely met community needs. However, the fact that nearly one-fifth of respondents may have found the support insufficient suggests that certain gaps remained in resource allocation, intervention scale, or accessibility. This is reflected in the score of 0.70 for Quality of service provided in NRM.

Figure 10: Quality of NRM services provided



Operational Efficiency and Program Design

The implementation demonstrated strong operational efficiency by effectively utilizing resources for water conservation, irrigation infrastructure, soil restoration, and sustainable agriculture. The repair of 2,250 meters of canals, construction of check-dams, installation of drip irrigation systems, and afforestation efforts were implemented in a cost-effective and targeted manner, ensuring optimal use of financial, human, and technical resources. The integration of solar-powered irrigation further enhanced resource efficiency by reducing dependence on conventional energy sources, aligning with climate-smart agriculture principles.

The program design was well-structured, addressing core community needs identified through participatory needs assessments. The interventions were customized for the local context, considering water scarcity, soil degradation, and climate variability. Additionally, the project emphasized capacity-building through farmer training programs, ensuring that the interventions were not just infrastructure-driven but also knowledge-based, promoting long-term sustainability.

However, moderate to significant delays reported by some beneficiaries suggest room for improving implementation timelines and logistical coordination. Strengthening multi-stakeholder engagement, streamlining procurement, and enhancing monitoring mechanisms could further improve efficiency and ensure timely execution of future interventions.

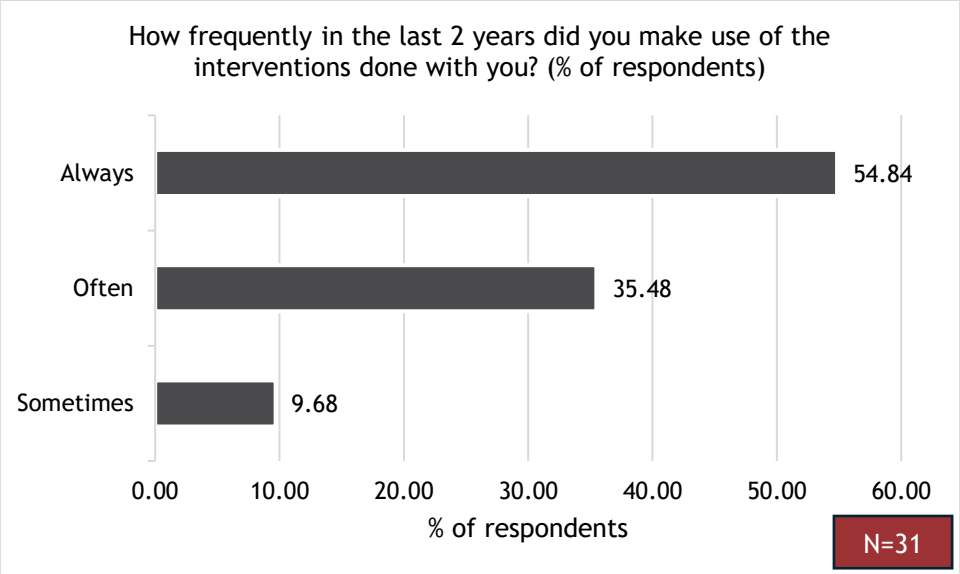
These findings corroborate the overall score of 0.78 for efficiency of the NRM interventions, reflecting a well-structured and impactful program that, with enhanced execution strategies, can achieve even greater effectiveness in future iterations.

3.1.6 Effectiveness

The **effectiveness** criterion of the OECD DAC framework seeks to evaluate the extent to which the intervention has achieved its objectives, and its results, including any differential results across groups. With a score of **0.94** for effectiveness in NRM, it has been evaluated through 5 parameters- Interim Result (Outputs & Short-term results), Reach (Target vs Achievement), Influencing factors (Enablers & Disablers), Differential results (Need Assessment) and Adaptation over time.

In the below Figure 11, majority respondents, 54.84% (17, N=31) conveyed that reported that they always utilized the interventions provided by HDFC Bank in the last two years and 35.48% (11, N=31) stated that they often used them. Only a small fraction, 9.68% (3, N=31) respondents indicated that they used the interventions only sometimes.

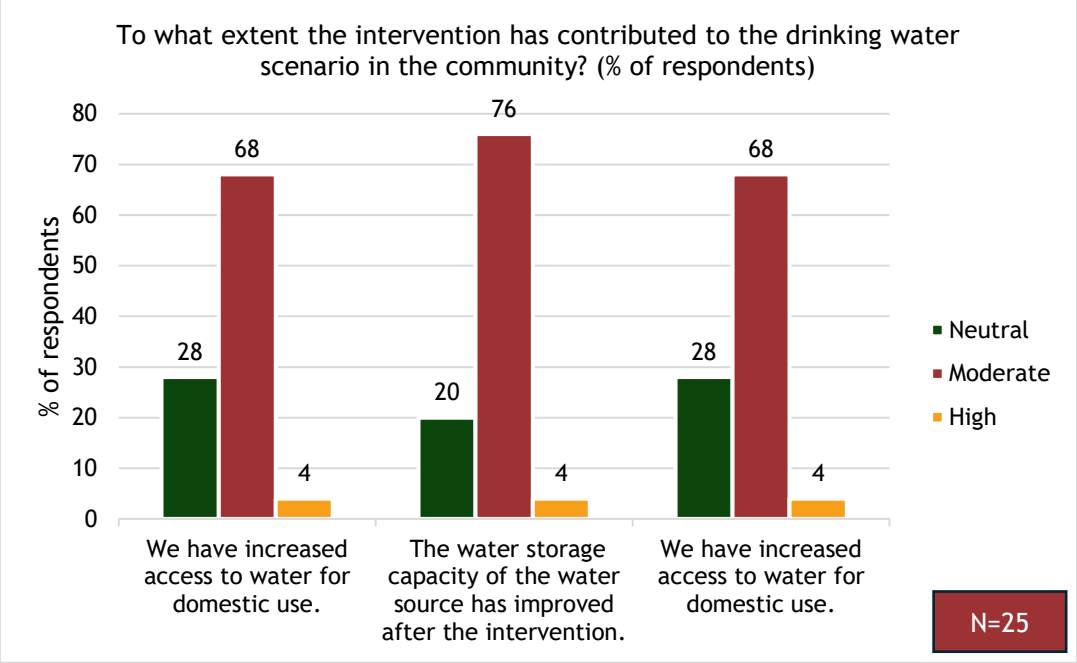
Figure 11: Frequency of use of interventions by beneficiaries



The high level of consistent utilization of the interventions indicates that the project was highly effective in meeting community needs and delivering practical, usable solutions for beneficiaries. The fact that a majority of respondents actively engaged with the interventions suggests that the program was well-targeted, relevant, and accessible. The minimal percentage (9.68%) of respondents who used the interventions only sometimes highlights minor gaps in adoption, which could be due to variations in individual needs, external challenges, or capacity constraints.

Among the two respondent groups who received clean energy support, the reported household access to clean energy sources in their respective villages increased significantly. Before the intervention, access was at 20% and 30%, respectively, which improved to 40% after the intervention. This indicates a notable enhancement in clean energy accessibility, highlighting the intervention's effectiveness on promoting sustainable energy solutions within the community.

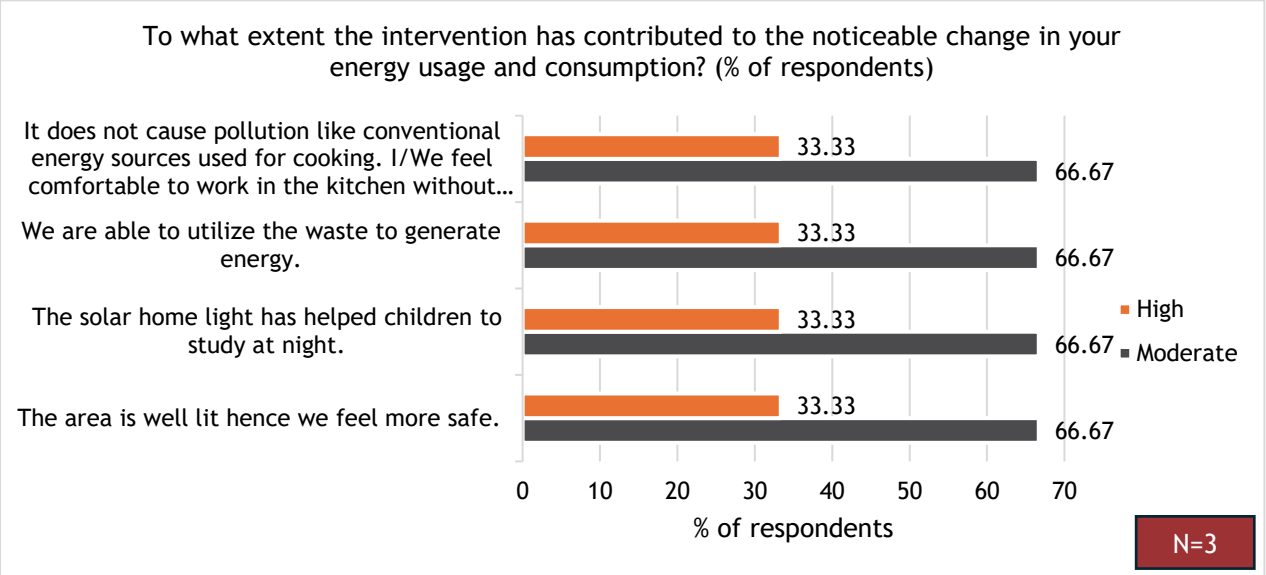
Figure 12: Extent of contribution of NRM interventions to drinking water scenario



In the above Figure 12, when asked about the extent to which the HDFC intervention in general water management has contributed to the drinking water scenario in the community, the majority respondents rated the changes as moderate for the three changes i.e. 68% (17, N=25) for "We have increased access to water for domestic use.", 76% (19, N=25) for "The water storage capacity of the water source has improved after the intervention." and 68% (17, n=25) for "We have increased access to water for domestic use.". The moderate ratings across all three aspects suggest that while the interventions have had a positive impact on improving drinking water access and storage, there is room for further enhancement. The relatively high percentage of respondents indicating moderate improvements could imply that the benefits are noticeable but not yet fully transformative, possibly due to infrastructure limitations, seasonal water availability, or gaps in distribution efficiency. Strengthening water conservation measures, expanding storage solutions, and ensuring equitable distribution could further enhance the effectiveness of these interventions in addressing drinking water challenges in the

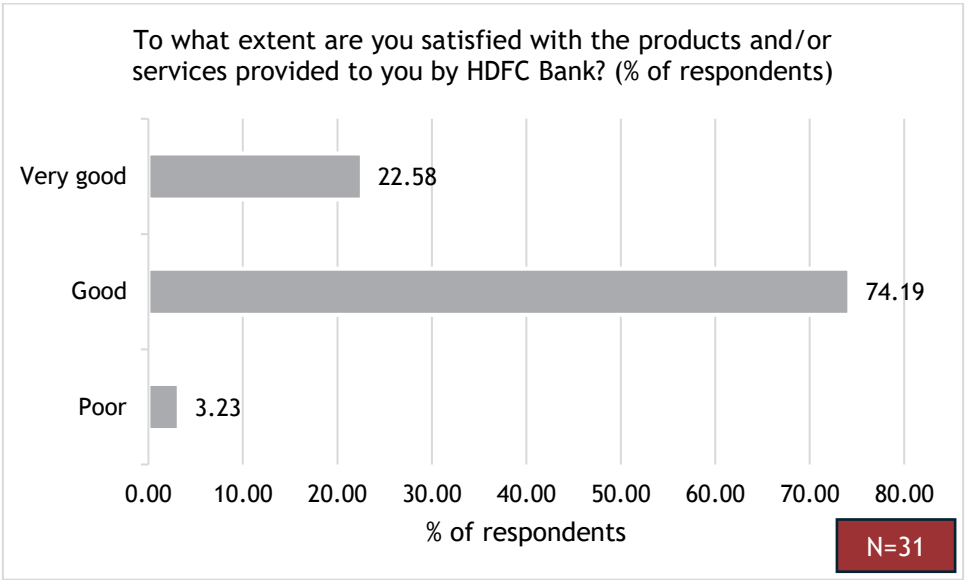
community. Thus, the data highlights that HDFC Bank's water management interventions have made a significant positive impact on drinking water access and storage capacity, laying a strong foundation for further improvements in water security and community well-being.

Figure 13: Extent of contribution of NRM interventions to energy usage and consumption



In the Figure 13 above, among the three respondents who received clean energy support, 66.67% (2, N=3) rated the intervention's effect as moderate and 33.33% (1, N=3) rated it as high across four key areas: improved safety due to better lighting, enhanced study conditions for children, utilization of waste for energy generation, and reduced indoor pollution from conventional cooking fuels. The data reflects the intervention's potential to create transformative change, reinforcing the need for continued investment in clean energy solutions to promote safer, healthier, and more sustainable rural living conditions.

Figure 14: Satisfaction with NRM interventions



In Figure 14 above, when asked about their satisfaction with the products and services provided by HDFC Bank, the majority of respondents 74.19% (23, N=31) respondents rated

them as Good, while 22.58% (7, N=31) rated them as Very Good. Only a small 3.23% (1, N=31) expressed dissatisfaction, rating the services as Poor which maybe due to personal factors related to suitability or others. Thus, the high positive satisfaction indicates high beneficiary satisfaction, suggesting that the interventions were well-designed, relevant, and met community needs effectively.

Through qualitative interactions, respondents across various villages expressed high satisfaction with the water conservation, irrigation, and pastureland development interventions. The combination of solar-powered solutions, check-dams, drip irrigation, and pasture restoration has directly addressed key livelihood challenges, making farming and livestock rearing more productive and sustainable.

Overall, the NRM interventions under Project 320 have demonstrated strong effectiveness, as reflected in the high score of 0.94. The widespread and consistent utilization of interventions, improved water management, enhanced agricultural productivity, and increased access to clean energy indicate that the project successfully addressed key community needs. The high satisfaction levels among beneficiaries further validate the impact, reinforcing that the interventions were well-planned, relevant, and impactful. With sustainable resource management and long-term benefits already visible, the project has laid a solid foundation for resilience, environmental conservation, and improved rural livelihoods in Rajsamand.

3.1.7 Impact

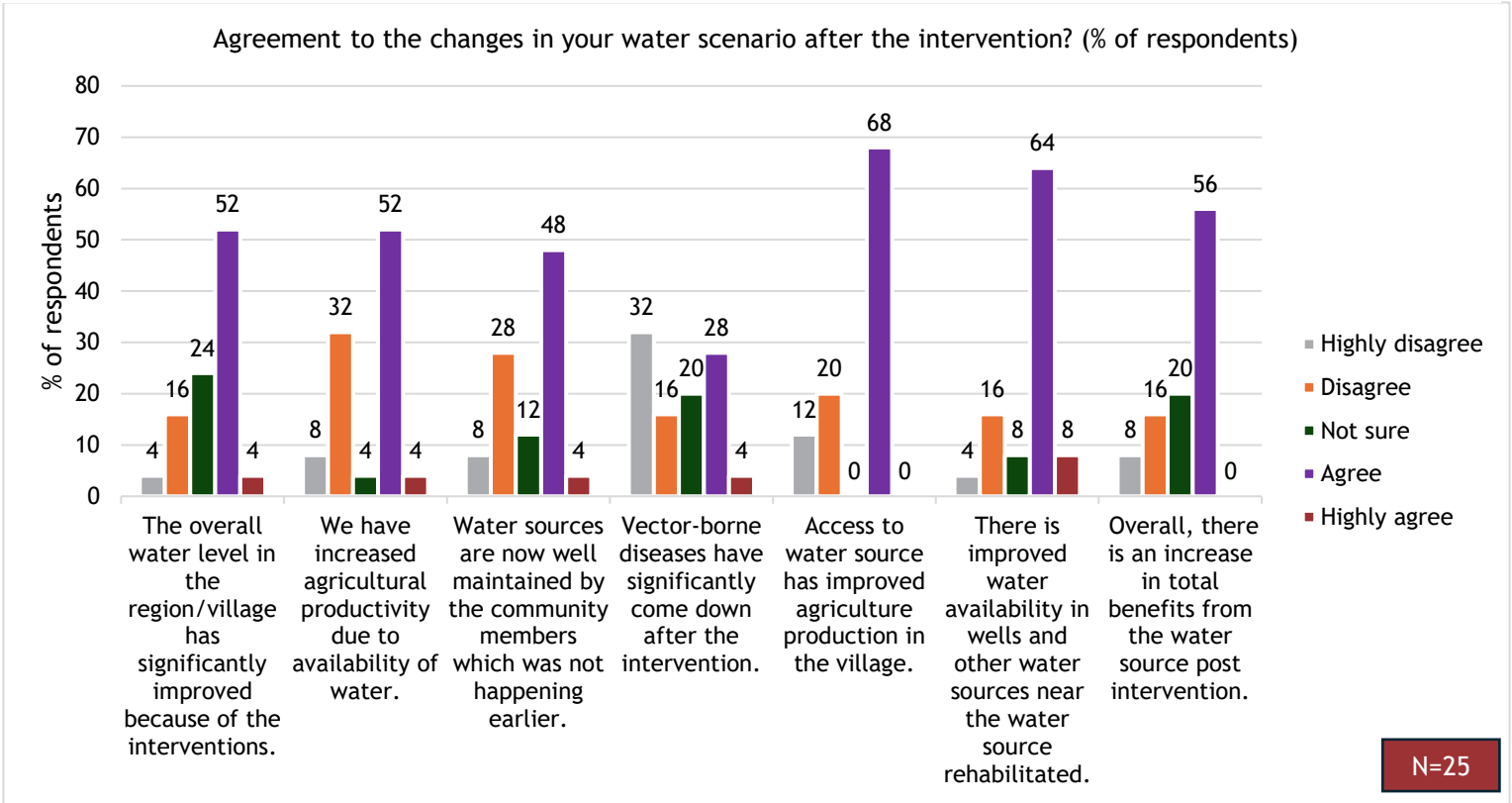
The impact aspect of OECD DAC measures the long-term and sustained changes brought about by a program or intervention and evaluates whether the program addressed the root causes of issues, improved beneficiaries' quality of life, and contributed to positive socio-economic or behavioural changes beyond immediate outputs and outcomes. It also explores unintended consequences, both positive and negative. With a score of **0.77**, impact has been assessed through 3 lenses- Significance Outcome, Transformational change and Unintended change.

The introduction of solar-powered irrigation systems, including solar pumps and solar water systems, was widely appreciated by farmers, who noted substantial savings on electricity costs. Many stated that before the intervention, irrigation costs were high due to reliance on electric or diesel-powered pumps, which limited the frequency of watering. The use of solar pumps has lowered their operational costs, allowing them to irrigate their crops more efficiently and at the right intervals, directly contributing to higher yields and better income stability, as was mentioned during Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) with farmers.

In the below Figure 15, among respondents who received support in general water management, the majority expressed agreement on the long-term positive changes resulting from the interventions. These included significant improvements in overall water levels, increased agricultural productivity due to better water availability, and enhanced community-led maintenance of water sources. Additionally, respondents noted a decline in vector-borne diseases, improved water availability in wells and rehabilitated sources, and an overall increase in the total benefits derived from water resources post-intervention. The strong agreement on long-term benefits highlights the sustained and transformative

impact of the water management interventions. The improvements in water levels and availability have directly contributed to enhanced agricultural productivity, better community-led resource management, and improved health outcomes. The reduction in vector-borne diseases further emphasizes the holistic environmental and public health benefits of the project. These findings confirm that the interventions have led to lasting improvements in water security, agricultural resilience, and community well-being, reinforcing the long-term effectiveness and sustainability of HDFC Bank's NRM efforts in the region.

Figure 15: Changes in water scenario after NRM interventions



Qualitative interactions with farmers who benefited from NRM interventions also revealed that the project significantly improved irrigation access, water conservation, and sustainable agricultural practices. Many farmers emphasized that the construction of 2,250 meters of repaired canals and artificial ponds in their villages directly addressed long-standing irrigation challenges. Prior to the intervention, they struggled with water shortages, especially during dry spells, leading to low crop yields. With the availability of check-dams, artificial ponds, and better water retention structures, they now have a more consistent water supply, reducing dependency on erratic rainfall.

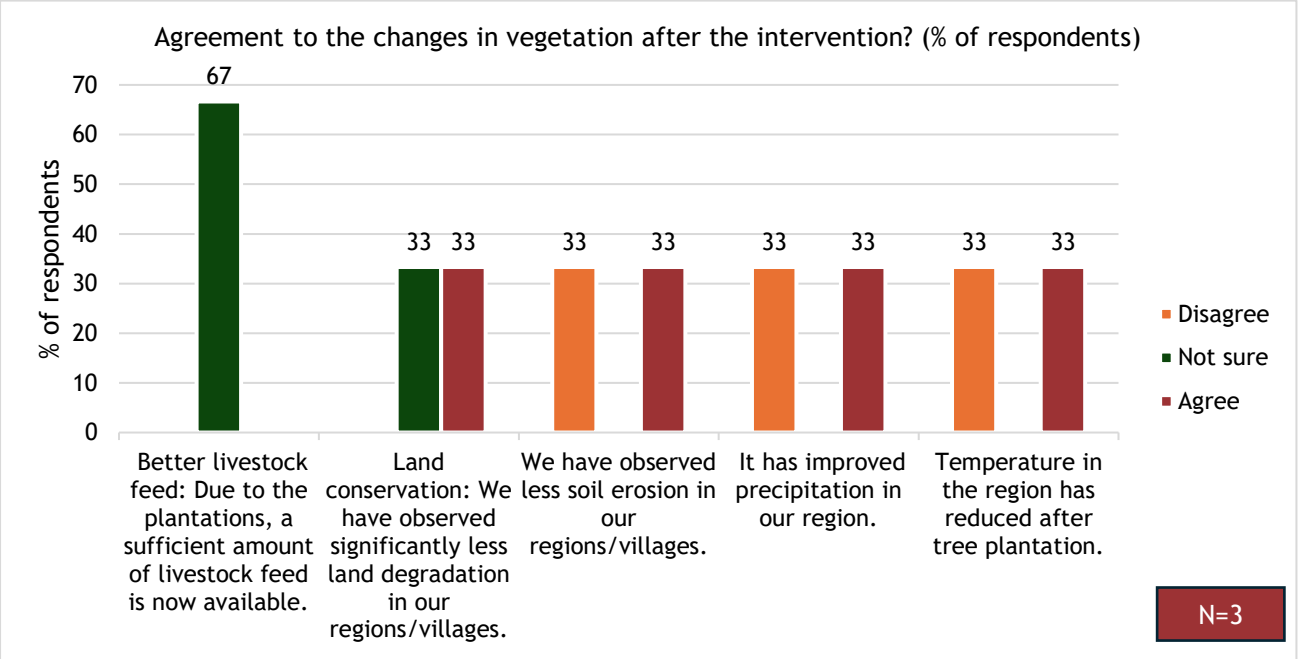
Figure 16: Community plantation in Semal

In addition to agricultural improvements, the pastureland development and plantation initiatives (15,000 saplings across 13 villages) had a direct impact on livestock-rearing households. Farmers shared that before the intervention, fodder scarcity was a recurring challenge, particularly during summer months, forcing them to spend additional income on purchasing feed. With the development of

common pasturelands, they now have better access to fodder, reducing their dependence on external sources and lowering input costs.

Similarly in the Figure 17 below, among respondents who received support in plantation initiatives, the majority expressed agreement on the long-term positive changes brought by the interventions. These included improved availability of livestock feed, reduced land degradation and soil erosion, and enhanced environmental conditions such as better precipitation and lower regional temperatures due to increased tree cover.

Figure 17: Changes in vegetation after NRM interventions



The strong agreement on these long-term benefits indicates that the plantation efforts have had a lasting impact on both livelihoods and the environment. The availability of livestock feed has strengthened animal husbandry-based livelihoods, while reduced soil erosion and land degradation have contributed to better agricultural productivity and ecological stability. Additionally, the perceived improvement in precipitation and reduced temperatures highlight the climate-regulating benefits of afforestation, reinforcing the role of tree plantations in building environmental resilience.

Among the three response groups that received support in clean energy, the feedback on time and money saved due to clean energy usage was mixed—one respondent disagreed strongly, another was unsure, and one agreed with the statement. The diverse responses indicate varying levels of perceived benefit from clean energy interventions, suggesting that while some beneficiaries recognize positive changes, others may not have experienced significant cost or time savings. This could be due to differences in energy consumption patterns, efficiency of provided solutions, or lack of awareness on optimizing clean energy use.

As most beneficiaries belonged to marginalized communities, many expressed that the interventions not only improved their financial situation but also empowered them with access to modern agricultural practices. Several respondents stated that prior to the

project, they lacked exposure to advanced irrigation techniques and sustainable water conservation methods. The training and demonstration sessions provided under Project 320 helped them understand how to manage water resources more efficiently, making them more confident in adopting climate-resilient farming practices.

These outcomes validate the effectiveness and sustainability of the intervention, ensuring long-term ecological and economic gains for the communities in Rajsamand.

3.1.8 Sustainability

The **sustainability** aspect of the OECD DAC framework assesses the long-term benefits and continued impact of a program after its implementation. With a score of **0.69**, Sustainability has been assessed through 2 lenses- Potential for Continuity & Project Design and Strategy.

The lower sustainability score may be attributed to gaps in implementing long-term sustainability measures to ensure the continuity of interventions post-HDFC's exit. As shown in Figure 18 below, majority respondents with a 32.26% (10, N=31) reported that no sustainability measures have been put in place yet, while 25.81% (8, N=31) acknowledged that excellent sustainability measures were taken by HDFC. The mixed responses highlight inconsistencies in sustainability planning and execution across different interventions or locations. While some beneficiaries recognize effective sustainability strategies, a significant portion perceives a lack of follow-up mechanisms to ensure long-term benefits. This suggests the need for stronger community ownership, capacity-building, and linkages with local institutions to maintain the impact beyond project completion.

Figure 18: Sustainability Measures for NRM interventions

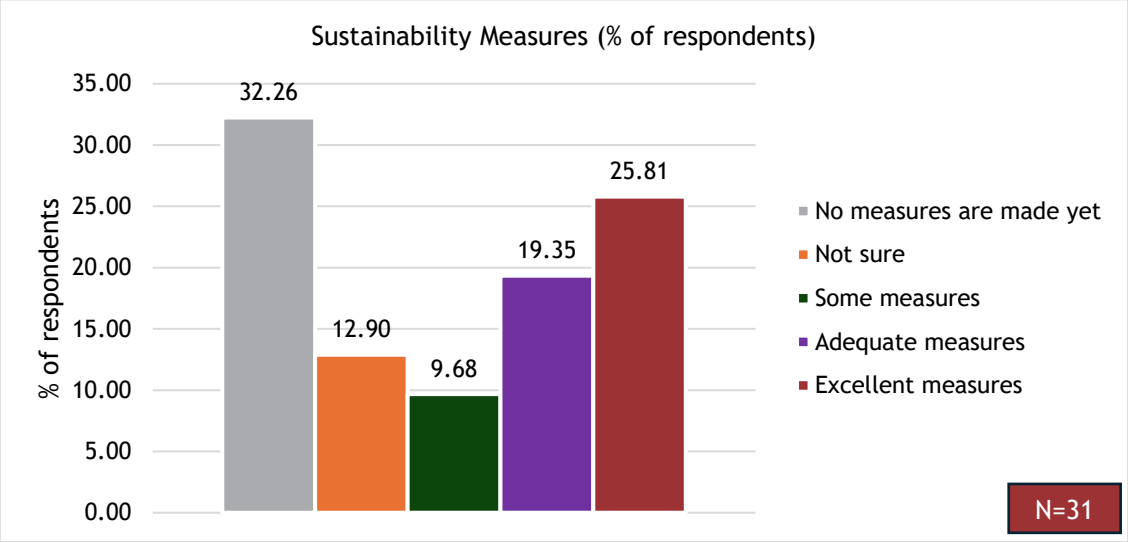
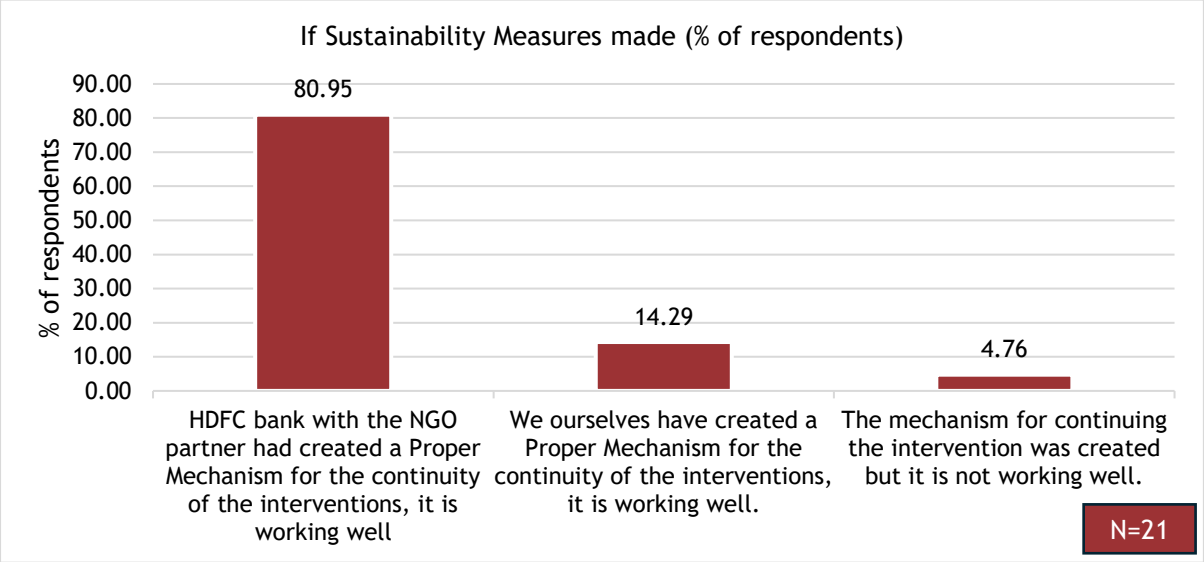


Figure 19: If sustainability measures were made



However, among respondents who acknowledged the presence of sustainability measures (Figure 19), 80.95% (17, N=21) stated that HDFC Bank, in collaboration with Seva Mandir, had established a proper sustainability mechanism that is functioning effectively. Additionally, 14.29% (3, N=21) reported that they independently created and maintained a working mechanism, while. A small proportion of 4.76% (1, N=21) indicated that a sustainability mechanism was created but is not functioning well. The overwhelmingly positive feedback (95.24%) indicates that sustainability planning was successfully integrated into the project, particularly through institutional support from HDFC Bank and Seva Mandir. The presence of community-led sustainability efforts further reinforces the potential for long-term self-reliance. However, the small proportion (4.76%) reporting an ineffective mechanism suggests that localized implementation challenges or capacity gaps may need to be addressed.

The sustainability of NRM interventions under Project 320 has been partially successful, with structured mechanisms in place through HDFC Bank's collaboration with Seva Mandir and some community-led efforts ensuring continuity. The high proportion (80.95%) of respondents acknowledging the effectiveness of sustainability measures indicates that institutional support has played a crucial role in maintaining interventions. However, gaps remain, as a significant portion (32.26%) of respondents reported the absence of sustainability planning, and a small fraction (4.76%) indicated that mechanisms were created but not functioning well.

Qualitative discussions with beneficiaries also highlighted mixed perceptions on the long-term sustainability of NRM interventions. Many farmers acknowledged that HDFC Bank, in collaboration with Seva Mandir, had established strong sustainability mechanisms, particularly through community-led water management committees and training on irrigation system maintenance. Some respondents shared that local farmers' groups were actively involved in maintaining check-dams, canals, and solar-powered irrigation systems, ensuring continued benefits beyond the project period. However, others pointed out that not all villages had clear post-project maintenance plans, with some expressing concerns about who would be responsible for repairing solar pumps and irrigation infrastructure in

the long run. Additionally, while pastureland development had improved fodder availability, some livestock owners worried about whether adequate protection measures were in place to prevent overgrazing and degradation. A few respondents also mentioned that technical support and refresher training on water conservation and climate-resilient agriculture would be beneficial to reinforce long-term impact. These insights suggest that while community participation and institutional mechanisms have contributed to sustainability, ensuring consistent monitoring, ownership transfer, and linkages with government schemes will be crucial for the long-term success of the interventions. Thus, these conclusions have been reflected in the score figure of 0.69 for sustainability in NRM.

3.1.9 Branding

The branding of interventions under Project 320 was effectively implemented, ensuring proper visibility and acknowledgment of HDFC Bank's Parivartan initiative and its partnership with Seva Mandir. The infrastructural support provided through the project prominently displayed branding images, mentions, and logos of both HDFC Parivartan and Seva Mandir, were prominently displayed on infrastructural support, including canals, solar pumps, and water storage units, reinforcing awareness of the project's contribution and the association of the interventions with these entities. Additionally, informational boards were installed at key project sites, further enhancing visibility and communicating the purpose and impact of the interventions to the community.

"HDFC aur Seva Mandir ke saaf aur spashth branding se hume bharosa hua ki ye pariyojana sahi aur bharosemand hai, isliye hum isse apnane ke liye zyaada taiyyar hai!"

- Babulal, a farmer

This consistent and clear branding not only served as a recognition tool for stakeholders but also contributed to increased awareness, transparency, and credibility of the project. By ensuring that beneficiaries and local communities could easily identify and associate the interventions with HDFC Bank's CSR efforts, the branding strategy played a key role in enhancing the project's outreach and reinforcing its impact. Overall, the branding efforts were seen as effective in creating visibility and fostering a sense of ownership among the community, enhancing the project's overall reach and impact. Thus, a score of **1** was assigned to Branding for NRM intervention under Project 320.

Figure 20: Anicut branding in Semal

3.2 Skill Development and Livelihood Enhancement

3.2.1 Interventions and Activities

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 320 – Rajsamand focused on enhancing agricultural practices, promoting sustainable livelihoods, and building capacity among farmers and livestock owners. These activities were designed to increase income, improve productivity, and ensure long-term economic stability for the rural communities.

1. **Farmer Training & Capacity Building**
    - Training programs were conducted to help farmers improve their agricultural techniques, including crop selection, irrigation management, and sustainable farming practices.
    - Special training sessions were held on orchard layout, plantation techniques, and seasonal vegetable cultivation, ensuring farmers could diversify their crops for higher income.
2. **Horticulture & Floriculture Promotion**
    - Farmers were encouraged to grow high-value crops like guava and lemon, receiving technical training on plantation layout, soil treatment, and crop maintenance.
    - Support was provided for marigold cultivation and rose plantation, offering farmers alternative sources of income.
3. **Livestock Management & Goat Rearing**
    - Improved Sirohi breed goats were distributed to beneficiaries to enhance milk production and income from livestock-based activities.
    - Para-veterinary workers (Pashu Sakhis) were trained to provide basic healthcare, vaccinations, and nutrition management for livestock, ensuring better animal health and productivity.
4. **Irrigation & Water Management Support for Farmers**
    - To reduce dependence on rain-fed agriculture, the project provided solar-powered pumps and water systems, helping farmers lower irrigation costs and increase efficiency in water usage.
    - Farmers were trained on drip irrigation and sprinkler systems, improving water conservation and crop yield.
5. **Women Agro Business Center (WABC) & Market Linkages**
    - The Women Agro Business Center (WABC) was established to strengthen women's participation in agricultural value chains.
    - Farmers, particularly women, were trained in grading, packaging, and collective marketing strategies for vegetables, ensuring better pricing and market access.
    - Sales linkages were created with Udaipur Urja Farmer Producer Company, enabling farmers to sell coriander, green chilies, and other produce collectively.

Table 7: Score Card for SDLE

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final
Relevance	Quantitative	SDLE	Beneficiary Need Alignment	5	1910	Actual - Min/ Max-Min	0.742801047	50%	0.37	0.87
	Qualitative	SDLE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		SDLE	Quality of Design	5	5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	SDLE	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		SDLE	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	SDLE	Timeliness	5	1975	Actual - Min/	0.687341772	30%	0.21	0.75
		SDLE	Quality of service provided	5	3610	Actual - Min/	0.655817175	30%	0.20	
	Qualitative	SDLE	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		SDLE	Project Design	5	5	Actual - Min/ Max-Min	0.75	20%	0.15	
Effectiveness	Quantitative	SDLE	Interim Result (Current status + utilisation	5	29120	Actual - Min/	0.385302198	25%	0.10	0.68
	Qualitative	SDLE	Reach (target vs Acheivement)	5	5	Actual - Min/	0.75	25%	0.19	
		SDLE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	0.5	20%	0.10	
		SDLE	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		SDLE	Adaptation over time	5	5	Actual - Min/	1	10%	0.10	
Impact	Quantitative	SDLE	Significance Outcome	5	9935	Actual - Min/	0.557247106	50%	0.28	0.78
	Qualitative	SDLE	Transformational Change	5	5	Actual - Min/	1	30%	0.30	
		SDLE	Unintended Change	5	5	Actual - Min/	1	20%	0.20	
Sustainability	Quantitative	SDLE	Potential for Continuity	5	1845	Actual - Min/	0.260162602	60%	0.16	0.46
	Qualitative	SDLE	Project Design & Strategy	5	5	Actual - Min/	0.75	40%	0.30	
Branding	Qualitative	SDLE	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
SDLE Overall Score - P0320										0.78

3.2.2 Respondents Profile

The survey included a total of 433 respondents, comprising of three respondent types- individual, group and enterprise. The majority of the respondents were individuals, while there was only one enterprise. Most respondents of all types were female, and among those who disclosed their caste status, Scheduled Tribes (ST), Scheduled Castes (SC), and Other Backward Classes (OBC) were significantly represented. According to the age distribution, most respondents were between the ages of 30 and 65, with males usually being between the ages of 45 and 59 and females mostly being between the ages of 40 and 54.

Figure 21: Caste distribution of SDLE respondents

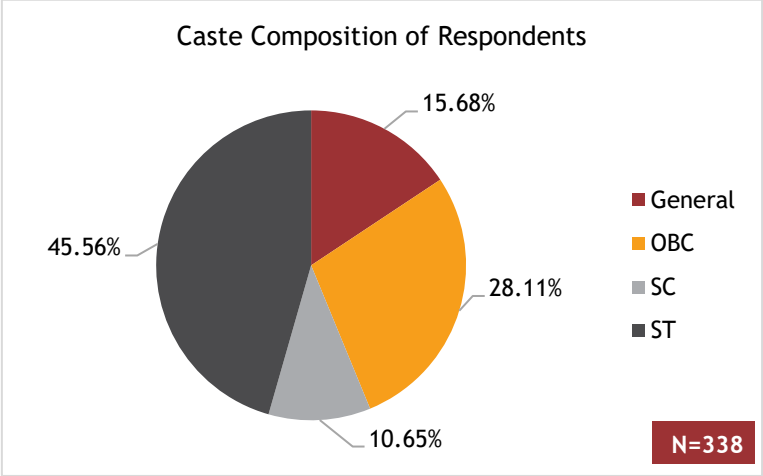
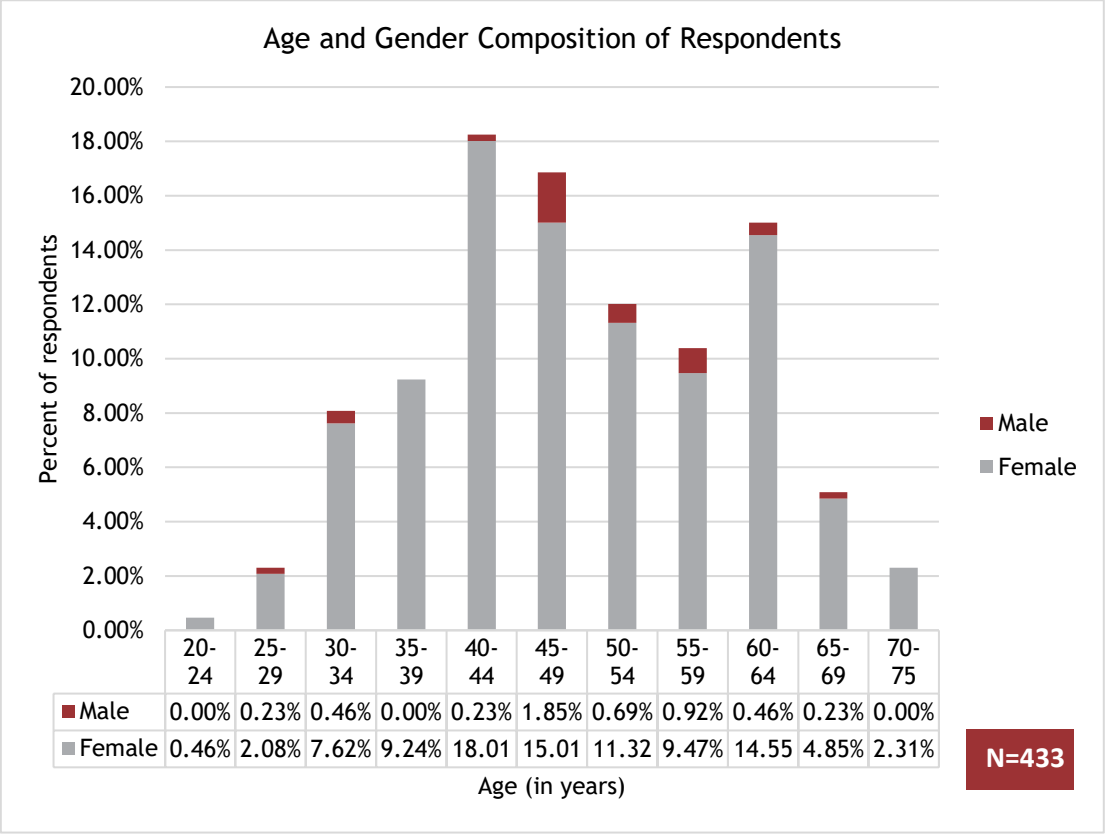


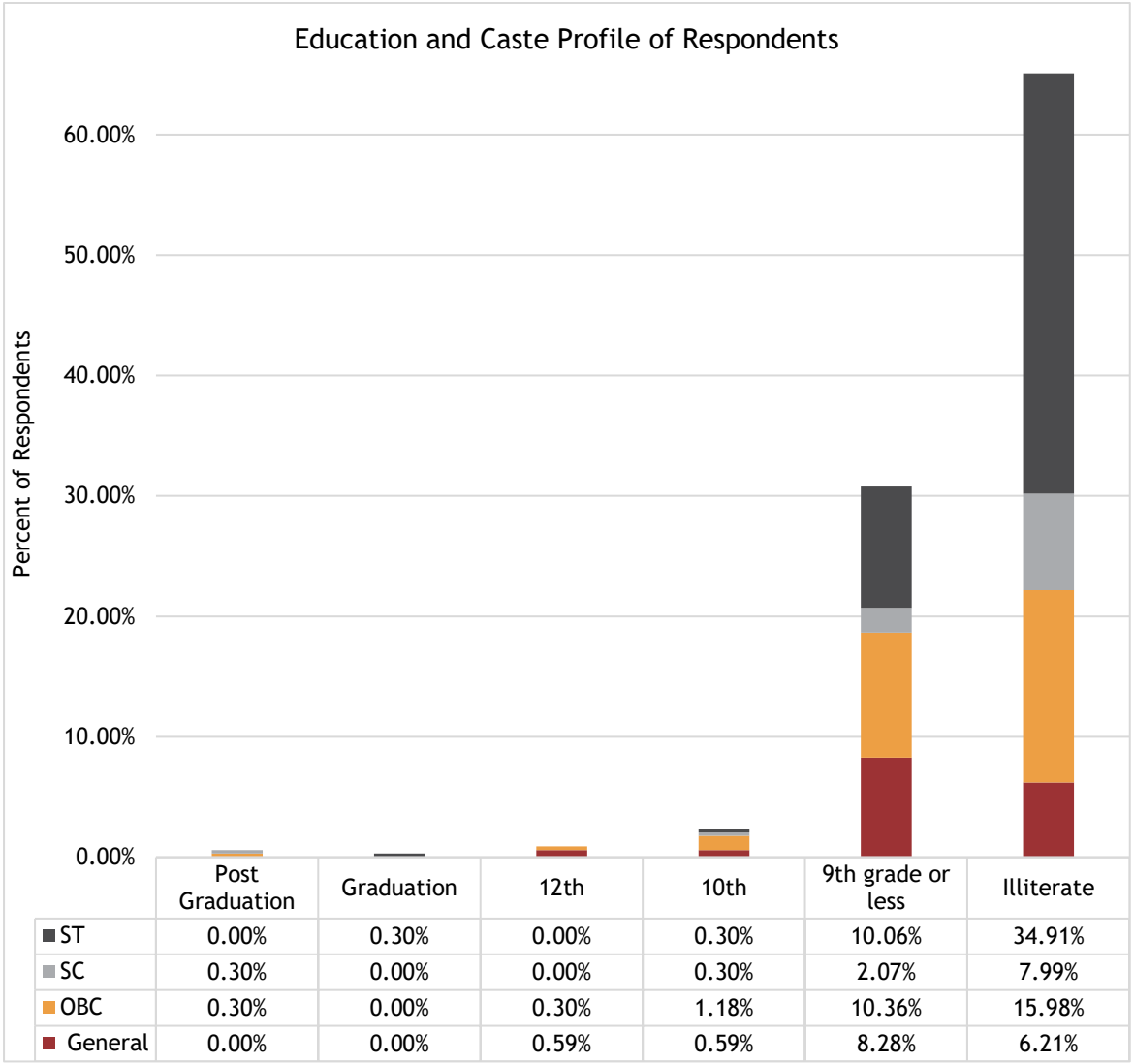
Figure 22: Age-Gender distribution of SDLE respondents



	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-75
Male	0.00%	0.23%	0.46%	0.00%	0.23%	1.85%	0.69%	0.92%	0.46%	0.23%	0.00%
Female	0.46%	2.08%	7.62%	9.24%	18.01	15.01	11.32	9.47%	14.55	4.85%	2.31%

Around 65% of individual respondents (for whom this data is available) were illiterate, reflecting the generally low level of educational achievement among the respondents. Just 0.89% had finished the 12th grade. The ST group accounted for the majority of the illiterate population. In addition, women made up over 99 percent of the illiterate responders. Approximately 46% of the 338 individuals for whom caste data was gathered are ST, but they also account for 54% of the illiterate population, indicating that they are over-represented in this group. In a similar vein, women comprise 95% of the responders, suggesting that they are over-represented in the population that lacks literacy. Many of the respondents, particularly those from the ST, SC, and OBC populations, have either not finished their schooling or have barely completed the fifth or ninth grade for SCs and STs and OBCs, respectively. On the other hand, a large number of respondents from the General category, who comprise 16% of the respondents for whom we have caste and education data, have completed the 12th grade.

Figure 23: Education and Caste profile of SDLE respondents

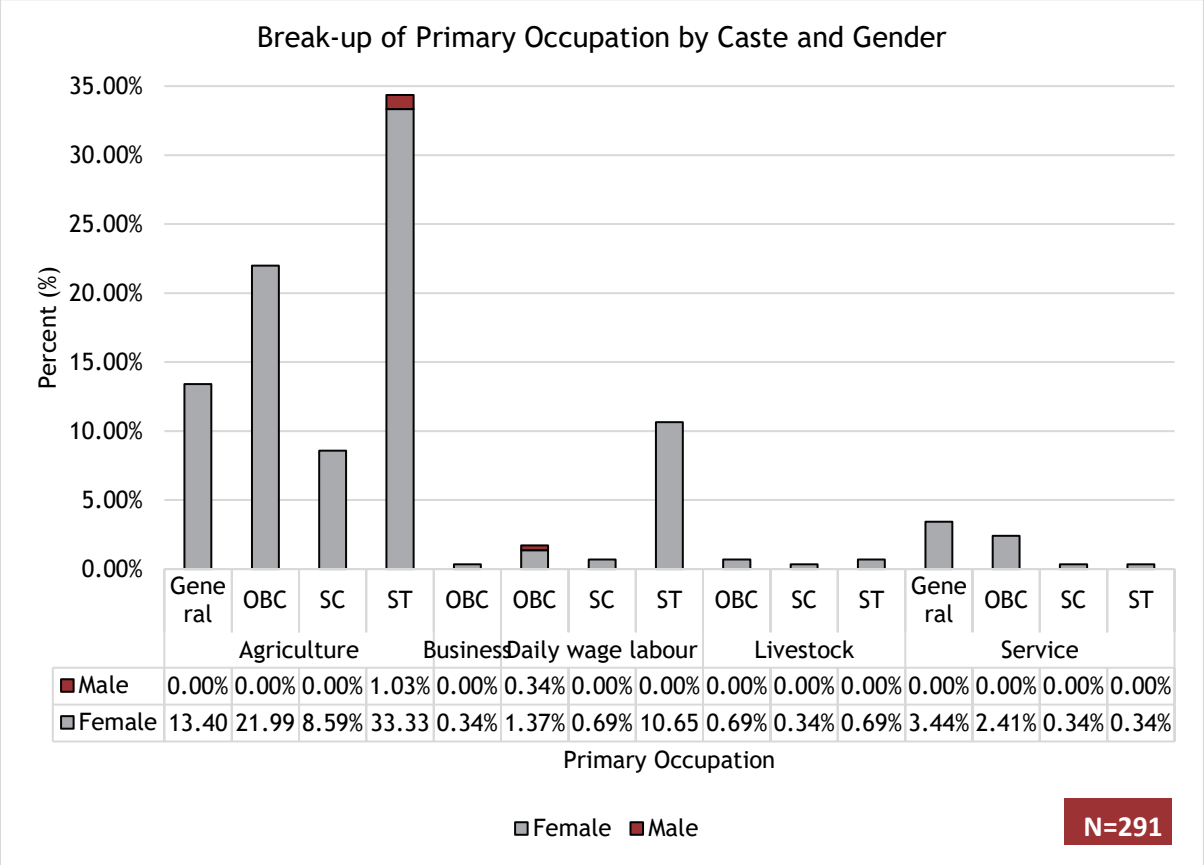


	Post Graduation	Graduation	12th	10th	9th grade or less	Illiterate
ST	0.00%	0.30%	0.00%	0.30%	10.06%	34.91%
SC	0.30%	0.00%	0.00%	0.30%	2.07%	7.99%
OBC	0.30%	0.00%	0.30%	1.18%	10.36%	15.98%
General	0.00%	0.00%	0.59%	0.59%	8.28%	6.21%

For the majority of respondents, agriculture was their main source of income. Livestock rearing and daily wage labour were examples of secondary sources. The majority of respondents who worked in the private or public sector were from the general category and

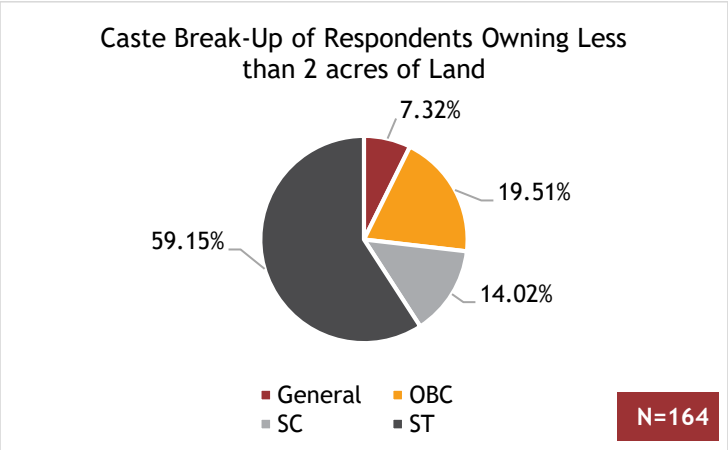
OBC, but the majority of daily wage workers were from the ST. The majority of both men and women worked in agriculture as their primary occupation. It's also noteworthy that there were no men among the respondents who worked in the service industry.

Figure 24: Distribution of primary occupation by caste and gender for SDLE respondents



There was a great deal of variety in terms of cultivation and land ownership. Although the amount of cultivated and irrigated land was often less than the total amount held, the majority of households had between 0.2 and 16 hectares of land. But for the great majority, the gap between owned and farmed land was only between 0 and 0.5. The scheduled tribes accounted for a sizable share of people with land holdings under one acre. Over 75% of those who owned more than two acres fell into the general category, while scheduled castes and scheduled tribes made up only 21% and 28% of this group, respectively.

Figure 25: Caste break-up of SDLE respondents owning less than 2 acres of land



The project provided a range of support services across different recipient types. Individuals received significant input support, mainly in the form of seeds and irrigation methods, with minor assistance through farm tools. Groups similarly benefited from these inputs, albeit in smaller quantities, and also received targeted capacity building through training. Livestock management support was offered to both individuals and groups, including specific training and vaccination/insemination services. Hard infrastructure support was minimal overall, with only one instance of a check dam noted for individuals, and the single enterprise surveyed received a small amount of enterprise development support, focusing on both hard infrastructure and capacity building.

Table 8: Sampling distribution of SDLE activities

Type of support		Individual	Group	Enterprise
Input Support	Seeds	226	9	
	Irrigation method	56	2	
	Farm technique			
	Water pump			
	Farm tool	3	1	
	Land treatment	0		
Hard Infrastructure	Grain bank			
	Tool bank			
	Village nursery			
	Check dam	1		
	Stop dam			
	Gabion			
	Well			
	Anicut			

	Farm pond			
	Watershed management			
	Other			
Soft infrastructre	Technology Development			
	Other			
Capacity building (Training)		16	18	
Output support	Crop market linkage			
	Bank linkage			
	Storage facility			
	Crop Insurance			
	Other			
Livestock Management	Livestock management training	8	14	
	Livestock insurance			
	Animal shelter			
	Fodder development			
	Vaccination / Insemination	1	6	
	Other	7	10	
Enterprise Development	Hard Infrastructure			1
	Soft Infrastructure			
	Capacity Building			1
	Output support			

3.2.3 Relevance

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 320 – Rajsamand were designed to address critical livelihood challenges faced by rural communities, particularly small and marginal farmers and livestock owners.

As given in the scorecard, a high score of **0.87** for relevance of SDLE activities to local requirements and needs reflects its alignment with the local context. This suggests that the

project activities were designed to directly address the livelihood challenges of rural farming communities in the region.

Figure 26: Orchard support in Sirohi ki Bhagal

The agrarian economy of Rajsamand is largely rain-fed, making 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 challenges, Project 320 introduced farmer training programs, horticulture and floriculture promotion, livestock management support, and women-led agro-business initiatives, ensuring sustainable income generation and long-term economic resilience.

A participatory needs assessment conducted before project implementation identified key livelihood barriers, including low crop productivity, water scarcity, and lack of alternative income sources. In response, the project focused on training farmers in sustainable agriculture, promoting orchard plantations, distributing improved breed goats, and providing solar-powered irrigation systems—all of which were tailored to meet the specific needs of the community.

Many beneficiaries reported during qualitative interactions that prior to the project, they had limited exposure to modern irrigation techniques, livestock healthcare management, and value-added farming, leading to financial instability. By addressing these concerns through targeted capacity-building and resource support, the interventions became practical, need-based, and highly impactful.

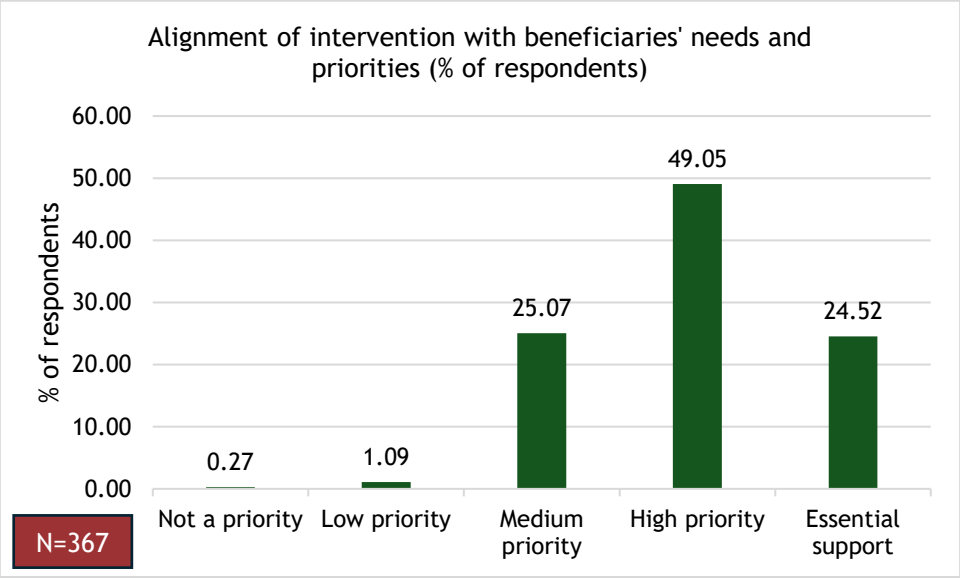
1. Sustainable Agriculture & Irrigation Support
    - Many farmers expressed concerns over water scarcity and high irrigation costs, which limited their ability to grow multiple crops. The project's provision of solar-powered pumps and drip irrigation systems has reduced dependency on expensive electricity-based irrigation, allowing them to irrigate fields more efficiently and cultivate high-value crops.
    - The introduction of horticulture (guava and lemon plantations) and floriculture (marigold and rose cultivation) was well-aligned with farmers' aspirations to shift towards more profitable crops. Beneficiaries highlighted that before the project, they lacked technical knowledge and resources for fruit and flower cultivation, and the training sessions helped them gain confidence in adopting these new income-generating activities.
2. Livestock-Based Livelihood Support

- Livestock rearing, particularly goat farming, is a major secondary livelihood source in Rajsamand, especially for landless and smallholder farmers. Beneficiaries reported that prior to the project, they struggled with low milk yields and high livestock mortality rates due to a lack of access to veterinary care and improved breeds.
- The distribution of improved breed goats and the training of para-veterinary workers (Pashu Sakhis) helped in reducing disease-related livestock losses and increasing milk production, leading to higher income and greater financial security for small farmers and women livestock rearers.

3. Women's Economic Empowerment through WABC
    - Women in the region traditionally have limited access to economic opportunities due to low participation in agricultural decision-making and market linkages. The establishment of the Women Agro Business Center (WABC) has enabled them to engage in grading, packaging, and collective marketing of farm produce, enhancing their economic independence.
    - Beneficiaries shared that before the intervention, they faced challenges in selling their crops at competitive prices, as they relied on middlemen or local traders offering low prices. The project's market linkage support, including partnerships with the Udaipur Urja Farmer Producer Company, has allowed them to earn better profits through collective sales strategies.

In the Figure 27 below, when asked about the extent to which HDFC Bank's support met their agricultural and livelihood needs and priorities, a majority 49.05% (180, N=367) of respondents rated it as high priority, while 25.07% (92, N=367) considered it of medium priority. Additionally, 24.52% (90, N=367) acknowledged it as essential support, highlighting the significance of the interventions.

Figure 27: Relevance of SDLE interventions with local needs and priorities



The high proportion of respondents (98.64%) recognizing the interventions as essential, high, or medium priority underscores the strong alignment of the project with local livelihood and agricultural needs. This indicates that the interventions effectively addressed critical gaps

in water accessibility, irrigation infrastructure, income diversification, and market linkages. The fact that nearly half of the respondents ranked the support as high priority reinforces the importance and demand-driven nature of the interventions, validating the high relevance score of 0.86 for the project.

Thus, the high relevance score of 0.86 reflects the strong alignment of SDLE interventions with the socio-economic realities and aspirations of Rajsamand's rural communities. By directly tackling key economic challenges, improving livelihood resilience, and expanding income opportunities for marginalized communities, the project effectively addressed the most pressing needs of the target beneficiaries. The participatory and demand-driven approach ensured strong community buy-in, making the interventions practical, impactful, and sustainable in the long run.

3.2.4 Coherence

The Skill Development & Livelihood Enhancement (SDLE) interventions under Project 320 – Rajsamand demonstrate strong coherence with government schemes, HDFC Bank's CSR strategy, and other developmental initiatives in the region. With a score of 1 for coherence aspect of OECD DAC framework, SDLE activities have been efficient by aligning with national and state policies, leveraging existing government programs, and ensuring compatibility with private, CSR, and NGO-led interventions, the project has maximized its impact while avoiding duplication of efforts. 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)

The SDLE interventions under Project 320 actively contribute to multiple Sustainable Development Goals (SDGs):

- SDG 1 (No Poverty): By enhancing agricultural productivity, supporting livestock rearing, and linking farmers to markets, the project has helped rural households increase and diversify their income, reducing economic vulnerability.
- SDG 2 (Zero Hunger): The promotion of sustainable farming techniques, horticulture, and livestock-based livelihoods has improved food security and nutritional outcomes for communities.
- SDG 5 (Gender Equality): The Women Agro Business Center (WABC) has strengthened women's economic participation, empowering them through collective farming, market access, and financial inclusion.
- SDG 6 (Clean Water and Sanitation): The introduction of drip irrigation, canal repairs, and solar-powered water systems has improved water-use efficiency and access to irrigation, addressing water scarcity issues in the region.
- SDG 8 (Decent Work and Economic Growth): Through skill development, value-chain strengthening, and livelihood enhancement initiatives, the project has created new employment opportunities and improved income levels for farmers and livestock owners.
- SDG 12 (Responsible Consumption and Production): The adoption of sustainable farming techniques, organic pest control, and water-efficient irrigation methods ensures environmentally responsible production processes.

- SDG 13 (Climate Action): The promotion of climate-resilient agriculture, renewable energy use in irrigation, and soil conservation measures aligns with efforts to mitigate the impact of climate change on rural communities.

Alignment with Government Policies and Schemes

The project's interventions are closely aligned with several national and state-level rural development and livelihood policies, ensuring integration with broader development goals. Some of them are as follows:

- **National Rural Livelihoods Mission (NRLM)** - The project's focus on farmer training, skill-building, and income diversification aligns with NRLM's goal of enhancing rural livelihoods through self-sufficiency and market access.
- **Rashtriya Krishi Vikas Yojana (RKVY)** - By promoting horticulture, floriculture, and sustainable agricultural practices, the project supports RKVY's aim of strengthening agrarian incomes and rural prosperity.
- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** - The solar-powered irrigation pumps, drip irrigation systems, and canal repairs contribute to PMKSY's objective of enhancing water-use efficiency and ensuring sustainable irrigation for farmers.
- **National Livestock Mission (NLM)** - The introduction of improved breed goats and training of para-veterinary workers (Pashu Sakhis) aligns with NLM's focus on boosting livestock productivity and rural entrepreneurship in animal husbandry.
- **Rajasthan Agro-Processing and Agri-Marketing Promotion Policy** - The Women Agro Business Center (WABC) and market linkage efforts complement this policy's objective of strengthening value chains and empowering small-scale producers.

By aligning with these schemes and several others, the project leverages existing government support, builds on established frameworks, and enhances long-term sustainability.

Alignment with HDFC Bank's CSR Strategy

The project is well-aligned with HDFC Bank's Parivartan CSR vision, particularly under its Holistic Rural Development Program (HRDP). The promotion of sustainable agriculture, skill training for farmers, women's empowerment through WABC, and financial inclusion efforts are consistent with HDFC's commitment to strengthening rural economies and building self-reliant communities. The integration of solar-based irrigation systems and sustainable water management also reflects HDFC's focus on climate resilience and green initiatives, reinforcing environmentally sustainable development.

Alignment with other interventions

The project also complements and integrates well with other private, CSR, and NGO-led interventions in Rajsamand, ensuring collaborative impact rather than fragmented efforts. For example:

- Community-Based Integrated Development Project (CBIDP) by L&T CSR – Both initiatives emphasize natural resource management, watershed development, and livelihood enhancement, creating synergies in water conservation and irrigation efficiency.

- NGO-Led Livelihood Programs – The project's training and skill-building activities align with local NGOs working on capacity-building and rural employment, ensuring a shared goal of economic empowerment.
- Farmer Producer Organizations (FPOs) and Private Market Linkages – The collaboration with Udaipur Urja Farmer Producer Company strengthens access to competitive markets, enhancing income generation and financial stability for farmers.

Both respondents who reported receiving support from stakeholders other than HDFC Bank stated that their assistance came from other private organizations/institutions, CSR or other NGOs who work like Seva Mandir in the region.

By leveraging and complementing existing initiatives, the project avoids redundancy, optimizes resource utilization, and creates a more holistic development impact.

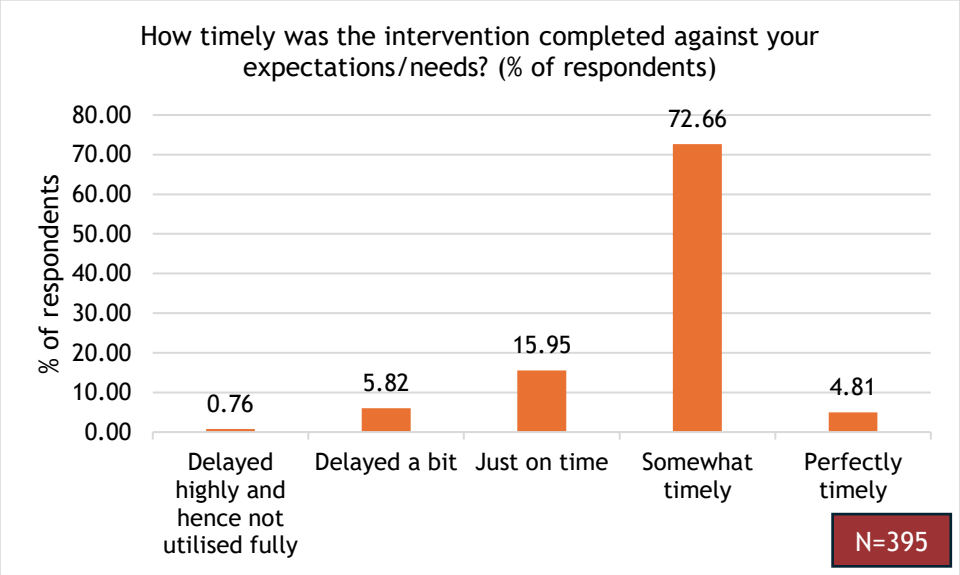
3.2.5 Efficiency

With a score of **0.75** in the score card, efficiency for SDLE activities have been evaluated through 4 parameters- Timeliness, Quality of service provided, Operational efficiency and Project Design.

Timeliness

In the Figure 28 below, when asked about the timeliness of the intervention in meeting their expectations and needs, the majority of respondents 72.66% (287, N=395) rated it as somewhat timely, while 15.95% (63, N=395) stated that it was just on time. Additionally, 4.81% (19, N=395) considered it perfectly timely. However, a small proportion 5.82% (23, N=395) reported that the intervention was delayed to varying degrees, affecting its full utilization.

Figure 28: Timeliness of SDLE interventions



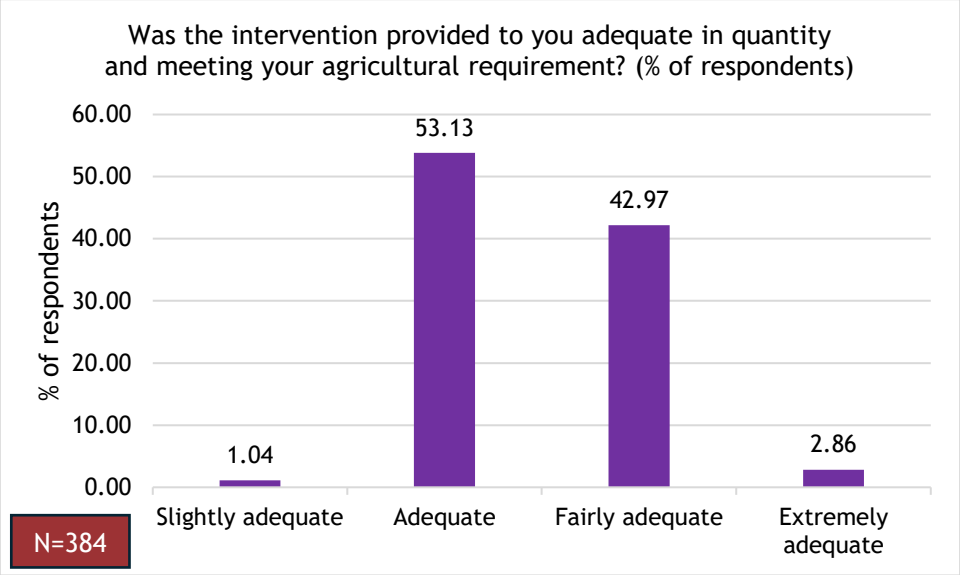
The high proportion (93.42%) of respondents acknowledging timely or near-timely completion indicates that the project was largely effective in delivering interventions within expected timeframes. The minor delays reported by 6.58% of respondents suggest that while

implementation was efficient, some logistical or administrative challenges may have affected specific interventions. Thus, a score of 0.68 has been attributed for timeliness.

Through qualitative interactions also, beneficiaries largely expressed that the interventions were implemented in a timely manner, allowing them to utilize agricultural inputs, training, and irrigation support effectively within seasonal cycles. Many farmers noted that solar-powered irrigation systems and drip irrigation installations were completed before peak cropping periods, ensuring maximum benefit. However, some respondents mentioned minor delays in livestock distribution and market linkage facilitation, which slightly affected their ability to generate immediate income. Overall, beneficiaries acknowledged that most interventions were delivered on time, contributing towards the high score of 0.75 for efficiency of SDLE activities.

Quality of service provided

Figure 29: Adequacy of SDLE interventions

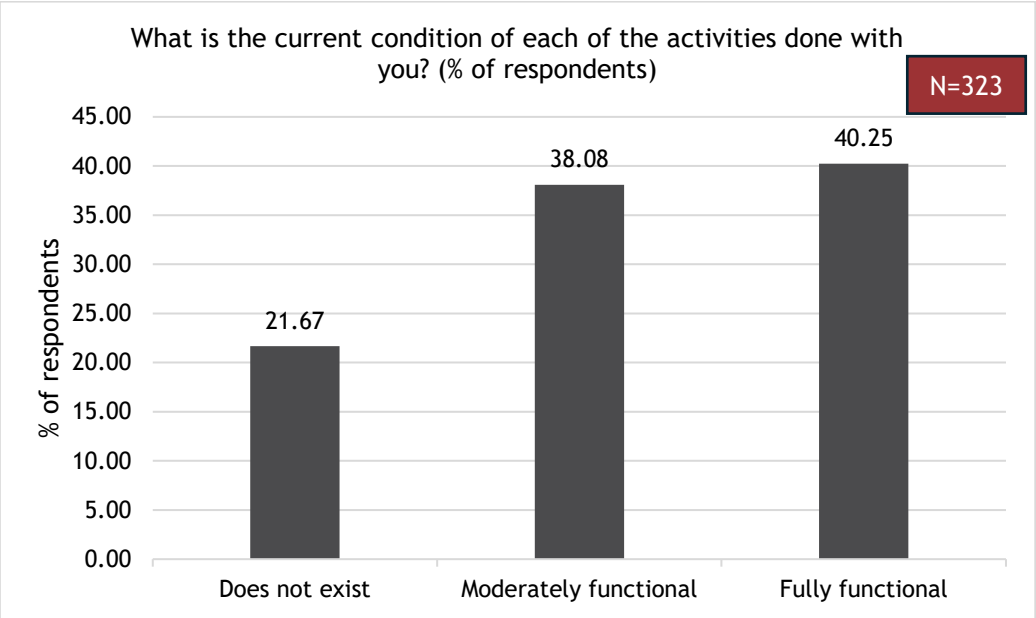


When asked whether the intervention was adequate in quantity and met their agricultural requirements (Figure 29), a majority 53.13% (204, N=384) found it adequate, while 42.97% (165, N=384) responded that it was fairly adequate. Additionally, 2.86% (11, N=384) rated it as extremely adequate, whereas only 1.04% (4, N=384) felt that it was only slightly adequate.

The overwhelmingly positive responses (98.96%) indicate that the interventions were well-planned, efficiently distributed, and met most agricultural needs of beneficiaries. The high adequacy rating suggests that resource allocation and service delivery were effective, ensuring optimal utilization of inputs and support.

In Figure 30 below, when enquired about the functionality of the interventions, 40.52% (130, N=323) responded that they were fully functional while 38.08% (123, N=323) said it was moderately functional. However, 21.67% (70, N=323) mentioned it does not exist.

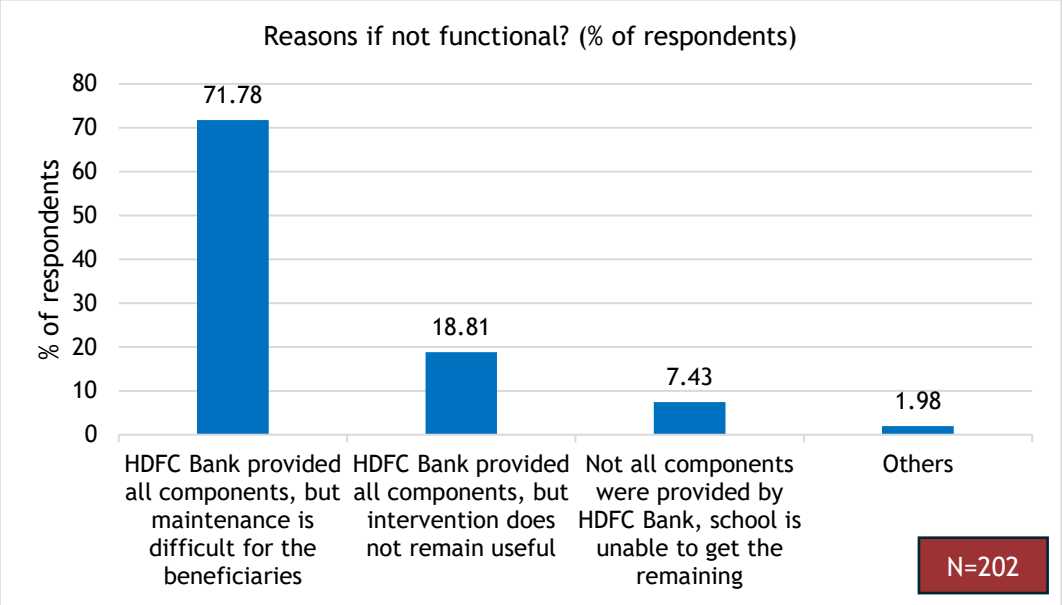
Figure 30: Current condition of SDLE activities



The majority (78.33%) acknowledging full or moderate functionality indicates that the interventions were largely effective and operational, contributing to improved agricultural and livelihood outcomes. However, the 21.67% reporting non-existence suggests possible gaps in coverage, infrastructure maintenance, or accessibility. Strengthening monitoring mechanisms and ensuring consistent implementation across all locations could enhance efficiency and equitable distribution of benefits.

And when asked the reasons for absence of full functionality (Figure 31), a majority 71.78% (145, N=202) stated that while HDFC Bank provided all components, maintenance was difficult for beneficiaries. Additionally, 18.81% (38, N=202) mentioned that, despite receiving all components, the intervention is no longer useful, and 7.43% (15, N=202) also conveyed that not all components were provided by HDFC.

Figure 31: Reason for not functioning of SDLE interventions



This data indicates that while HDFC Bank ensured comprehensive intervention delivery, long-term functionality is hindered by maintenance challenges and evolving beneficiary needs. The high percentage (71.78%) struggling with maintenance suggests a need for stronger post-implementation support, technical training, and linkages to local institutions for upkeep. Additionally, addressing changing relevance (18.81%) and gaps in initial component provision (7.43%) could further enhance intervention efficiency and long-term sustainability.

All these findings corroborate the score of 0.65 given to quality of services provided under efficiency section of the evaluation.

Operational Efficiency and Program Design

The SDLE interventions were designed to maximize resource utilization, streamline implementation, and ensure long-term impact. Insights from qualitative interactions with beneficiaries and stakeholders indicate that the project was efficiently executed, well-structured, and responsive to community needs. The high operational efficiency score of 1 reflects effective implementation, timely intervention delivery, and optimal resource utilization, while the program design score of 0.75 suggests that while the interventions were relevant and impactful, certain gaps in sustainability and adaptability remain.

Discussions with beneficiaries highlighted that the interventions were largely implemented on time and aligned with key agricultural and livelihood cycles, allowing for maximum benefit from irrigation systems, livestock support, and market linkages. Farmers appreciated the efficient rollout of solar-powered irrigation systems, noting that these were installed ahead of critical farming seasons, enabling them to plan their crops more effectively. The structured capacity-building sessions were also well-received, as many respondents mentioned that the training provided them with practical knowledge on improving agricultural productivity, horticulture techniques, and livestock management. Furthermore, stakeholders involved in implementation pointed out that the project team worked closely with community members to ensure smooth delivery of interventions, minimizing delays and logistical challenges. Many beneficiaries expressed satisfaction with

the Women Agro Business Center (WABC), which effectively facilitated collective marketing, grading, and sales linkages, helping them achieve better pricing for their produce. The strong execution of these livelihood support initiatives justifies the high operational efficiency score of 1.

Figure 32: Solar irrigation system in Sirohi ki Bhagal

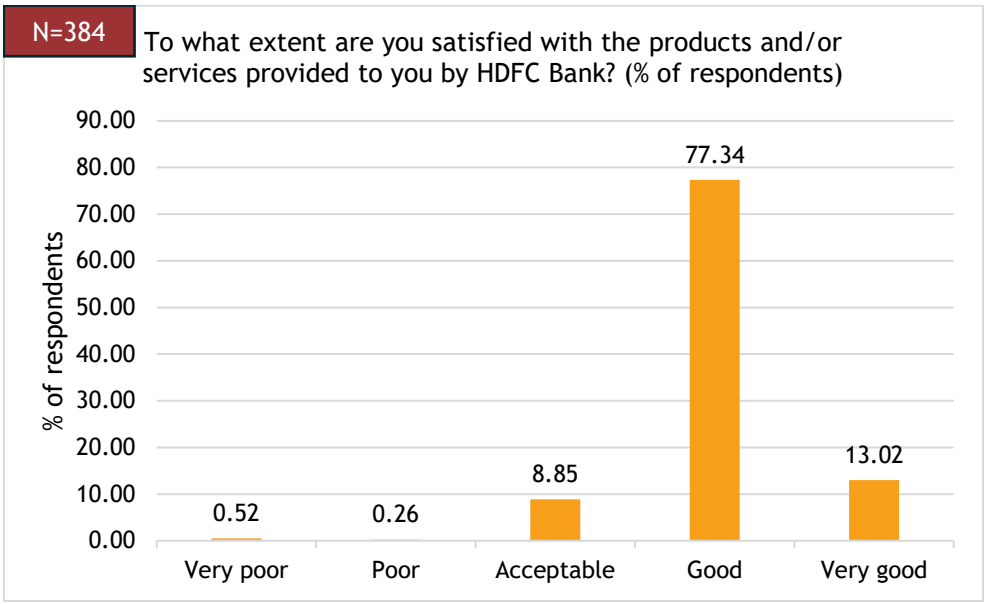
While the program was well-structured and aligned with community needs, qualitative feedback suggests some areas for improvement, particularly in post-implementation sustainability and adaptability to evolving beneficiary requirements. Many farmers highlighted that while solar irrigation and drip irrigation systems were effective, they faced difficulties in maintaining them without external support, raising concerns about long-term functionality. Similarly, livestock owners pointed out that while improved breed goats were beneficial, access to continued veterinary care and feed support remained a challenge, impacting their ability to fully capitalize on the intervention. Additionally, some beneficiaries expressed that while horticulture and floriculture training sessions were useful, they required additional follow-ups and market access support to ensure sustained income generation.

These insights collectively contribute to an efficiency score of 0.75 for the interventions, reflecting strong implementation and effective resource utilization.

3.2.6 Effectiveness

With a score of **0.68** for effectiveness in SDLE, it has been evaluated through 5 parameters- Interim Result (Outputs & Short-term results), Reach (Target vs Achievement), Influencing factors (Enablers & Disablers), Differential results (Need Assessment) and Adaptation over time.

Figure 33: Satisfaction levels with SDLE interventions



In the above Figure 33, when asked about their satisfaction with the intervention support provided by HDFC Bank, a majority 77.34% (297, N=384) rated it as good, while 13.02% (50, N=384) also rated it as very good. Additionally, 8.85% (32, N=384) found it acceptable, whereas only 0.78% (3, N=384) expressed dissatisfaction, rating it as poor or very poor.

The high positive satisfaction levels (99.22%) indicate that the interventions were well-received, relevant, and effectively met beneficiaries' needs. The high proportion of respondents rating the support as good or very good suggests that the project was well-executed, practical, and beneficial in improving agricultural and livelihood outcomes. The minimal dissatisfaction (0.78%) implies that only a negligible fraction of beneficiaries faced issues, likely due to specific contextual or implementation challenges.

Further, when probed about the extent to which the intervention has contributed to the noticeable change in the agricultural activity of the beneficiaries, the responses were recorded as given in Table 9.

The data from the Table 9 suggests that HDFC Bank's SDLE interventions have contributed significantly to improving agricultural activities and livelihood outcomes for beneficiaries.

- **Improved Access to Farm Inputs & Infrastructure:** A considerable percentage of respondents reported moderate to high improvements in their access to farm inputs like seeds, fertilizers, and pesticides (60.46%), and better farm infrastructure for water availability (58.14%). These findings suggest that the interventions effectively addressed key barriers to agricultural productivity.
- **Adoption of Modern Agricultural Practices:** Many beneficiaries adopted more efficient irrigation and water management techniques (60.46%), integrated pest control measures, and modern farming knowledge for better yield (65.11%). This indicates that the project successfully introduced sustainable agricultural methods.

- **Expansion of Cultivable Land & Irrigation Access:** A large proportion of respondents indicated they can now cultivate more land (55.81%) and have improved irrigation access (60.47%), reflecting enhanced resource utilization and efficiency.
- **Reduction in Crop Losses & Improved Market Access:** The data shows that agricultural produce lost due to pests has reduced (58.14%), and farmers are better able to sell their produce at fair prices through FPOs (53.49%). Additionally, farmers reported better price negotiation power and increased access to financing, reinforcing economic resilience.
- **Positive Livestock Impact:** The reduction in livestock mortality (52.32%) and the ability to sell multiple livestock products (53.49%) further demonstrate the project's effectiveness in enhancing income diversification and animal husbandry practices.

Thus, the high percentage of positive responses across key indicators confirms that the SDLE activities have been effective in improving agricultural productivity, market access, irrigation efficiency, and financial resilience. The combination of training, resource support, and infrastructure development has yielded tangible benefits. However, continued support in maintenance, advanced training, and enhanced market linkages could further strengthen long-term sustainability and effectiveness.

The overall effectiveness score of 0.68 reflects that HDFC Bank's SDLE interventions have significantly contributed to improving agricultural productivity, market access, irrigation efficiency, and financial resilience. The high proportion of beneficiaries reporting better access to farm inputs, infrastructure, modern farming techniques, and reduced crop losses underscores the positive impact of the interventions. Additionally, improvements in livestock management, price negotiation power, and financing opportunities highlight the program's role in strengthening rural livelihoods.

Table 9: Contribution of SDLE interventions to short term changes

Short-term Changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
I have easy and quick access to farm inputs such as seeds, fertilisers, and pesticides	36.65	11.78	6.02	19.11	26.44	382
I have good infrastructure available for our farmland for better water availability	34.71	17.18	13.06	34.02	1.03	291
I have adopted more efficient irrigation and water management practices	32.65	16.49	13.75	35.05	2.06	291
I am able to cultivate more land now.	32.99	20.62	14.78	30.58	1.03	291
I am able to irrigate more land now.	32.99	21.99	9.28	35.05	0.69	291
I am able to grow more number of crops in a year now.	29.90	20.27	14.09	33.68	2.06	291
Amount of agriculture produce lost due to pest has reduced after adopting integrated pest management."	43.64	26.46	6.87	20.27	2.75	291
I have increased knowledge on modern farming techniques and best practices	35.05	29.21	12.71	20.62	2.41	291
I have adopted the training knowledge in my farm for better output"	34.36	30.24	16.15	18.21	1.03	291
I am able to buy and /or sell my agriculture produce to dealers at better price.	39.86	24.74	14.43	17.53	3.44	291
I have adopted price lock and /or crop insurance.	52.23	24.40	7.56	14.09	1.72	291
I have access to better storage facility now.	41.24	27.49	15.46	14.78	1.03	291
I have access to credit/loan for agriculture purpose at a reasonable rate.	51.89	25.77	8.25	12.71	1.37	291
The prevalence of diseases and death among livestock has reduced.	52.92	26.12	8.25	12.03	0.69	291
I am able to sell multiple products from my livestock.	53.26	25.09	7.90	13.06	0.69	291
Farmers have easy and quick access to farm inputs such as seeds, fertilisers, and pesticides.	31.82	2.27	25.00	34.09	6.82	44
Farmers have adopted the training knowledge in their farm for better output.	27.91	4.65	18.60	48.84	0.00	43
Farmers are able to buy inputs and/or sell their produce through FPO with dealers at better prices.	25.58	6.98	16.28	48.84	2.33	43
Farmers have more bargaining power for selling their produce in the market.	27.91	4.65	39.53	23.26	4.65	43
Farmers have increased access to finance for their agriculture.	27.91	4.65	53.49	13.95	0.00	43

Farmers have good infrastructure available for their farmland.	27.91	4.65	20.93	44.19	2.33	43
Farmers have adopted more efficient irrigation and water management practices.	27.91	4.65	20.93	46.51	0.00	43
Farmers are able to cultivate more land now.	27.91	4.65	34.88	32.56	0.00	43
Farmers are able to irrigate more land now.	27.91	4.65	27.91	39.53	0.00	43
Farmers are able to grow a greater number of crops in a year now.	25.58	4.65	25.58	44.19	0.00	43
The amount of agricultural produce lost due to pests has reduced after adopting integrated pest management.	30.23	6.98	16.28	41.86	4.65	43
Farmers have increased knowledge of modern farming techniques and best practices.	27.91	4.65	32.56	34.88	0.00	43

Further, qualitative interactions with beneficiaries highlighted strong positive impacts of the SDLE interventions, reinforcing their effectiveness in improving agricultural productivity, income stability, and market access.

- **Increased Agricultural Productivity:** Farmers shared that modern farming techniques, integrated pest management training, and improved irrigation facilities helped them increase their crop yield. Many acknowledged that before the project, they relied on traditional practices with limited knowledge of efficient water use and soil conservation, whereas now they have better techniques that maximize production.
- **Enhanced Livelihood Opportunities:** Beneficiaries, particularly women, emphasized that the Women Agro Business Center (WABC) empowered them economically. They stated that collective farming, processing, and market linkages helped them secure better prices for their produce, making them more financially independent. Many also noted that before the intervention, they had limited access to direct markets and were dependent on middlemen, leading to lower profits.
- **Improved Financial Stability:** Several farmers reported that the interventions provided access to better-quality inputs like seeds, fertilizers, and farm infrastructure, reducing production costs and increasing their profit margins. The training on financial literacy and credit access also helped them make informed financial decisions, reducing dependence on high-interest local moneylenders.
- **Livestock Management and Income Diversification:** Goat-rearing beneficiaries expressed that improved breed distribution and veterinary support significantly enhanced milk production and livestock health. Some women noted that livestock rearing became an additional income source, allowing them to support household expenses even during non-harvest seasons.
- **Challenges in Implementation:** Some respondents pointed out that while agricultural and livestock training sessions were beneficial, refresher courses or ongoing support would further enhance their knowledge. Others mentioned that while new irrigation systems were useful, maintenance and repair mechanisms were needed to ensure long-term usability.

Thus, the effectiveness of SDLE activities was well recognized by beneficiaries, with many reporting tangible improvements in agricultural practices, financial independence, and income diversification. However, continued technical support, refresher training, and better maintenance mechanisms would further enhance long-term sustainability and maximize the impact of these interventions.

3.2.7 Impact

The impact of the SDLE interventions in Rajsamand 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 10)

Table 10: Contribution of SDLE interventions to long term changes

Long-term Changes (% of respondents)	Not at all	Not much	Neutral	Moderate	High	N
Farm input cost has significantly reduced for our farmers.	0.00	0.00	23.26	76.74	0.00	43
Crop yield and farm production has significantly improved for our farmers.	0.00	0.00	25.58	65.12	9.30	43
Farm income has significantly increased for our farmers.	0.00	0.00	39.53	60.47	0.00	43
Farm profit has significantly increased for our farmers.	0.00	0.00	53.49	46.51	0.00	43
Farmers can better manage the uncertain weather and climate change.	0.00	0.00	55.81	41.86	2.33	43
Families have more stable farm income for our farmers.	0.00	0.00	38.64	61.36	0.00	44
Families have better food security and nutrition for our farmers.	0.00	0.00	20.45	79.55	0.00	44
The reproductive capacity of Livestock has improved significantly."	52.58	25.09	8.25	12.71	1.37	291
My farm input cost has significantly reduced.	0.00	0.00	0.00	98.88	1.12	178
My crop yield and farm production has significantly improved	0.00	18.04	0.00	80.41	1.55	194
My Farm Income has significantly increased.	0.00	0.00	0.00	99.29	0.71	141
My Farm Profit has significantly increased.	0.00	31.82	0.00	67.36	0.83	242
I can better manage the uncertain weather and climate change.	30.81	67.57	0.00	0.00	1.62	185
I have more stable farm income throughout the year.	0.00	0.00	0.00	99.13	0.87	231

My family has better food security and nutrition.	0.00	38.29	0.00	61.26	0.45	222

Significance of Outcomes (Extent of Achieved Benefits)

The interventions have significantly enhanced agricultural productivity, income stability, and food security. Farmers reported better access to farm inputs, reduced production costs, and improved yield, leading to higher profitability and financial resilience. Increased market linkages have strengthened bargaining power, allowing farmers to sell their produce at better prices.

In qualitative interactions, farmers expressed confidence in using modern agricultural techniques they learned during training sessions. Many reported that the introduction of horticulture and floriculture crops provided them with alternative income streams, reducing reliance on traditional staple crops. Women beneficiaries, particularly those engaged in the Women Agro Business Center (WABC), mentioned that collective marketing efforts allowed them to negotiate better prices for their produce, enhancing their economic participation. Families have also observed more stable farm incomes, improved food security, and better financial planning, indicating a positive shift in overall well-being.

Transformational Change (Long-Term, Structural Shifts in Livelihoods)

The project has contributed to long-term improvements in farming practices and livelihood resilience. Beneficiaries have adopted modern irrigation techniques, improved cropping methods, and integrated pest control strategies, which have enhanced their capacity to sustain productivity beyond the project period. Additionally, many farmers have reported greater ability to manage climate uncertainties, reflecting a shift toward climate-resilient agriculture.

Figure 34: Irrigation Canal in Semal

During qualitative discussions, farmers shared that they had previously relied on conventional farming techniques and faced difficulties in managing soil health and water resources. However, after the interventions, they gained knowledge on water-efficient irrigation, organic pest control, and better crop rotation methods, which they now apply independently. Many expressed that access to financial literacy programs helped them better manage loans and investments in farming activities, further strengthening their financial resilience. The interventions have also helped build financial stability by enabling consistent income from farming and livestock, reducing economic vulnerabilities.

Unintended Change (Positive or Negative Outcomes Beyond Expected Impact)

While most interventions had positive intended effects, some areas showed unintended challenges. Farmers acknowledged difficulties in sustaining climate adaptation efforts, suggesting the need for continuous capacity-building. Additionally, livestock beneficiaries reported limited improvements in reproductive capacity, indicating the potential need for stronger veterinary support and breeding programs.

Figure 35: Solar irrigation system in Sirohi ki Bhagal

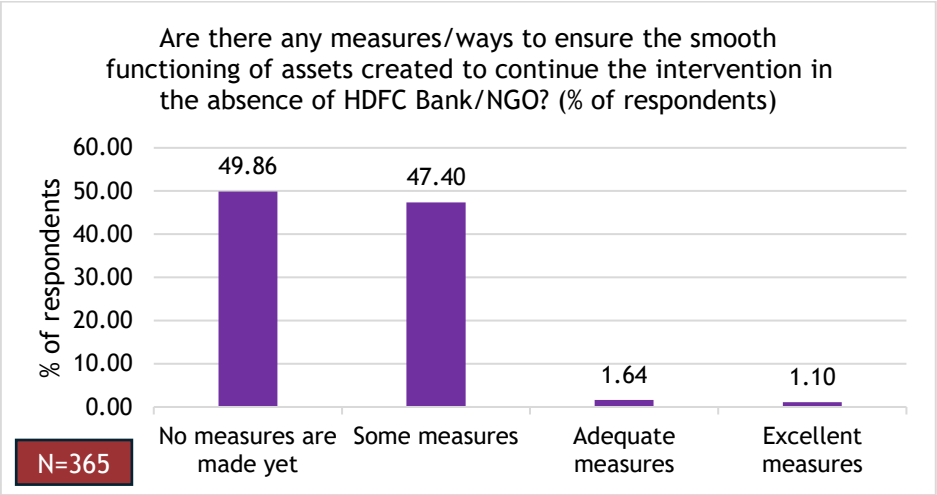
From qualitative interactions, some farmers noted that while they appreciated the infrastructure provided, maintaining solar-powered irrigation systems and managing farm equipment remained a challenge due to a lack of technical knowledge or repair services in the area. Some also expressed concern over fluctuating market prices, which affected their ability to consistently earn profits from new crops introduced under the intervention. These insights suggest that while the interventions have driven substantial progress, some structural gaps remain, requiring additional support in specific areas.

Thus, the impact score of 0.77 reflects that the SDLE interventions have been largely effective in driving meaningful improvements in agricultural livelihoods, income security, and market access. The high adoption of improved farming techniques, better financial stability, and increased food security highlight the significance and sustainability of the outcomes. However, further strengthening of climate resilience strategies, livestock productivity, and long-term sustainability mechanisms would help enhance the transformational impact of the interventions. The qualitative insights reinforce that while farmers and livestock owners have benefited significantly, continued post-implementation support, additional technical training, and stronger market facilitation are needed to ensure greater self-reliance and long-term livelihood security.

3.2.8 Sustainability

With a score of **0.46**, Sustainability has been assessed through 2 lenses- Potential for Continuity & Project Design and Strategy.

Figure 36: Sustainability measures made yet or not



In the Figure 36 above, majority proportion of respondents, 49.86% (182, N=365) respondents stated that no sustainability measures have been implemented yet, while a 47.40% (173, N=365) indicated that some measures were made. Only a small fraction 2.74% (10, N=365) reported that the sustainability measures in place were adequate or excellent.

The high percentage of respondents indicating a lack of sustainability measures (49.86%) suggests that post-intervention continuity remains a challenge, raising concerns about the long-term viability of the project's benefits. While some measures (47.40%) have been initiated, their effectiveness and consistency may vary, limiting their ability to fully sustain the intervention outcomes. The very low proportion (2.74%) reporting adequate or excellent sustainability planning highlights a gap in community ownership, technical support, or institutional linkages. Strengthening maintenance mechanisms, follow-up support, and integrating sustainability planning into the intervention design could enhance the long-term impact and self-sufficiency of beneficiaries.

Qualitative discussions with beneficiaries revealed mixed perceptions regarding the sustainability of SDLE interventions. Many respondents expressed concern over the lack of structured maintenance plans, particularly for solar-powered irrigation systems, drip irrigation setups, and farm infrastructure. Farmers noted that while the interventions were beneficial, continued technical support and repair mechanisms were lacking, making it difficult to sustain long-term usage.

Figure 37: Drip irrigation in Sirohi ki Bhagal

Additionally, some farmers acknowledged the presence of sustainability measures, such as training on modern farming techniques, livestock management, and market linkages, but pointed out that these efforts were not uniformly implemented across all villages. In areas where local farmer groups and self-help groups (SHGs) were actively involved, sustainability

efforts were more visible, suggesting that stronger community engagement and ownership could improve long-term impact.

Livestock owners shared that access to veterinary services and fodder availability remains a challenge, affecting the sustainability of improved livestock productivity. Some respondents indicated that while they had received training, ongoing refresher courses or follow-up visits from experts would help reinforce best practices and ensure continued adoption of modern techniques.

A recurring theme in focus group discussions was that farmers appreciated the initial interventions but absence of clear exit strategies and defined roles for local institutions was seen as a barrier to ensuring long-term benefits after project completion.

Therefore, while some sustainability measures have been introduced, they are inconsistent and require further strengthening. The lack of post-implementation support, technical maintenance services, and institutional linkages poses a risk to the longevity of the interventions. 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 320 were effectively branded, ensuring strong visibility and recognition among beneficiaries and stakeholders. The perfect score of 1 for visibility reflects the project's consistent and impactful branding efforts, which helped establish HDFC Bank's Parivartan initiative as a key contributor to rural development.

Interventions were clearly marked with HDFC Bank's Parivartan and Seva Mandir logos, ensuring that beneficiaries could easily identify and associate the support they received with the CSR initiative. Branding was prominently displayed on training centers, Women Agro Business Center (WABC) facilities, irrigation systems, and infrastructure related to the interventions. Additionally, boards and signage were placed at key project sites, such as farmer training locations, agricultural plots where new techniques were introduced, and livestock distribution points, reinforcing awareness of HDFC Bank's role in livelihood enhancement.

Beneficiaries shared in qualitative interactions that the visibility of branding helped build trust in the intervention, making them more open to adopting modern agricultural techniques and engaging in capacity-building programs. Many noted that clear identification of project-supported initiatives differentiated these interventions from other developmental efforts, ensuring that HDFC Bank's contributions were well-recognized and valued by the community.

The high level of branding and visibility efforts not only strengthened beneficiary engagement but also enhanced stakeholder credibility, reinforcing the impact and outreach of the SDLE interventions. The perfect score of 1 for visibility is well justified, as the branding was comprehensive, strategically placed, and effectively communicated the project's objectives and contributions to rural livelihood development.

3.3 Promotion of Education

3.3.1 Interventions and Activities

Under the education theme, the project supported activities to strengthen school infrastructure.

1. Sanitation Facility Development

To enhance hygiene and sanitation in schools, dedicated toilet complexes were constructed with separate facilities for boys and girls. Each unit was equipped with a common septic tank and a water storage tank of 1000 and 2000-liter capacity, ensuring sustained access to clean water for sanitation purposes. The intervention was carried out in seven schools. Additionally, painting and aesthetic improvements, was also completed to create a more welcoming environment for students.

2. Safe Drinking Water Facilities

Addressing the need for safe drinking water, a drinking water facility was developed in seven schools with a 1000-liter storage tank and an insulated water purification system featuring a double-walled filter with RO technology. This ensured a continuous supply of purified water for students, reducing health risks associated with contaminated water sources. The intervention was successfully completed in Sar ki Bhagal, Seem ki Bhagal, and Dabun government schools. In addition, another initiative extended drinking water improvements to four schools—Sagroon, Saloda, and Kagmadara—where a borewell-powered system using a 2 HP pump was installed. This infrastructure supported the provision of safe drinking water to approximately 1450 students, significantly improving their learning environment by reducing water-related health issues.

3. Resource Room Development & SMART Class Infrastructure

To create an interactive and engaging learning environment, Resource Rooms were developed in government schools to act as multi-stimuli centers for peer learning, creative expression, and knowledge building. These rooms were designed to allow students to learn at their own pace, fostering curiosity and problem-solving skills.

Interventions carried out included:

- Civil repairs: RCC roof strengthening, plastering, and renovation work.
- Artistic painting: Enhancing the visual appeal of learning spaces.
- Procurement of essential learning materials:
    - Projectors and screens for digital learning.
    - TLMs (Teaching Learning Materials) and Vikram A Sarabhai Maths Kit to introduce hands-on mathematical learning techniques.
    - Library setup with a variety of storybooks, educational posters, and adequate storage.
    - Basic furniture such as cupboards, book racks, and student desks to create an organized learning environment.

These interventions aimed at contributing to improving student retention rates, particularly among adolescent girls, by providing them with a safe, hygienic, and engaging learning environment.

Table 11: Score Card for POE

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final Score
Relevance	Quantitative	POE	Beneficiary Need Alignment	5	195	Actual - Min/ Max-Min	0.91025641	50%	0.46	0.96
	Qualitative	POE	Local Context Alignment	5	5	Actual - Min/ Max-Min	1	30%	0.30	
		POE	Quality of Design		5	Actual - Min/ Max-Min	1	20%	0.20	
Coherence	Qualitative	POE	Internal	5	5	Actual - Min/ Max-Min	1	50%	0.50	1.00
		POE	External	5	5	Actual - Min/ Max-Min	1	50%	0.50	
Efficiency	Quantitative	POE	Timeliness	5	155	Actual - Min/	0.89516129	30%	0.27	0.91
		POE	Quality	5	535	Actual - Min/	0.815420561	30%	0.24	
	Qualitative	POE	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		POE	Project Design	5	5	Actual - Min/	1	20%	0.20	
Effectiveness	Quantitative	POE	Interim Result (Current status + utilisation	5	1420	Actual - Min/	0.385302198	25%	0.10	0.85
	Qualitative	POE	Reach (target vs Acheivement)	5	5	Actual - Min/	1	25%	0.25	
		POE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1	20%	0.20	
		POE	Differential Results	5	5	Actual - Min/	1	20%	0.20	
		POE	Adaptation over time	5	5	Actual - Min/	1	10%	0.10	
Impact	Quantitative	POE	Significance Outcome	0	620	Actual - Min/	0.685483871	50%	0.34	0.59
	Qualitative	POE	Transformational Change		5	Actual - Min/ Max-Min	1	30%	0.30	
		POE	Unintended Change	5	5	Actual - Min/	-0.25	20%	-0.05	
Sustainability	Quantitative	POE	Potential for Continuity	5	135	Actual - Min/	0.37962963	60%	0.23	0.63
	Qualitative	POE	Project Design & Strategy	5	5	Actual - Min/	1	40%	0.40	
Branding	Qualitative	POE	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
POE Overall Score - P0320										0.83

3.3.2 Respondents Profile

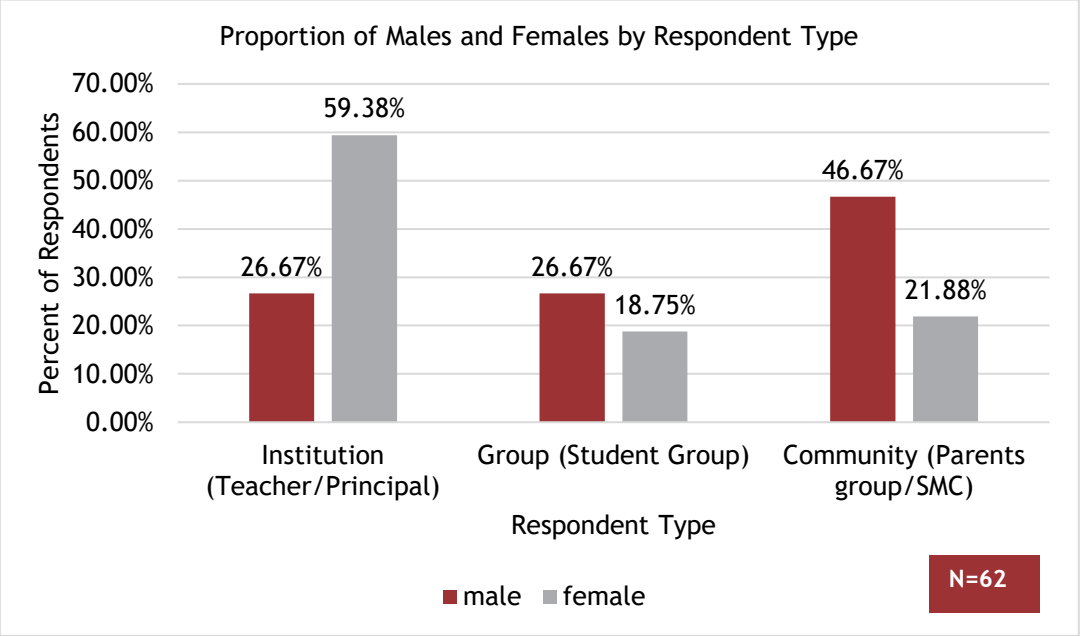
As part of this study, 62 individuals were surveyed regarding the interventions implemented to promote education in the Kankroli block. These 62 respondents were categorized into three groups: institutions, groups, and communities, resulting in a total of 14 distinct responses. (See Table 12 below)

Table 12: Sampling distribution of type of respondents for POE

	Institution (Teacher / Principal)	Group (Student Group)	Community (Parents group / SMC)	Total
Number of responses	5	4	5	14
Number of respondents	27	14	21	62

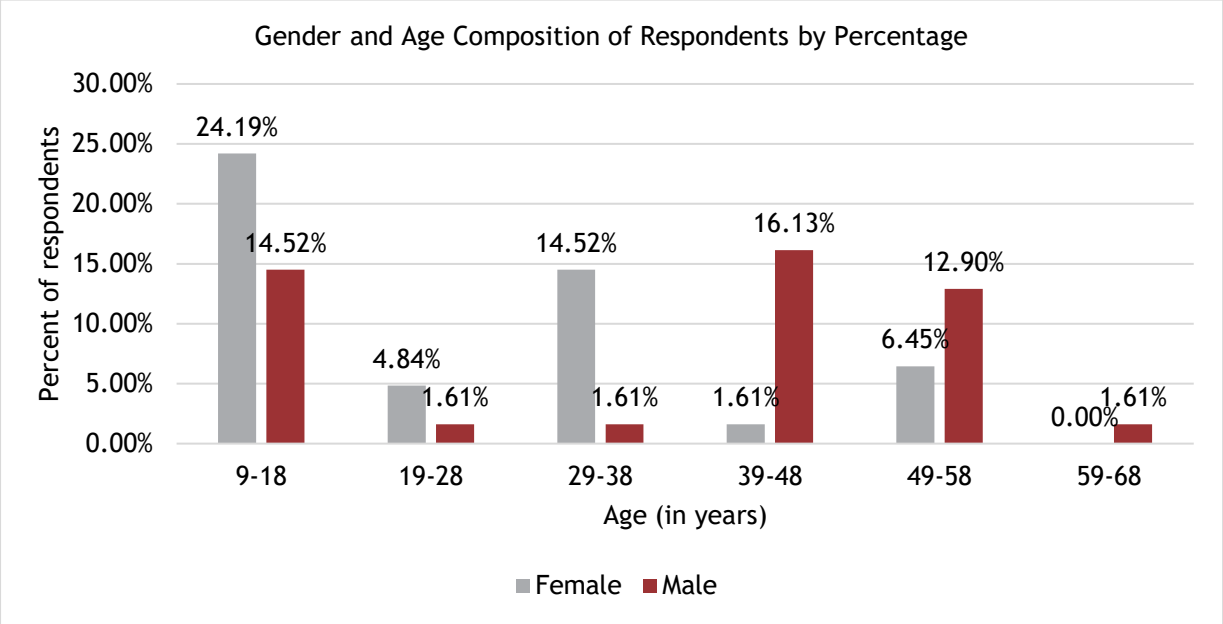
The respondents are nearly equally divided by gender. Out of the 62 respondents, 30 are male and 32 are female. However, the gender composition varies across respondent types. Within institutions, 30% of the respondents are male, while 70% are female. In groups, 57% are male and 43% are female. In communities, 67% are male, while the remaining 33% are female. (See Figure 38)

Figure 38: Gender distribution of respondents in POE



More than a third of the respondents belong to the 9 to 18 years old age group. The majority of the remaining respondents fall within the age groups of 29-58. Most male respondents are between the ages of 39 and 58, while female respondents are predominantly in the age groups of 9 to 18 and 29-38. (See Figure 39)

Figure 39: Gender-Age distribution of POE respondents



The support received by the respondents can be categorized into two major areas: hard infrastructure and critical infrastructure. Regarding hard infrastructure interventions, all respondents received buildings and wall painting. Only institutions received toilets and drinking water infrastructure, while only groups and communities received activity rooms. In terms of critical infrastructure, groups and communities received STEM labs (or science kits), libraries, and school supplies. All groups received smart classrooms or resource rooms.

Table 13: Sampling activities in POE

Support for Education				
Type of Support		**Institution (Teacher / Principal)**	**Group (Student Group)**	**Community (Parents group / SMC)**
Hard Infrastructure	**Building & Bala painting**			
	Classroom			
	Toilet		No	No
	Drinking water		No	No
	Activity rooms	No		
Critical/ communication Infrastructure	**STEM LAB / science kit**	No		
	Library	No		
	Smart classroom set up / Resource Room			

3.3.3 Relevance

As per the scorecard, the relevance score for the education interventions is **0.96**, reflecting a high alignment with the needs of school infrastructure development and student learning enhancements. The interventions were designed to improve sanitation facilities, drinking water access, and classroom infrastructure, all of which are critical to ensuring a conducive learning environment for students. Majority, more than 90% (N=62) respondents found that the education interventions were either high priority or essential support to the school.

Figure 40: Drinking water and toilet in Seema ki Bhagal school

- Sanitation facility development ensured that boys and girls had separate, hygienic toilet facilities, addressing a key barrier to school retention, particularly among adolescent girls.
- Drinking water facility development guaranteed a continuous supply of clean, purified drinking water in schools, significantly reducing health risks.
- SMART classroom infrastructure and resource room development modernized learning spaces, providing interactive tools, digital learning aids, and essential materials to improve student engagement.

The community-centric approach in selecting schools and infrastructure upgrades ensured direct alignment with the needs of students, teachers, and school authorities. The high relevance score reflects the strong community validation of these interventions.

3.3.4 Coherence

With a **coherence score of 1.00**, the interventions demonstrated **strong alignment** with educational and development frameworks.

- **Alignment with Sustainable Development Goals (SDGs):**
  - **SDG 4 (Quality Education):** The interventions contributed to improved educational outcomes by enhancing infrastructure and introducing modern learning tools.
  - **SDG 6 (Clean Water and Sanitation):** Provision of safe drinking water and sanitation facilities supported better hygiene practices among students.
  - **SDG 10 (Reduced Inequalities):** The development of gender-segregated sanitation facilities helped in **reducing barriers for girls** to attend school consistently.
- **Alignment with Government Policies and Programs:** The interventions complemented **Samagra Shiksha Abhiyan**, a flagship government initiative for holistic school development, and supported **Rashtriya Madhyamik Shiksha**

Figure 41: HDFC Parivartan board in school

Abhiyan (RMSA), which focuses on improving the quality of education at the secondary level.

- **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 **0.91**.

Timeliness: The efficiency score for timeliness is 0.89, indicating that most activities were implemented on schedule, with minimal delays. 20 out of 31 respondents rated the intervention as timely.

Quality of Service Provided: With a score of 0.81, the quality of services, particularly in SMART classroom setup and sanitation infrastructure, was well-received. 66 respondents rated the infrastructure improvements as high quality, reflecting satisfaction with the intervention's execution.

Figure 42; HDFC Parivartan work in Sagroon school

In terms of project design and operational efficiency , the interventions received a score of 1. The intervention demonstrated well-structured execution and resource utilization. The planning and execution of the project were streamlined, ensuring the best use of available funds and labor. This was corroborated during qualitative interactions wherein teachers and head teachers were appreciable of the support provided as part of the intervention. They noted that sanitation, drinking water and SMART classrooms facilities were implemented as per stated design with minimal interruption to school activities.

3.3.6 Effectiveness

Effectiveness measures the extent to which the interventions achieved their intended objectives. The overall effectiveness score for education interventions is **0.85**, indicating **high effectiveness** in meeting program goals. More than 90% respondents felt that the quality of interventions was either very good or good.

Figure 43: Toilets built by HDFC in Kag Madarda school

Sanitation Facilities: New toilets with separate units for boys and girls were

constructed, improving hygiene standards and encouraging higher school attendance, particularly among female students.

One student shared, *"Before, we had to wait long or go home early due to poor toilet facilities. Now, with the new toilets, it is much easier for us to stay in school."*

Drinking Water Facilities: Four schools benefited from the installation of 1000-liter storage tanks and RO water purifiers, ensuring a safe and clean drinking water supply for 1450 students. A teacher noted, *"Children used to bring their own water or depend on unreliable sources.*

SMART Classroom Infrastructure: Interactive digital tools, projectors, educational kits, and libraries were introduced in four schools, enhancing the learning experience. The respondents rated the effectiveness of these interventions as very high.

One teacher stated, *"The introduction of SMART classrooms has transformed the way we teach. Students are more engaged and eager to participate in lessons."*

3.3.7 Impact

Impact assesses long-term changes resulting from the interventions. The impact score for education interventions is **0.59**, indicating **significant positive changes** in multiple areas while highlighting opportunities for further improvement.

Student Attendance and Admission: A notable 71% of respondents acknowledged that students now attend school more regularly, with 39% observing an increase in new enrolments, suggesting a stronger community inclination towards formal education. While attendance has improved, the percentage of students showing increased academic enthusiasm (43%) could be strengthened through enhanced teacher-student engagement and extracurricular learning opportunities. The gender disparity in dropout rate reduction highlights the need for additional efforts to retain adolescent girls through mentorship programs, scholarships, or leadership initiatives.

Academic Interest and Performance: 51% of respondents reported improved student performance in assessments, and 43% recognized increased interest in academics, indicating that interactive learning tools and resource rooms have started fostering better engagement in studies.

Community Perception: 48% of respondents noted a more positive outlook towards schools, signifying increased trust and willingness to invest in education. Community involvement in education decision-making could be further encouraged to build stronger local ownership and sustainability of these interventions.

The moderate impact score suggests that while infrastructure and digital learning tools have led to tangible benefits, continued investments in student engagement, teacher training, and community-driven initiatives will be key to long-term transformation.

3.3.8 Sustainability

Sustainability evaluates the likelihood of long-term benefits. With a score of **0.63**, the interventions show **good potential for continuity but require structured follow-up**.

- Infrastructure Maintenance Challenges: Schools require ongoing maintenance for newly constructed sanitation units, water filters, and SMART classrooms to sustain their effectiveness.
- Need for Teacher Training: While SMART infrastructure has been introduced, ensuring long-term utilization of digital tools requires periodic teacher training and student engagement programs.
- Potential for Community Ownership: The involvement of school management committees and local governing bodies in maintenance and oversight can enhance the long-term impact of these interventions.

3.3.9 Branding

Branding played a key role in enhancing visibility and awareness of the 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 44: HDFC Parivartan branding in Kag Madarda school

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.

Resource Room Development & SMART Class Infrastructure: Educational materials, digital learning tools, and 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 and Hygiene

3.4.1 Interventions and Activities

As part of its health and hygiene interventions, the project provided essential health and sanitation facilities:

1. Health camps:
    - Health Camps Village-level campaigns were conducted to raise awareness about hygiene practices, including COVID-19 precautions and the prevention of waterborne diseases. These efforts were supported by audiovisual aids, skits (Gavri), and IEC

materials. Additionally, 13 PA system caravan announcer-led WASH campaigns focused on promoting health and hygiene among women and children, spreading audio awareness on sanitation, and distributing masks and soap. These initiatives successfully reached 754 individuals.

- Buck insurance and vaccination camps were organized, with government veterinarians assessing the health parameters of the bucks. A total of 80 bucks were tagged and insured. Additionally, 80 bucks were vaccinated against PPR (a plague-prevention vaccine) in Negdiya, Semal, and Kagmadara—three clusters covering 13 HRDP catchment areas

Table 14: Score Card for Health & Hygiene

Quantitative Scoring										
Parameter		Thematic Area	Indicator	Max. Score	Max. Score	Normalisation	Respondent's Average Score	Weightage	Indicator's	Final Score
Relevance	Quantitative	HH	Beneficiary Need Alignment	5	30	Actual - Min/ Max-Min	0.666666667	50%	0.33	0.83
	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	30	Actual - Min/	0.791666667	30%	0.24	0.84
		HH	Quality	5	30	Actual - Min/	0.833333333	30%	0.25	
	Qualitative	HH	Operational Efficiency	5	5	Actual - Min/	1	20%	0.20	
		HH	Project Design	5	5	Actual - Min/	0.75	20%	0.15	
Effectiveness	Quantitative	HH	Interim Result (Current status + utilisation	5	365	Actual - Min/	0.256849315	25%	0.06	0.76
	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/	1	10%	0.10	
Impact	Quantitative	HH	Significance Outcome	5	60	Actual - Min/	0.6875	50%	0.34	0.84
	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	30	Actual - Min/	0.75	60%	0.45	0.75
	Qualitative	HH	Project Design & Strategy	5	5	Actual - Min/	0.75	40%	0.30	
Branding	Qualitative	HH	Visibility	5	5	Actual - Min/	1	100%	1.00	1.00
HH Overall Score - P0320										0.86

3.4.2 Respondents Profile

As part of this study, one group and five communities were interviewed to assess health and sanitation-related interventions in the Kankroli block. The total number of respondents was 18, of which 8 were female, and the remaining 10 were male. All respondents were engaged in agriculture. Age data was available for 8 respondents, with the youngest being 28 years old and the oldest being 70 years old. According to the survey respondents, the interventions implemented included the sanitation awareness camps and animal vaccination camps.

3.4.3 Relevance

As per the scorecard, the relevance score for the Health and Hygiene interventions is **0.83**, reflecting a significant alignment with community health and sanitation needs. The interventions were designed to tackle key health challenges, particularly focusing on sanitation awareness and animal health. Given the rural setting of the project, access to proper hygiene facilities, knowledge of disease prevention, and livestock health play a critical role in community well-being and economic stability.

The village-level sanitation awareness campaigns effectively responded to local hygiene gaps by promoting best practices in sanitation, COVID-19 precautions, and waterborne disease prevention. The use of audiovisual aids, skits (Gavri), and IEC materials ensured culturally appropriate and accessible information dissemination. Additionally, the 13 PA system caravan-led WASH campaigns successfully raised awareness among 754 individuals, reinforcing hygiene behavior change.

Similarly, the buck vaccination and insurance initiative was highly relevant to the needs of livestock owners. The vaccination drive targeted 80 bucks, ensuring protection against PPR (a plague-prevention vaccine) across three clusters covering 13 HRDP catchment areas. This intervention safeguarded livestock-dependent livelihoods, mitigating potential economic losses due to disease outbreaks.

The participatory nature of these interventions, particularly in sanitation awareness campaigns, ensured that they were demand-driven and aligned with local priorities. However, qualitative interactions suggest that deeper engagement with community health institutions and sustained follow-ups could further enhance impact.

3.4.4 Coherence

The coherence of the health and hygiene interventions 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 behavior adoption.

- **SDG 15 (Life on Land):** The buck vaccination initiative helped maintain livestock health, preventing disease transmission and supporting sustainable animal husbandry.

- **Alignment with Government Policies and Programs:** The interventions complemented national health missions and livestock management programs. The sanitation awareness drive supported Swachh Bharat Abhiyan's objectives, while the vaccination of livestock aligned with government veterinary health initiatives.
- **Alignment with HDFC Bank's CSR Strategy:** These activities fit within **HDFC Bank's Parivartan CSR vision**, which emphasizes sustainable rural development, health awareness, and livelihood protection.

3.4.5 Efficiency

The efficiency of the health and hygiene interventions in terms of timeliness established that most activities were implemented within the planned timeframe. The overall score for efficiency was **0.84**.

Timeliness: The efficiency score for timeliness is **0.79**. However, some logistical constraints, such as community scheduling challenges and resource mobilization, led to minor delays in executing awareness drives. About 16% (3, N=18) respondents reported **slight delays as they scored the timeliness as 3 (adequate)**.

Quality of Service Provided: With a score of **0.83**, the quality of services, particularly in the WASH campaigns and veterinary camps, was well-received. The structured dissemination of health messages using interactive formats (skits, PA system, IEC materials) enhanced community engagement. The **government veterinarians ensured professional health assessments and vaccinations**, contributing to the intervention's credibility and effectiveness. A total of 83% of respondents rated the support received as either very good or good, indicating a largely positive reception but with some room for improvement.

For operational efficiency health and hygiene interventions were assigned a score of 1 and for project design 0.75. The activities were organised adequately and reached out to the required numbers. However, in terms of design the interventions could have factored in follow-up mechanisms.

3.4.6 Effectiveness

The overall effectiveness score for health and hygiene interventions is **0.76**, reflecting a achievement of planned outcomes to a large extent.

- **Sanitation Awareness:** The WASH campaigns successfully reached **754 individuals**, and qualitative feedback suggests that participants improved their hygiene practices, particularly in handwashing and COVID-19 precautions.

One respondent stated, *"The sanitation campaign was gave me knowledge. I now make sure my family follows proper hygiene practices daily."* Another participant shared, *"The interactive skits helped me understand the importance of waste disposal and how it impacts community health."*

- **Livestock Health Protection:** The buck vaccination drive **covered 80 bucks across three clusters**, mitigating disease risks and ensuring healthier livestock for smallholder farmers.

A respondent during qualitative interactions mentioned, *"The veterinarians not only vaccinated our livestock but also educated us on better animal care, which will help us sustain our livelihoods."*

- **Community Engagement:** The use of participatory learning tools such as skits (Gavri) enhanced community ownership, making hygiene education more relatable and memorable.

However, sanitation awareness camps were conducted without adequate mechanisms of follow ups. The qualitative interactions revealed that post the camps, some follow-up activities should continue to reinforce the sanitation messages among the community members.

3.4.7 Impact

In terms of long-term changes envisioned owing to the health and hygiene interventions the score is **0.84**, indicating significant, though localized, improvements.

- **Knowledge and Behavioral Changes:** The sanitation campaigns fostered increased awareness of hygiene and disease prevention, with beneficiaries reporting better sanitation practices. The quantitative data revealed that 83% (N=18) respondents strongly agreed that intervention helped them in learning proper waste disposal methods, while 50% (N=18) respondents agreed that that interventions helped in improving the provision of sanitation supplies such as soaps, masks, and bins at the household level.
- **Livelihood Protection:** The buck vaccination effort safeguarded the economic stability of livestock-reliant households by reducing disease-related losses.
- **Health Improvements:** While short-term health outcomes are evident, long-term health improvements require sustained reinforcement through periodic follow-ups and institutional linkages.

3.4.8 Sustainability

With a score of **0.75**, the interventions show promising but still developing sustainability mechanisms.

- **Community-led Hygiene Practices:** While awareness campaigns initiated positive hygiene behavior, continued reinforcement is needed to ensure long-term adherence.
- **Veterinary Health Infrastructure:** The buck vaccination drive established a preventive health precedent, but continued access to vaccination services is crucial for sustained livestock health.
- **Potential for Continuity:** There is a need for structured follow-up plans, either through local health workers or integration with government schemes, to maintain the impact beyond the project's duration.

3.4.9 Branding

Branding played a key role in increasing 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 sanitation awareness campaigns included banners, IEC materials, and PA system messaging that highlighted HDFC Bank's Parivartan initiative.
- Veterinary health camps featured clear identification of HDFC Bank's support, reinforcing credibility and trust among livestock owners.
- Anecdotal evidence suggests that visible branding encouraged greater community participation, as beneficiaries recognized the project as a trusted initiative.

3.5 Overall Score

Table 15: Score card for Overall Project 320

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	Final
Relevance	Quantitative	NRM	Beneficiary Need Alignment	5	155	Actual - Min/ Max-Min	0.774193548	3.093917672	0.77	50%	0.39	0.89
		SDLE	Beneficiary Need Alignment	5	1910	Actual - Min/ Max-Min	0.742801047					
		POE	Beneficiary Need Alignment	5	195	Actual - Min/ Max-Min	0.91025641					
		HH	Beneficiary Need Alignment	5	30	Actual - Min/ Max-Min	0.666666667					
	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	155	Actual - Min/	0.717741935	3.091911665	0.77	30%	0.23	0.82
		SDLE	Timeliness	5	1975	Actual - Min/	0.687341772					
		POE	Timeliness	5	155	Actual - Min/	0.89516129					
		HH	Timeliness	5	30	Actual - Min/	0.791666667					
		NRM	Quality	5	300	Actual - Min/	0.7	3.004571069	0.75	30%	0.23	
		SDLE	Quality	5	3610	Actual - Min/	0.655817175					
		POE	Quality	5	535	Actual - Min/	0.815420561					
		HH	Quality	5	30	Actual - Min/	0.833333333					
	Qualitative	NRM	Operational Efficiency	5	5	Actual - Min/	0.75	3.75	0.9375	20%	0.19	
		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	3.5	0.875	20%	0.18	
		SDLE	Project Design	5	5	Actual - Min/	0.75					
		POE	Project Design	5	5	Actual - Min/	1					
		HH	Project Design	5	5	Actual - Min/	0.75					
Effectiveness	Quantitative	NRM	Interim Result (Current status + utilisation	5	785	Actual - Min/	0.756369427	1.783823137	0.445955784	25%	0.11	0.81
		SDLE	Interim Result (Current status + utilisation	5	29120	Actual - Min/	0.385302198					
		POE	Interim Result (Current status + utilisation	5	1420	Actual - Min/	0.385302198					
		HH	Interim Result (Current status + utilisation	5	365	Actual - Min/	0.256849315					
	Qualitative	NRM	Reach (target vs Acheivement)	5	5	Actual - Min/	1	3.75	0.9375	25%	0.23	
		SDLE	Reach (target vs Acheivement)	5	5	Actual - Min/	0.75					
		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/	0.5	3.25	0.8125	20%	0.16	
		SDLE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	1					
		POE	Influencing factors (enablers and disablers)	5	5	Actual - Min/	0.75					
		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/	1	4	1	10%	0.10	
		SDLE	Adaptation over time	5	5	Actual - Min/	1					
		POE	Adaptation over time	5	5	Actual - Min/	1					
		HH	Adaptation over time	5	5	Actual - Min/	1					
Impact	Quantitative	NRM	Significance Outcome	5	955	Actual - Min/	0.537958115	2.468189092	0.617047273	50%	0.308523637	0.75
		SDLE	Significance Outcome	5	9935	Actual - Min/	0.557247106					
		POE	Significance Outcome	0	620	Actual - Min/	0.685483871					
		HH	Significance Outcome	5	60	Actual - Min/	0.6875					
	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	2.75	0.6875	20%	0.14	
		SDLE	Unintended Change		5	Actual - Min/	1					
		POE	Unintended Change	5	5	Actual - Min/	-0.25					
		HH	Unintended Change	5	5	Actual - Min/	1					
Sustainability	Quantitative	NRM	Potential for Continuity	5	155	Actual - Min/	0.483870968	1.873663199	0.4684158	60%	0.28104948	0.63
		SDLE	Potential for Continuity	5	1845	Actual - Min/	0.260162602					
		POE	Potential for Continuity	5	135	Actual - Min/	0.37962963					
		HH	Potential for Continuity	5	30	Actual - Min/	0.75					
	Qualitative	NRM	Project Design & Strategy	5	5	Actual - Min/	1	3.5	0.875	40%	0.35	
		SDLE	Project Design & Strategy	5	5	Actual - Min/	0.75					
		POE	Project Design & Strategy	5	5	Actual - Min/	1					
		HH	Project Design & Strategy	5	5	Actual - Min/	0.75					
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 P0320												0.84

3.5.1 Relevance

The project demonstrated high relevance, scoring **0.89** 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)**. The **Beneficiary Need Alignment** scores were consistently high, with **POE receiving the highest score (0.91)**, indicating strong alignment with community needs. Additionally, **Local Context Alignment** and **Quality of Design** scored the maximum possible value, highlighting that interventions were well-tailored to the specific socio-economic and geographical contexts. This strong alignment contributed to the successful implementation and community acceptance of the project.

3.5.2 Coherence

The coherence of the project received a perfect score of **1.00**, demonstrating effective internal and external coordination. Across all thematic areas, **both internal and external coherence were rated at the maximum score**. This indicates that the project successfully integrated with existing local initiatives and policies, ensuring complementarity and avoiding redundancy. The seamless collaboration between stakeholders further reinforced the project's effectiveness and sustainability.

3.5.3 Efficiency

With a score of **0.82**, the project exhibited commendable efficiency in execution. **Timeliness of implementation** was relatively strong, particularly in **POE (0.89)** and **HH (0.79)**, ensuring that beneficiaries received support as scheduled. **Quality of implementation** scored well, averaging **0.75 across all areas**, reflecting adherence to standards and effective resource utilization. Qualitative efficiency indicators, including **Operational Efficiency and Project Design**, also received high scores, emphasizing the well-structured execution of activities and minimal delays in achieving project objectives.

3.5.4 Effectiveness

The project achieved an effectiveness score of **0.81**, highlighting its success in delivering intended results. The **Interim Result (Current Status + Utilization + STR)** indicator achieved a score of **0.75**, suggesting a significant level of uptake and utilization by the target communities. Additionally, the **Reach (Target vs. Achievement)** indicator scored **0.94**, indicating that the interventions successfully met or exceeded coverage targets. However, the **Influencing Factors (Enablers and Disablers)** score (0.81) suggests that certain challenges impacted project performance, albeit not significantly. Moreover, the **Differential Results** and **Adaptation Over Time** indicators received a full score of **1.00**, signifying strong adaptability and consistent improvement in impact over time.

3.5.5 Impact

The project demonstrated a strong impact with a score of **0.75**. The **Significance Outcome** score varied across thematic areas, with **POE and HH recording the highest significance (0.69 and 0.69, respectively)**. The **Transformational Change** indicator scored the maximum value of **1.00**, reflecting the project's ability to generate lasting and substantial improvements in the lives of beneficiaries. Additionally, **Unintended Change** was rated at

0.69, indicating that while some unexpected impacts emerged, they were largely positive. This underscores the project's ability to create meaningful, long-term benefits beyond its original scope.

3.5.6 Sustainability

With a score of **0.63**, sustainability remains an area for further strengthening. While the **Project Design & Strategy** component scored **0.88**, suggesting a well-planned and structured intervention, the **Potential for Continuity** received a lower score of **0.47**. This implies that while the interventions were effectively designed, there are concerns regarding their long-term sustainability and the ability of local stakeholders to maintain them independently. Future initiatives could focus on enhancing local capacity, securing additional funding, and embedding interventions into existing governance frameworks to improve continuity.

4. Recommendations (draft)

Natural Resource Management

- Improve Water Conservation and Management Practices

To enhance sustainable water use, the adoption of drip irrigation and rainwater harvesting techniques should be strengthened, with financial incentives for farmers. Community-led water governance models should also be encouraged, where local farmer groups monitor and maintain irrigation structures to ensure equitable water distribution.

- Strengthen Sustainability of NRM Interventions

Village-based maintenance committees should be established to oversee the upkeep of check dams, canals, and pastureland development sites. Additionally, integrating NRM activities with government watershed programs will ensure continued support for infrastructure repairs and new conservation initiatives.

- Increase Agroforestry and Common Land Development

Promoting agroforestry models where farmers plant fruit-bearing and native trees will provide economic benefits while improving soil health and biodiversity. Policies should also be developed to protect pasturelands from overgrazing and ensure fair usage among community members.

- Ensure Long-Term Functionality of Renewable Energy Interventions

Technical training should be provided to local beneficiaries to repair and maintain solar-powered irrigation pumps and other renewable energy systems. A community maintenance fund can be set up, where beneficiaries contribute a nominal fee to cover future repairs and technical servicing.

- Strengthen Climate Resilience through Integrated NRM Strategies

Introducing multi-layered watershed approaches that integrate soil conservation, tree plantation, and irrigation efficiency measures will maximize impact. Awareness campaigns

should also be conducted to educate the community on sustainable water use, land management, and afforestation, ensuring long-term environmental stewardship.

Skill Development and Livelihood Enhancement

- Strengthen Post-Implementation Technical Support

To ensure sustained knowledge retention, follow-up training and refresher courses on modern agricultural techniques, financial literacy, and livestock management should be introduced. Additionally, a helpline or mobile advisory service can be developed to provide real-time guidance on crop diseases, pest control, and market trends.

- Improve Market Access and Financial Linkages

Expanding linkages with Farmer Producer Organizations (FPOs), private buyers, and government procurement schemes can enhance fair pricing and direct market access for farmers. Financial literacy programs should also be facilitated, providing access to low-interest credit schemes that enable farmers and entrepreneurs to invest in better agricultural inputs and infrastructure.

- Strengthen Women's Economic Participation

Scaling up the Women Agro Business Center (WABC) by introducing value-added processing units for farm produce can create more income opportunities for women. Additionally, targeted training in entrepreneurship, collective bargaining, and cooperative management will empower women financially and enhance their leadership in rural enterprises.

- Enhance Sustainability of Livelihood Interventions

To ensure long-term sustainability, self-sustaining community groups or cooperatives should be established to take ownership of intervention-based infrastructure. A maintenance and support fund can also be created, where a small percentage of farm earnings is pooled to cover repair and upkeep costs of key infrastructure.

- Address Challenges in Climate Resilience and Adaptive Farming

Climate-resilient agriculture training should be conducted, focusing on drought-resistant crops, organic pest management, and regenerative soil practices. Strengthening weather forecasting advisory services and early warning systems will also help farmers adapt to erratic climate conditions and minimize production risks.

Promotion of Education

- Conduct **school infrastructure audits** to identify gaps in sanitation and smart classroom needs. Expand **STEM-focused education initiatives** to promote digital literacy among rural students.
- Align smart classroom content with **NCERT and state curriculum frameworks** for maximum integration. Partner with **corporate ed-tech firms** to enhance digital learning resources and teacher training.
- Ensure **regular maintenance of digital learning infrastructure** through school management committees. Provide **teacher training workshops** on integrating smart class technology effectively.

Health & Hygiene (H&H)

- Expand **hygiene education campaigns** to include menstrual health awareness for adolescent girls. Integrate **preventive healthcare messaging** into school curriculums and community outreach programs.
- Strengthen linkages with **National Health Mission (NHM) and local PHCs** for better access to vaccinations and primary healthcare services. Collaborate with **veterinary health departments** to sustain buck vaccination and livestock disease prevention efforts. Deploy **mobile health units** to provide periodic check-ups and vaccinations in remote villages. Train **local youth as community health champions** to ensure continuous hygiene promotion.
- Set up **household handwashing stations** to reinforce sanitation behavior change. Conduct **post-campaign impact assessments** to measure improvements in hygiene practices.
- Encourage **village sanitation committees** to monitor and sustain hygiene initiatives post-project. Establish **public-private partnerships for low-cost sanitary product distribution** in schools and community centers. Distribute **IEC materials (posters, flyers) with hygiene best practices** under HDFC's branding.

5.Conclusion

The project has successfully improved the socio-economic conditions of rural communities through a holistic and multi-sectoral approach. The interventions have strengthened agricultural livelihoods, increased water conservation efforts, promoted hygiene awareness, and supported education. However, ensuring long-term sustainability through capacity-building, maintenance mechanisms, and stronger institutional linkages remains a key area for future focus.

To maximize impact and long-term success, the project should consider enhanced post-implementation technical support, stronger integration with government schemes, deeper community engagement, and improved sustainability planning. Strengthening community ownership, cooperative models, and market-driven solutions will further ensure the lasting success of Project 320's interventions and drive inclusive rural development in Rajsamand.

Appendices

Case Studies and Stories

1. Case Study: Strengthening Rural Livelihoods through Community-Led Agricultural Transformation- Babulal

In the remote villages of Rajsamand, where traditional farming practices have long shaped rural livelihoods, the introduction of modern agricultural techniques, floriculture, and watershed management has begun transforming the economic landscape. Babulal, a dedicated farmer and a former treasurer of the Samooh Mukhya Federation, shares his journey of learning, adapting, and overcoming challenges through the support of Seva Mandir and HDFC Bank's interventions.

Building Community Participation and Governance

Babulal first learned about Seva Mandir's initiatives through a community meeting, where the organization introduced its project and facilitated the formation of a community-led monitoring committee. The members, selected with community consensus, meet monthly to discuss progress, plan upcoming activities, and identify emerging needs. Seva Mandir provides mentoring, financial support, and technical training to ensure community-driven decision-making.

To sustain the interventions, a membership fee of ₹100 per month was introduced, contributing to a village account, which currently holds ₹2,93,000 in the Rudra Bank account. This fund is used for the maintenance of fences, water pipes, and other key agricultural infrastructure, ensuring the longevity of the interventions. However, women's participation in the committee remains low, despite having a female president, highlighting the need for greater gender inclusivity in decision-making processes.

Impact on Agriculture and Livelihoods

Before Seva Mandir's intervention, wheat and maize (makka) were the primary crops, limiting agricultural activity during the lean season. Through modern agricultural techniques, floriculture, and fruit plantations, farmers have expanded their income sources, reducing dependence on market-bought produce. Many, like Babulal, have started growing flowers and fruits, which have not only diversified their agricultural practices but also improved income stability.

One of the most significant changes has been the introduction of cash crops and floriculture, enabling farmers to earn ₹25,000 in a single season through flower collection. However, while individual farmers now access the market, there is no collectivization initiative, which could otherwise enhance bargaining power and price stability.

Challenges and the Road Ahead

Despite these advancements, the community faces several challenges:

1. Wildlife Damage – Monkeys frequently destroy crops and fruits, reducing farmers' profit margins.

2. Dependence on Market Seeds – Farmers lack knowledge on seed production for flowers, making them reliant on the market for repurchasing seeds each season.
3. Limited Community Participation – Many villagers remain skeptical of new agricultural methods and wait for visible success before adopting changes, slowing the overall progress.

Efforts are now being made to increase awareness, build seed-saving knowledge, and encourage collective farming initiatives to address these challenges.

Conclusion

Babulal's journey reflects the transformative power of sustainable agriculture, financial self-reliance, and community governance. While the interventions have significantly enhanced income opportunities and food security, there is a need for continued technical training, stronger market linkages, and gender-inclusive participation to ensure long-term agricultural resilience and community empowerment. By addressing these gaps, Rajsamand's farming communities can move toward a more sustainable and prosperous future.

2. Case Study: Women's Empowerment through Self-Help Groups in Sagroon

In the village of Sagroon, Rajsamand, women are breaking financial barriers and gaining economic independence through Self-Help Groups (SHGs). Basanti Lohar, a 33-year-old SHG member and 12th pass graduate, shares her journey of financial empowerment, skill-building, and community participation. With the support of Seva Mandir and HDFC Bank's interventions, women in the village are accessing low-interest credit, learning financial management, and strengthening their decision-making roles within their households and communities.

The Role of SHGs in Women's Empowerment

Basanti is a member of the Balaji SHG, which was formed by Seva Mandir and meets once a month. The SHG provides loans at just 1% interest, allowing members to borrow money for household expenses, education, agricultural investment, and even purchasing livestock like cows and goats.

SHG members have also attended cluster-level training sessions on social audits, domestic violence awareness, and financial record-keeping. One member from each SHG participates in these training sessions and later trains the rest of the group, ensuring that knowledge is shared and implemented effectively. Basanti and other SHG members proudly shared that, thanks to these trainings, they can now track even INR 1 in their accounts, helping them manage their finances efficiently.

The financial stability provided by the SHG has made women more self-reliant, eliminating their dependence on high-interest loans from moneylenders. Many members now contribute to household expenses, invest in their children's education, and support family farming activities, giving them a stronger role in decision-making within their homes.

Beyond Finance: Strengthening Women's Voices

Apart from financial benefits, women in Sagroon have gained a platform to discuss social issues through the Mahila Sandarbh Kendra, established in February 2024. Here, women discuss topics like girl education, goat rearing, and domestic violence, creating a support network where they can seek guidance and solutions.

Additionally, the Gram Vikas Samiti meets monthly to address village development issues such as road repairs, drinking water availability, irrigation, and farming needs. This committee also selects beneficiaries for HDFC Bank's livelihood initiatives, ensuring that resources reach those who need them the most.

Impact of HDFC Bank's Interventions

The Sagroon school has received significant support, including:

- RO water facilities, ensuring access to clean drinking water for students.
- Washroom construction, improving hygiene and sanitation in schools.
- A resource room with smart boards, enhancing digital learning opportunities for children.

For livelihood enhancement, 6 to 7 families in the village received goats for rearing, helping them diversify their income sources. Everyone in the village was informed about this opportunity, and those who were interested voluntarily came forward to participate, showing strong community engagement in economic development initiatives.

Future Aspirations: Expanding Livelihood Opportunities

While the SHG model has already brought significant financial independence to women in Sagroon, members are eager to explore new livelihood opportunities. They have expressed a strong interest in receiving training in stitching and tailoring, which would allow them to work from home and generate additional income without stepping away from household responsibilities.

Conclusion

The success of SHGs in Sagroon village highlights the power of financial inclusion, community participation, and skill development in transforming rural women's lives. By strengthening financial literacy, creating platforms for social dialogue, and providing economic opportunities, these interventions have empowered women to take control of their finances, support their families, and drive local development.

Going forward, investing in additional skill-based livelihood training, such as tailoring and handicrafts, can further enhance women's economic independence, ensuring a sustainable and self-reliant future for Sagroon's women and their families.

3. Anecdote: A Better School for Hiten and Kuldeep

Nine-year-old Hiten and twelve-year-old Kuldeep are students at the Sagroon School. For years, their school lacked basic facilities, making every day learning challenging. The washroom was broken, forcing students to find alternatives or avoid using it altogether. Even drinking water was a struggle—there was no water facility inside the school, and students

had to leave their classrooms and go outside just to quench their thirst. This often disrupted their studies, making it harder to focus.

Now, things have changed. A new washroom has been reconstructed, providing privacy and hygiene for students. An RO water facility has been installed, so students like Hiten and Kuldeep no longer have to leave their classes for drinking water. Although they are yet to discover the resource room, the school's improvements are already making their learning experience more comfortable and uninterrupted. For these young students, these changes are more than just infrastructure upgrades—they represent a better, more dignified school life.

4. Case Study: Rajsiya's Journey from Traditional Farming to Floriculture

For years, Rajsiya, a 34-year-old farmer from Rajsamand, relied on wheat and fenugreek (methi) cultivation on his 7 bighas of land. Farming had always been his way of life, but opportunities to increase income and diversify crops remained limited. However, a chance encounter with Seva Mandir's agricultural training programs changed his perspective and helped him venture into floriculture, an unconventional farming practice in his village.

Introduction to Seva Mandir's Work

Rajsiya first learned about Seva Mandir's initiatives through his brother, an active member of the organization. Encouraged by the possibilities, he decided to explore modern farming techniques and see how they could benefit his livelihood.

Training and Initial Support

In 2022, Rajsiya attended a three-day training program organized by Seva Mandir. The sessions covered key aspects of modern and sustainable agriculture, including:

- Nursery planting techniques
- Efficient irrigation methods
- Flower bed preparation
- Seed sowing best practices

Upon completing the training, Rajsiya received essential farming tools, a watering can, and seeds, which gave him the confidence and resources to experiment with new crops.

Floriculture and Vegetable Cultivation

Inspired by the training, Rajsiya decided to allocate 1 bigha of land to experiment with floriculture and vegetable farming. He dedicated:

- ½ bigha to marigold flowers
- ½ bigha to vegetable farming

Over two years (2022 and 2023), Rajsiya's marigold cultivation flourished, producing 50 kilograms of flowers. He successfully sold them at the local mandi, earning Rs. 25,000. A wholesaler at the mandi managed the distribution, ensuring that his flowers reached broader markets.

However, his vegetable farming experiment was less successful. Rajsiya realized that the soil and climatic conditions in his village were not well-suited for vegetable production, leading to poor yield and minimal returns.

Impact and Community Transformation

Rajsiya's success with floriculture marked the beginning of a significant shift in local farming practices. Before Seva Mandir's intervention, flower cultivation was unheard of in his village. However, in just two years, nearly 30-40 farmers in each village have adopted floriculture, inspired by success stories like Rajsiya's. Many have reported substantial profits, leading to a wider acceptance of modern and profitable farming techniques.

Conclusion

Rajsiya's journey from traditional farming to floriculture showcases the power of knowledge, training, and innovation in transforming rural livelihoods. His experience highlights how targeted interventions, hands-on training, and access to resources can enable farmers to diversify their crops, increase income, and inspire community-wide change. With further support in market access and advanced agricultural techniques, floriculture has the potential to become a sustainable and profitable livelihood option for many more farmers in Rajsamand.

5. Anecdote: Transforming Learning and Well-Being at Mahatma Gandhi Rajkiya Vidyalaya

Twelve-year-old Nirmal Gamati still remembers the days when he and his friends had to bring water from outside the school because there was no drinking water facility. Hemant, Komal, and Vinod, all younger students, recall how the school washrooms were in poor condition, making it difficult for them to use. Learning was limited to blackboards and textbooks, and the idea of watching educational videos in class seemed impossible.

Today, their school feels completely different. Thanks to the support from Seva Mandir and HDFC Bank, Mahatma Gandhi Rajkiya Vidyalaya now has a fully functional water purifier, clean washrooms, and a smart classroom that has transformed the students' learning experience.

The water purifier, connected to four taps, ensures that every student has access to clean, safe drinking water. "Our teacher tells us to drink only this water," says Nirmal, adding that the purifier has never stopped working since its installation. The new washrooms, along with sanitation workers who keep them clean, have greatly improved hygiene and comfort for all students.

But what excites the children most is their "TV room"—the smart classroom where they watch educational videos on planets, animals, and other fascinating topics every Saturday. "It's fun and helps us learn in a different way," says Hemant, smiling. The projector, installed with Seva Mandir's support, has become a valuable tool for teachers, making learning more interactive and engaging.

However, not everything has been smooth. The school principal appreciates the improvements but highlights a few challenges. Maintaining the water purifier is costly, with the school spending ₹2,000 per month on repairs. When it broke down once, the students

had to wait several days for a mechanic from the city to fix it. He suggests that training a school staff member in basic repairs could reduce maintenance costs and downtime.

Despite these challenges, the impact of these improvements is undeniable. From better hygiene to exciting new ways of learning, students at Mahatma Gandhi Rajkiya Vidyalaya now have an environment where they can focus on their education without everyday struggles. For children like Nirmal, Hemant, Komal, and Vinod, school is no longer just a place to study—it's a place where they can learn, grow, and dream of a brighter future.