

**JANUARY 2025**



# Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Madhya Pradesh (P0323)

**PREPARED FOR:**

HDFC Bank CSR



**PREPARED BY:**

DevInsights Pvt. Ltd.



## Contents

Acknowledgement .....	4
Executive Summary .....	5
1 Introduction .....	7
1.1 About Implementing Organization.....	8
1.2 Objectives of the Study .....	8
1.3 About the Project Area .....	9
2 Methodology.....	10
2.1 Assessment Framework.....	10
2.2 Scoring Matrix.....	10
2.3 Sampling Approach and Target Respondents .....	12
2.4 Data Collection Approach (including training).....	14
2.5 Data Analysis and Report Writing.....	14
3 Interventions under Project P0323 .....	14
4 Demographic Profile of Respondents .....	16
5 Key Findings .....	18
5.1 Relevance.....	18
5.2 Coherence.....	22
4.2 Efficiency.....	23
5.3 Effectiveness .....	26
5.4 Impact.....	30
5.5 Sustainability.....	35
5.6 Branding.....	37
6 Overall Project Score .....	38
7 Conclusion and Recommendations.....	39
8 Case Stories.....	41
9 Annexures .....	47
9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative.....	47
9.2 Rating Matrix for Qualitative Scoring .....	48

## List of Figures

Figure 1: Key Thematic Areas .....	7
Figure 2: Objectives of the Study .....	8
Figure 3: Project Location .....	9
Figure 4: % Distribution of Respondents under NRM (n=40).....	16
Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=119) ...	16
Figure 6: % Distribution of Respondents by category under POE (n=32) .....	17
Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=31) .....	17
Figure 8: % Distribution of Respondents' Rating on Relevance under NRM- Solar Home light (n=29) 18	
Figure 9: % Distribution of Respondent's Rating on Sufficiency under NRM- Solar Home light (n=29)18	
Figure 10: % Distribution of Respondent's Rating on Relevance under H&H - Medical Camps for medicines (n= 26).....	19
Figure 11: % Distribution of Respondents' Rating on Relevance under SDLE - Seeds (n= 96).....	19
Figure 12: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Home Lights (n= 29) .....	24
Figure 13: % Distribution of Respondents' Rating on Timeliness under SDLE – Seeds (n= 96) .....	24
Figure 14: % Distribution of Respondents under NRM – Solar Home Lights' Quality (n=29) .....	24
Figure 15: % Distribution of Respondents under SDLE – Seeds' Quality (n=96) .....	25
Figure 16: Distribution of Respondents under H&H – Quality of Medical Camps - Medicines (n=26) 25	
Figure 17: % Distribution of Respondents under NRM – Utilisation of Solar Home lights (n=29).....	27
Figure 18: % Distribution of Respondents under SDLE - Utilisation of Seeds (n=96).....	27
Figure 19: % Distribution of Respondents under H&H – Medical Camps - Medicines; Short Term Results (n=26) .....	28
Figure 20: % Distribution of Respondents under H&H Long Term Impact – Medical Camps (n=31)....	31
Figure 21: % Distribution of Respondents under POE - Long Term Impact (n=32) .....	31
Figure 22: % Distribution of Respondents under SDLE -Sustainability of Seeds (n=96).....	35
Figure 23: % Distribution of Respondents under NRM – Sustainability of Solar Home Lights (n=29)..	35
Figure 24: Water tower for Clean Water.....	41
Figure 25: Floriculture .....	42
Figure 26: Drip Irrigation.....	42
Figure 27: Check Dam .....	43
Figure 28: Drum for Water Storage.....	44
Figure 29: Interventions at School: Smart Classroom, Toilet Repair, BALA Painting .....	45
Figure 30: Handloom Weaving.....	46
Figure 31 : Sewing Centre .....	46

## List of Tables

Table 1: Overall Project Scoring .....	5
Table 2: List of Intervention Villages .....	9
Table 3: OECD DAC Criteria Scoring Matrix .....	10
Table 4: Thematic - Indicator Scoring Process Example .....	11
Table 5: Scoring Range Followed for Project Scoring .....	12
Table 6: Quantitative Sample Distribution and Respondent Category .....	13
Table 7: Qualitative Sample Distribution and Respondent Category.....	13
Table 8: NRM Specific Activities .....	14
Table 9: Project Specific Activities under SDLE .....	15
Table 10: Project-Specific Activities under H&H .....	15
Table 11: Project Specific Activities under PoE .....	15
Table 12: Overall Project Score .....	38
Table 13: Indicator-wise scores derived from interventions under each thematic area .....	47

## List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
SUVIDHA	Society for the Upliftment of Villagers & Development of Himalayan Areas
CSR	Corporate Social Responsibility
RRA	Rapid Rural Appraisal

## Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0323) implemented by Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA) in 15 villages of Maheshwar Block in Khargone District of Madhya Pradesh, India

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

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

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

## Executive Summary

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

This report presents the findings of the impact assessment of the HRDP, implemented by the SUVIDHA and supported by HDFC Bank under its CSR initiative, *Parivartan*. The assessment was conducted across **15 villages of Maheshwar Block, Khargone District, Madhya Pradesh**, by the **NGO Suvidha**.

A cross-sectional, mixed-methods approach was employed, combining quantitative surveys (n = 222) and qualitative interactions (n = 22), supplemented by five in-depth case studies. To assess the program's impact, a **cross-sectional mixed-methods approach** was adopted. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The assessment framework was guided by the OECD DAC criteria, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under each of the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using weighted average formula, **Weighted Average = Sum of (Actual mean of each intervention \* weight for that intervention) / Sum of all weights**, where weights were calculated based on the responses received intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, another weightage is then assigned to each indicator based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across both quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

The project achieved an **overall score of 4.7**, based on combined quantitative and qualitative indicators, reflecting excellent performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Excellent	Excellent	Excellent	Excellent	Excellent
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent	Excellent	Excellent
Effectiveness	Excellent	Excellent	Excellent	Excellent	Excellent
Impact	Excellent	Excellent	Excellent	Good	Excellent
Sustainability	Good	Good	Good	Excellent	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	<b>4.7</b>	<b>4.6</b>	<b>4.7</b>	<b>4.7</b>	<b>4.7</b>

NRM – The NRM interventions focused on sustainable environmental conservation and efficient use of natural resources. Key activities included solar streetlight installation, solar home lights, solar-based irrigation systems, and water management structures such as community water tank.

- **Overall score of 4.7**, indicating excellent performance in all OECD DAC parameters.

- **93%** of respondents found solar home lighting to be “very useful”, enhancing productivity and reducing dependence on kerosene.
- **Challenges** included limited maintenance mechanisms and long-term sustainability concerns, especially around solar lighting infrastructure.

SDLE – The SDLE component aimed to enhance rural livelihoods through skill development, market access, and income diversification, especially for small farmers, women, and landless labourers. Interventions included floriculture, garlic cultivation, SHG-based enterprises, and tailoring units.

- **Overall score of 4.6**, reflecting strong performance across relevance, effectiveness, and impact.
- **87%** of respondents rated the interventions as “Essential” or “High Priority”.
- Tailoring interventions led to **monthly incomes of ₹8,000–₹10,000**, especially among women.
- Floriculture and garlic cultivation reduced **input costs**, and **farm profitability** increased by **almost 150%**.
- **Challenges** related to uncertainty in climate conditions and lack of scalability in some enterprises.

H&H – The H&H interventions addressed health awareness, sanitation, and access to clean drinking water, through initiatives such as medical camps and awareness programs.

- **Overall score of 4.7**, indicating strong alignment with community needs and impactful delivery.
- **73%** of respondents expressed that health camps were “essential” due to the absence of local healthcare services.
- Respondents benefitted from doorstep healthcare access in remote villages, offering free treatment and medicines, especially benefiting women, elderly, and those with limited mobility.
- **Challenges** included limited ongoing medical support as medical camps were held regularly when the project was active.

PoE – The PoE interventions enhanced educational infrastructure and learning environments through smart classrooms, BaLA paintings, water stations, and improved sanitation units in schools.

- **Overall score of 4.7**, demonstrating excellent outcomes in all seven evaluation parameters.
- **100%** of respondents viewed smart classrooms and sanitation units as highly beneficial.
- Teachers reported increased **student attentiveness, participation, and attendance** due to digital learning support.
- **74%** of community members observed improved academic performance among students.
- **Challenges** included persistent **dropouts among girls**, despite better school infrastructure and learning tools.

The project has made notable strides across key thematic areas, yet several gaps and opportunities remain that, if addressed, can significantly enhance impact and sustainability. Access to water and reliable infrastructure remains a challenge, highlighting the need to expand water tanks, solar lighting, and strengthen Water User Groups for sustainable resource management. In livelihoods, farmers and small entrepreneurs require better market linkages and diverse skill-building opportunities—including digital, financial, and vocational training—with a focus on empowering women as economic contributors. In education, while smart classrooms have improved access, technical support and recreational facilities are needed to enhance student engagement. In health and hygiene, increasing the frequency of health camps, promoting household-level sanitation awareness, and establishing community-led maintenance of water and sanitation facilities are essential for lasting impact.

## 1 Introduction

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

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



Figure 1: Key Thematic Areas

The interconnectedness of the four thematic areas—Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene—creates a strong foundation for holistic rural development, contributing to the upliftment of communities while enhancing income levels. Natural Resource Management directly supports livelihoods by promoting sustainable practices like water management, organic farming, and renewable energy solutions. These interventions improve agricultural productivity, reduce input costs, and create opportunities for Agri-allied and non-farm livelihoods, leading to economic stability. Similarly, quality education combined with skill development equips community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

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

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

## 1.1 About Implementing Organization

The program was implemented by an NGO partner Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA) with the support of HDFC Bank. The major focus areas for intervention were Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (PoE), Healthcare & Hygiene (H&H). However, the extent of the work in each village was undertaken based on the need and varied from place to place.

The SUVIDHA is a premier non-profit organization established in 2004 under the Societies Registration Act 21, 1860. With over 13 years of experience, SUVIDHA has been actively involved in developing, appraising, monitoring, and evaluating projects related to agriculture, water resources, rural development, and financial services. The organization has played a pivotal role in supervising key areas such as agriculture, irrigation, rural credit, and infrastructure development across India. Guided by its vision to be a global leader in the sustainable management of natural resources, SUVIDHA is dedicated to supporting the livelihoods and well-being of farmers and rural communities through sustainable, organic agriculture and allied practices that honour and protect Mother Nature.

## 1.2 Objectives of the Study

To evaluate what **changes** have been made in the **lives** of the **beneficiaries** of the projects

To assess **theme wise** and **holistic impact** in alignment with the **OECD** evaluation parameters

To provide **critical feedback** on various aspects of the projects to **learn** and **apply** the learning in the upcoming project implementations

*Figure 2: Objectives of the Study*

### 1.3 About the Project Area

The assessment provides an independent and detailed assessment report of HDFC Bank’s HRDP intervention (under Parivartan) undertaken in 15 villages of Maheshwar block of Khargone district of Madhya Pradesh, implemented by SUVIDHA.

Madhya Pradesh spans over 30.8 million hectares of land and comprises around 6.0 per cent of India’s population. The state is primarily an agricultural state, with almost 70 per cent of its workforce engaged in agriculture, much above the all-India average of 55 per cent. Unlike other states where the share of agriculture (Gulati, Rajkhowa, & Sharma , 2017).

Khargone District has many agriculturally based economies. Cotton is sown in largest area about 2,15,000 hectares in Khargone district in Madhya Pradesh. Due to the favourable climate in the district, for various crops like – food grains (wheat, maize, sorghum, millet, etc.), pulses (arhar, moong, urad etc.), Oilseeds (groundnut, soybean, castor, mustard) & cash crop- cotton & sugarcane crop are also cultivated (Gol, 2025).

Maheshwar block is located in southwestern Madhya Pradesh. It is a small town situated on the banks of the holy river Narmada and known as the one-time capital of the great Holkar Queen Devi Ahilya is a famous place of pilgrimage and is also known for its world-famous Ahilya Ghat and Sarees. It consists of a total of 207 villages and 71-gram panchayats (Census, 2011). Here villagers face challenges like lack of irrigation facility, storage and marketing problems, high cost of input health problem, lack of technical knowledge about improved activities, burden of work, low socioeconomic status and illiteracy (Tripathi & Singh, 2016).

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Jalkota
2	Semalda
3	Kachikuva
4	Rabadghati
5	Matmor
6	Bada
7	Mahetwada
8	Samaspur
9	Manawar
10	Ashapur
11	Badwel
12	Chakmamator
13	Itawadi
14	Karoli
15	Mohanya



Figure 3: Project Location

## 2 Methodology

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

### 2.1 Assessment Framework

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

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

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

### 2.2 Scoring Matrix

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

Table 3: OECD DAC Criteria Scoring Matrix

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

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

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

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

*Weights for each intervention were calculated using the below formula:*

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

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

Table 4: Thematic - Indicator Scoring Process Example

Level 3	NRM- Relevance (Beneficiary Need Alignment)						
Level 2	Clean Energy (CE)		Plantation (P)			Water management (WM)	
Level 1	Home solar	Street Solar	For est	Farm land	Communit y Land	Communit y Pond	Watershed Management
N	7	33	8	15	13	26	1
Average- Level 1 score	3.6	3.8	4	4	3.9	3.6	3.5
Weights – Level 1	0.18	0.83	0.2	0.42	0.36	0.96	0.04

<b>Weighted Average- Level 2 score</b>	3.8 (Score- CE)	4.0 (Score- P)	3.6 (Score- WM)
<b>Weights – level 2</b>	0.4	0.3	0.3
<b>Weighted Average- Level 3 score</b>	3.8 (Beneficiary Need Alignment Score NRM)		

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

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

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

*Table 5: Scoring Range Followed for Project Scoring*

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

## 2.3 Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted across the **15 villages of Maheshwar Block in Khargone District**, Madhya Pradesh, where the program interventions were implemented.

### 2.3.1 Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

- **Sample Size Calculation:** The sample size was calculated using a **95% confidence interval** and a **5% margin of error**. The universe for each beneficiary type—household, community, and group—was determined, and individual sample sizes were calculated accordingly to ensure robust representation.

- **Proportional Allocation:** Proportionate allocation of the sample was carried out for each beneficiary type, based on the thematic focus areas, activities, and sub-categories identified for each of the intervention village.
- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

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

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

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

Themes Villages ▼	NRM		SDLE		H&H		PoE		Total	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Ashapur	0	0	1	6	10	0	4	3	15	9
Bada	1	3	9	12	0	0	0	0	10	15
Badwel	0	7	9	5	0	10	4	4	13	26
Chakmamator	0	4	1	1	0	0	0	0	1	5
Itawadi	0	1	0	9	0	14	4	0	4	24
Jalkota	0	2	12	11	10	0	4	0	26	13
Kachikuva	0	0	8	11	0	0	4	0	12	11
karoli	10	2	0	10	0	0	4	2	14	14
Mahetwada	10	5	9	6	0	6	4	5	23	22
Manawar	0	2	16	12	0	0	0	0	16	14
Matmor	11	7	17	16	0	0	0	8	28	31
Mohanya	0	0	1	0	0	0	0	1	1	1
Rabadghati	0	2	1	2	0	0	0	3	1	7
Samaspur	0	3	9	9	0	1	4	2	13	15
Semalda	0	2	9	9	10	0	0	4	19	15
<b>Total</b>	<b>32</b>	<b>40</b>	<b>102</b>	<b>119</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>32</b>	<b>196</b>	<b>222</b>

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

### 2.3.2 Qualitative Sample Size Estimation

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

*Table 7: Qualitative Sample Distribution and Respondent Category*

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH/Farmers	NRM, SDLE	FGD	4	5
PRI	NRM, Health	IDI	8	8
SHG lead	SDLE	FGD	4	4
Farmer group lead	SDLE	IDI	4	4
Implementation Agency	NRM, SDLE, Health, Education	IDI	1	1
<b>Total</b>			<b>21</b>	<b>22</b>

In addition to the qualitative interviews, **6 detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, School Management Committees (SMC)/Principals, and SHG/enterprise women**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader findings from the interviews and discussions.

## 2.4 Data Collection Approach (including training)

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

## 2.5 Data Analysis and Report Writing

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

# 3 Interventions under Project P0323

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

### 1. Natural Resource Management (NRM)

The HDFC HRDP initiative under the NRM theme focuses on sustainable environmental conservation and optimal utilization of local ecological resources. The program aimed to enhance community resilience by implementing strategies that protect and improve natural assets, promote sustainable agricultural practices, and introduce renewable energy solutions.

*Table 8: NRM Specific Activities*

Category	Specific Activities
<b>Water Management</b>	Community Pond
<b>Renewable Energy</b>	Solar energy powered installation of streetlights and home lights

### 2. Skill Development and Livelihood Enhancement (SDLE)

The SDLE (Skill Development and Livelihood Enhancement) component of HDFC Bank Parivartan project aims to empower rural communities by fostering sustainable economic growth through skill development, income diversification, and entrepreneurship. By integrating interventions across agriculture, allied sectors, non-farm livelihoods, and vocational training, SDLE endeavours to enhance household incomes, build economic resilience, and promote self-reliance.

Table 9: Project Specific Activities under SDLE

Category	Specific Activities
<b>Agriculture Training and Support</b>	Farmer training through, demos, exposure visit, and PoP on modern farming techniques. Promotion of Floriculture
<b>Entrepreneurship Development</b>	Provide input support for goat rearing and poultry and other small business
<b>Farm Management</b>	Provide training on crop diversification, horticulture and irrigation method. Also help in provision of horticulture sapling and drips for irrigation.
<b>Water Management – Agriculture and drinking</b>	Repair and constriction of anicut and well.

### 3. Health and Hygiene

An important factor in rural development is health and hygiene. Therefore, to enhance community health, HDFC HRDP initiatives focused on increasing nutritional intake through generating awareness and conducting regular health camps, enabling families and farmers to better understand their health needs, adopt preventive practices, and access timely medical support.

Table 10: Project-Specific Activities under H&H

Category	Specific Activities
<b>Health Camps</b>	Basic Screening of individuals and awareness camps

### 4. Promotion of Education (POE)

This focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. The provision of educational material supported learning outcomes, while innovative infrastructure projects like BaLA (Building as Learning Aid) and the establishment/renovation of classrooms and libraries created more conducive learning environments. Furthermore, the integration of smart and digital infrastructure modernized teaching methodologies. Crucially, the construction of sanitation units addressed essential hygiene needs, collectively highlighting the intervention's commitment to holistic development and improved resources within these educational institutions in Khargone.

Table 11: Project Specific Activities under PoE

Category	Specific Activities
<b>Educational Institutions Development</b>	Construction or renovation of basic infrastructure, BaLA painting, drinking water, and sanitation units. Installation and setup of smart classrooms, and providing educational material for support

## 4 Demographic Profile of Respondents

### 4.1.1 Natural Resource Management

The pie chart illustrates the distribution of respondents under the **Natural Resource Management** theme, with the majority (93%) belonging to the **Household** category. A smaller proportion of respondents were **Community Members** (5%) and **Group Community Representatives** (3%).

Among the beneficiaries, **60% were male and 40% were female**, indicating that male respondents formed the majority. This gender distribution suggests that men may have had a greater role or representation in discussions related to natural resource management at the household level.

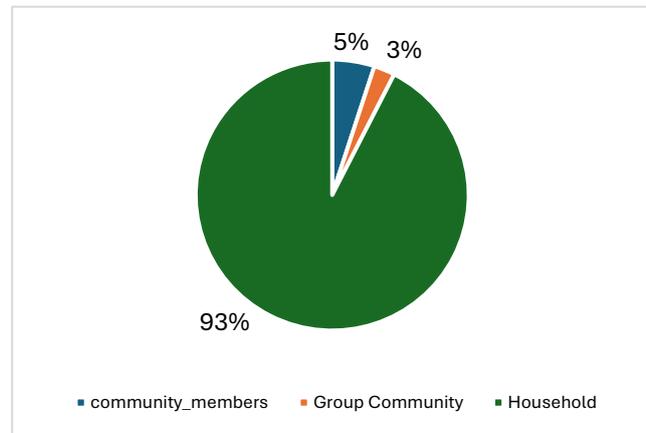


Figure 4: % Distribution of Respondents under NRM (n=40)

### 4.1.2 Skill Development and Livelihood Enhancement

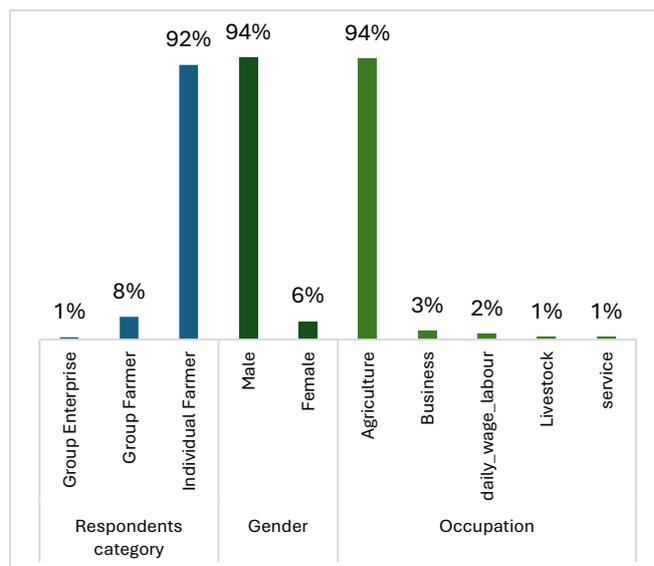
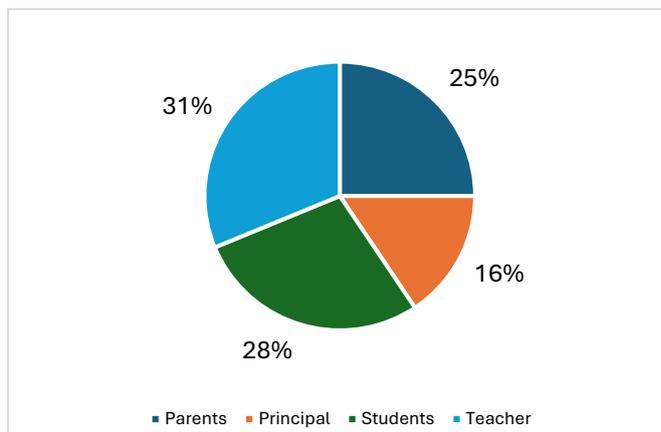


Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=119)

Figure 5 illustrates the distribution of respondents under SDLE theme based on category, gender, and occupation. A significant majority (92%) were **individual farmers**, indicating that most respondents were engaged in farming independently. The gender distribution shows a stark disparity, with **94% of respondents being male** and only **6% female**, suggesting limited female participation in resource management activities. In terms of occupation, **94% were engaged in agriculture**, reinforcing farming as the primary livelihood, with minimal representation in **business (3%)**. This data highlights the dominance of male individual farmers in agriculture, with little occupational diversification and low female representation in the sector.

The findings indicate that the average landholding size among the surveyed villagers is 4 acres. Furthermore, the data reveals that there is no discrepancy between irrigated and cultivated land, signifying that all cultivated land is adequately irrigated. This observation suggests the absence of rainfed farming practices within the community. Additionally, the average annual income derived from the primary source of livelihood was reported to be ₹1,67,818.

#### 4.1.3 Promotion of Education



The highest proportion of respondents were **Teachers (31%)**, followed by **Students (28%)**, indicating significant representation from those directly involved in learning and instruction. **Parents accounted for 25%** of the respondents, highlighting their involvement in educational matters. This distribution reflects a well-rounded representation from key stakeholders involved in the school ecosystem.

Figure 6: % Distribution of Respondents by category under POE (n=32)

#### 4.1.4 Health and Hygiene

All the respondents (100%) belonged to the **Community Members category**. In terms of occupation, the largest proportion (**60%**) were **Farmers**, followed by **Self-employed individuals (30%)**, and **Farmer Laborers (10%)**, highlighting that most respondents were engaged in agricultural activities, either as primary farmers or labourers, with a smaller segment involved in self-employment. This distribution underscores the predominance of farming as the primary livelihood while reflecting diverse economic engagement within the community.

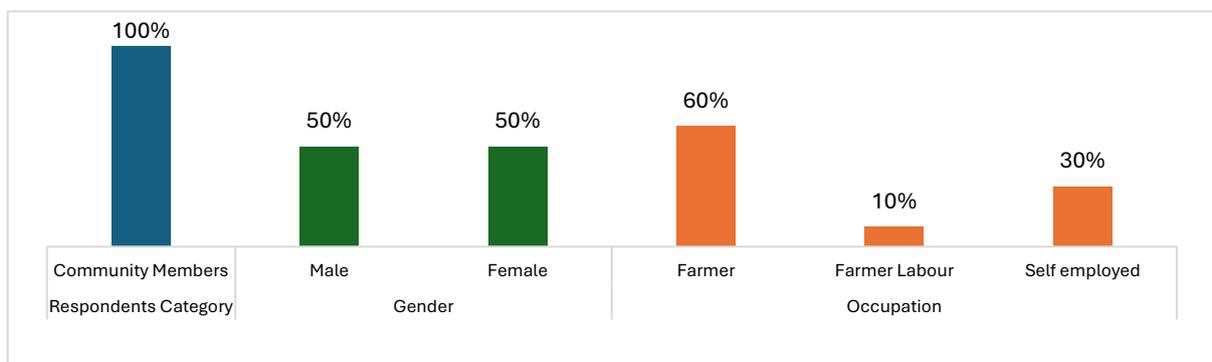


Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=31)

## 5 Key Findings

This section presents the **key findings across the four thematic areas** analysed through the lens of **OECD evaluation parameters**, including aspects related to **branding and visibility**.

### 5.1 Relevance

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

#### 5.1.1 Beneficiary Need Alignment

The HRDP interventions were rated “Good” with a score: 4.2 in terms of alignment with beneficiary needs, reflecting substantial relevance across key focus areas.

Composite Score						
Indicators		NRM	SDLE	H&H	PoE	Overall score
Beneficiary needs alignment		4.3	4.0	4.3	4.5	<b>4.2</b>

The prioritization of interventions by community members reveals a strong alignment with their immediate needs. Solar home lighting was identified as an essential support by nearly **half of the respondents (48%)**.

While these initiatives were seen as highly relevant, **one in two respondents** felt that the home solar lights provided were adequate, however, the same cannot be said for solar streetlights provided, indicating that the interventions, though well-intended, did not fully meet the scale of community needs. A PRI member from Samaspur Village, Patiala, shared, "The resources provided are in limited quantity. Like, here only 10 units (Solar streetlights) were given, but the village is big. If there were 20 instead of 10, the entire village would have been covered."

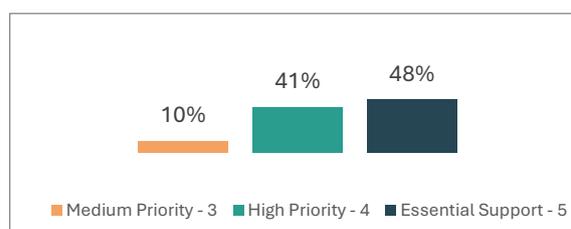


Figure 8: % Distribution of Respondents' Rating on Relevance under NRM- Solar Home light (n=29)

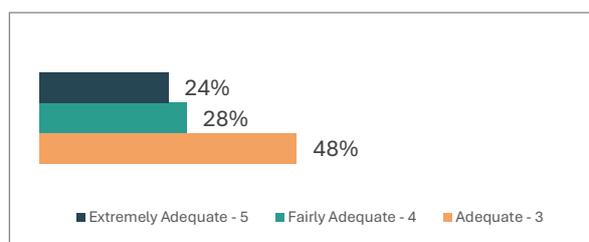


Figure 9: % Distribution of Respondent's Rating on Sufficiency under NRM- Solar Home light (n=29)

The **POE interventions** demonstrated **strong alignment with community needs**, particularly in terms of **infrastructure support**. Built infrastructure and **physical facilities** such as **classrooms, toilets, and drinking water facilities**, were widely recognized as essential. Overall, **62% of respondents** reported these interventions as **essential support** to schools, while **100% of respondents** identified **critical infrastructure**, such as **smart classrooms**, as **essential support** for improving the learning environment.

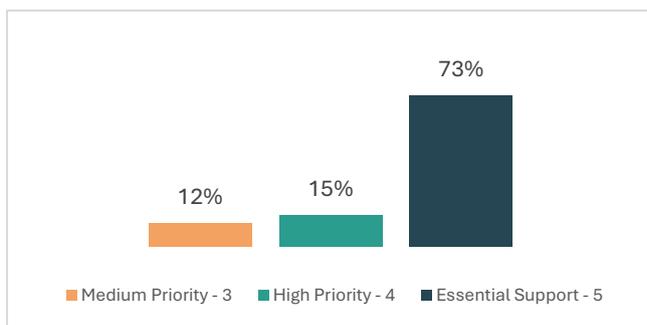


Figure 10: % Distribution of Respondent's Rating on Relevance under H&H - Medical Camps for medicines (n= 26)

More than 90% of respondents identified the provision of seed initiatives as a **high priority or essential support**, emphasizing their **critical role in enhancing agricultural productivity and livelihood sustainability**. A respondent from Ashapur village shared, *"Suidha Sanstha helped us do the flower farming. Which reduced our investment and increased the production. Earlier, we used to do wheat, Chana, and corn cultivation. But now flower & garlic cultivation is getting us more profit."* Similarly, **land treatment initiatives like vermicomposting and soil testing also received a good response**, with three in four respondents rating them as a high priority or essential support.

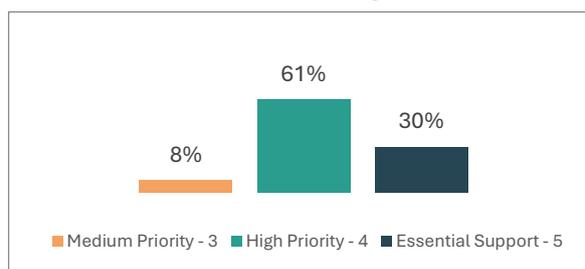


Figure 11: % Distribution of Respondents' Rating on Relevance under SDLE - Seeds (n= 96)

### 5.1.2 Local Context Alignment

Composite Score						
Indicators		NRM	SDLE	H&H	PoE	Overall score
Local Context Alignment		4.8	5.0	5.0	4.8	<b>4.9</b>

*"The village used to be very dark, but now there is solar light. It has greatly improved the situation, and it lasts until morning."*

*"They have also implemented water harvesting measures."*

*"We have noticed an increase in the water level, and the well is being used again. This has been very helpful."*

*"The water demand is increasing, and the well is now used by the farmers working nearby."*

- Excerpts from farmers and household members, Matmor and Samaspur, Khargone

*"There was a poor family who did not have electricity. They have got solar home light. So, the problem of electricity in their house has been completely solved."*

*Suidha NGO provided us with drip water. This also helped us solve the water problem."*

*"We started getting water in our village through the water tower. We also had a water supply system near our house. This provided us with a very good facility"*

- Excerpts from PRI members, Mohanya and Mahetwada, Khargone

The data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves with a high score of **4.9**. The interventions under NRM show an **excellent alignment with local needs and priorities**. Beneficiaries emphasized the transformative impact of solar home lighting, which has eliminated darkness in households lacking electricity and reduced the financial burden of energy costs. Similarly, the installation of solar streetlights has improved nighttime safety and mobility in villages with limited and unreliable lighting infrastructure. Additional initiatives, such as water harvesting and solar-powered pumps, have further mitigated water scarcity and enhanced access for farmers and households alike.

Under SDLE, beneficiaries reported the transformative impact of introducing an alternative source of income, particularly for women, and vermicomposting, which reduced manure costs and promoted organic farming. Similarly, floriculture, introduced after soil fertility assessments, proved highly beneficial for farmers. Additional measures, such as drip irrigation and stop dams, effectively mitigated water scarcity and improved irrigation access. These results underscore the relevance and impact of SDLE interventions in addressing community-specific challenges.

*"Earlier, we did not know before how we could earn money by doing so many jobs in our village. With the help of the organization, the women of this village were trained for making handloom sarees and now they can earn Rs. 8,000 to Rs. 10,000 per month. So, in a way, this Program has helped us a lot."*

- Excerpts from PRI members, Itawadi,

*"They helped in irrigation by the construction of the dam. Scheme activities were based on the local environmental situation, such as the lack of water and soil acidity."*

- Excerpts from PRI members, Mohanya, Khargone

The interventions under POE also show an **excellent alignment with local needs and priorities**. Beneficiaries have expressed high satisfaction with the school renovation efforts, such as the introduction of **smart classes, digital boards, and live sessions**, which have significantly improved students' learning experiences. Access to **digital tools** has enhanced engagement, making complex concepts easier to understand. **Water tanks, wells, and improved sanitation facilities** have addressed basic infrastructure challenges, promoting a healthier learning environment. **Anganwadi centres have become more interactive and colourful**, encouraging attendance. **Bala paintings** provided by HDFC and Suvidha NGO captivate children's attention, aiding quick learning of numbers and tables. The initiatives have also contributed to an increase in **student enrolment, particularly among girls**. As per respondents, additional improvements, such as **playgrounds and swings**, could further enhance the overall learning and development of children.

*"With the help of the digital board, we were able to explain the concepts behind these activities to the children. It has made a significant difference in how we engage with the students."*

*"The school has improved in various aspects. The children are doing better, and the number of girls attending the school has increased."*

- Excerpt from Teachers, Karoli Village, Khargone

Under H&H, beneficiaries emphasized the transformative impact of health camps, which have provided medicines and treatment for common diseases, typhoid, and malaria for free.

*"Earlier, when there were no health services in our village, there was darkness outside our houses too"*

*"The health camps were very helpful. They provided whatever was needed, whether it was sugar or blood pressure check-ups. They conducted these check-ups locally, so there was no need to travel far. Treatment was provided right here, which was very beneficial for everyone."*

*"Because of health camps there's no need to travel, which saves money and time. Treatment is provided here itself, and there's no need to go far in private hospitals and pay more."*

- Excerpts from PRI members, Jalkota, and Samaspur Village, Khargone

### 1.3.1 Quality of Design

The intervention received an **Excellent score (5.0)** for all the four themes, indicating that its design was sound and well-organised.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Design	5.0	5.0	5.0	5.0	<b>5.0</b>

The project incorporated sustainable and innovative solutions under NRM, such as **solar-powered irrigation and drinking water systems**, ensuring technical adequacy in addressing local water management challenges. Water User Groups were established in each village to **promote community ownership and accountability**, encouraging the **practice of saving funds for maintenance** to ensure the longevity of resources.

*"We developed sustainable infrastructure like solar-powered irrigation tanks which we established."*

*"We formed Water User Groups for each village where solar-powered drinking water tanks or Jal Minars were installed."*

*"We managed financial resources, human resources, and material resources well. In fact, the structure, timeline, and implementation of the HDFC project are very streamlined. We followed the prescribed framework and didn't encounter inefficiencies in using financial and material resources. We planned and channelled all available resources, whether financial, staff, or others, effectively"*

- Excerpt from Suvidha NGO, Khargone

The project integrated sustainable and innovative solutions under SDLE, such as skill enhancement training and exposure visits to foster a deeper understanding. These training sessions equipped

women with both basic and advanced design techniques, ensuring technical adequacy in addressing everyday challenges. The intervention's planning process was highly structured, with well-defined frameworks and timelines that facilitated streamlined implementation. Financial, material, and human resources were effectively managed, adhering to the prescribed plan without deviations. Advanced

*"We conducted training sessions to enhance their skills. We provided training in basic cutting and manual work. Over time, we advanced their skills."*

*"We organized their participation in various exhibitions and trained them new design techniques."  
- Excerpt from Suvidha NGO, Khargone*

planning, including thorough discussions with staff and meticulous resource allocation, ensured smooth execution. This systematic approach underscores the project's technical and operational excellence in addressing root causes and achieving sustainable outcomes.

Similarly, under POE, schools have been equipped with **improved sanitation, safe drinking water, and better infrastructure**, fostering a **conducive learning environment**. Additionally, **community involvement** was strengthened by encouraging **parent-teacher interactions and local participation in school development**, ensuring **long-term sustainability and increased student retention, particularly among girls**. These efforts collectively contribute to a **holistic and future-ready education system** in the target communities. Under H&H, the project integrated creative and sustainable solutions. Community health camps were held to raise awareness of cleanliness, teach villagers about healthy eating practices, and treat common illnesses that were frequent in the intervention villages. Villagers were urged to adhere to health regulations and visit health camps.

## 5.2 Coherence

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

### 5.2.1 Internal Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Internal Coherence	5.0	5.0	5.0	5.0	<b>5.0</b>

Strong agreement between HDFC Bank's CSR policy components and institutional policy frameworks is revealed by the qualitative analysis. This metric evaluates how well the project interventions match the overall objectives of the institution. The results demonstrate a high degree of internal coherence and solidify its place in the "Excellent" category.

This alignment is further supported by qualitative insights. Stakeholders pointed out, for example, that the project's target locations had not previously received any assistance from other NGOs or corporate organisations and were underserved. This suggests that HRDP interventions addressed a significant gap in development initiatives within these areas in addition to being in line with HDFC's CSR goals. One respondent emphasised the specialness and importance of the interventions by pointing out that the project was carried out in 15 villages that had not previously profited from comparable initiatives.

### 5.2.2 External Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
External Coherence	5.0	5.0	5.0	5.0	<b>5.0</b>

The findings highlight that the intervention is exceptionally aligned and synergized with the efforts of other actors, which were government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders, achieved a perfect score of 5.0, placing it in the "Excellent" category. The qualitative data underscores that **Suvidha worked in close collaboration with government departments**, ensuring that their interventions complement existing initiatives rather than duplicating or contradicting them.

*"We worked extensively with the Departments of Agriculture and Horticulture to address this."*

- Excerpt from Suvidha NGO, Khargone

*"So, we tied up with the government department and organized the training for the weavers through the government department and the trainees and women who participated received certificates and that's how the villagers were benefited. This collaboration aligned our work with the government's efforts."*

- Excerpt from Suvidha NGO, Khargone

*"So, we tied up with the government department and organized the training for the weavers through the government department and the trainees and women who participated received certificates and that's how the villagers were benefited. This collaboration aligned our work with the government's efforts."*

- Excerpt from Suvidha NGO, Khargone

## 4.2 Efficiency

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

### 5.2.3 Timeliness

A score of **4.8** was obtained under the **Timeliness** indicator, placing it in the 'Excellent' category.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Timeliness	4.8	4.8	5.0	4.9	<b>4.8</b>

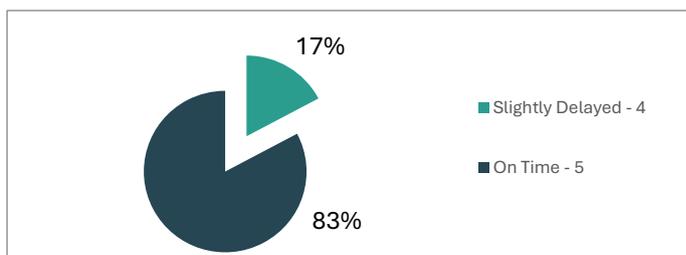


Figure 12: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Home Lights (n= 29)

Under NRM, most respondents reported receiving the home solar lights within the expected timeframe, while a few experienced only minor delays. This indicates that the distribution process was largely timely and well-executed, with minimal disruptions.

All beneficiaries under SDLE, with very few exceptions, shared that **the seeds reached them on time**. Similarly, a large majority (**82%**) of respondents who received land treatment interventions—such as **soil testing and vermicomposting**—also reported receiving these services within the expected timeframe.

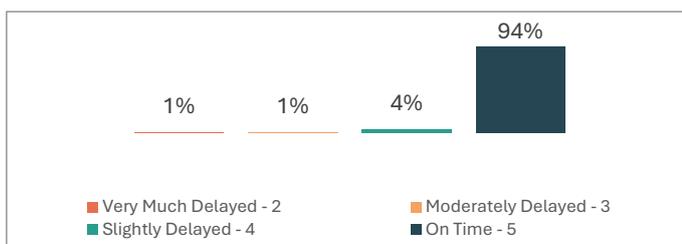


Figure 13: % Distribution of Respondents' Rating on Timeliness under SDLE – Seeds (n= 96)

The rollout of infrastructure support under PoE—such as BALA painting, toilets, drinking water, and smart classrooms at schools and Anganwadis—**was seen as well-timed**, with nearly all respondents (**more than 95%**) stating the interventions were received on time. Such interventions enhanced the **learning environment**, making education more **engaging, accessible, and effective** for children.

#### 5.2.4 Quality of Service Provided

A score of 4.4 was obtained under the Quality of Service Provided indicator, placing it in the 'Good' category.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Services Provided	4.5	4.3	4.4	4.5	<b>4.4</b>

Perceptions around the **quality of services** delivered through the program varied across intervention components, reflecting both successes and areas for improvement.

Under the NRM initiative, **nearly half of the respondents rated the quality of interventions as very good**, while a similar proportion described them as *good*. This suggests a strong level of satisfaction among beneficiaries regarding the effectiveness and execution of the interventions.

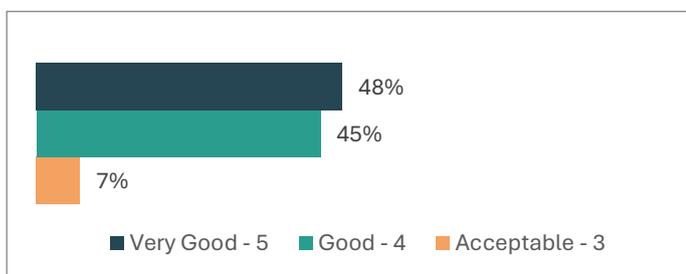


Figure 14: % Distribution of Respondents under NRM – Solar Home Lights' Quality (n=29)

Under the SDLE initiative, a majority of respondents (60%) who received seeds rated their quality positively—most describing them as **good**, and a substantial portion considering them *very good*.

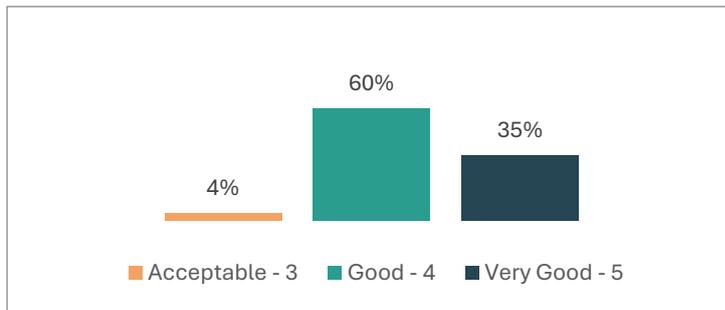


Figure 15: % Distribution of Respondents under SDLE – Seeds' Quality (n=96)

Similarly, for land treatment interventions, such as soil preparation and related support, **seven out of ten beneficiaries** (69%) rated them as *good*, with 24% rating them as *very good*. These responses reflect an overall favorable perception of the quality of support provided under the initiative.

In contrast, the **medical camps** received strong appreciation from the community. Nearly eight in ten respondents rated the quality of medicines as good, reflecting a high level of satisfaction. This was further substantiated by qualitative insights from the field. A PRI member shared, *"The health camps were very helpful. They provided whatever was needed, whether it was sugar or blood pressure check-ups. They conducted these check-ups locally, so there was no need to travel far. Treatment was provided right here, which was very beneficial for everyone."* Such regular and comprehensive service offerings appear to have not only addressed immediate health needs but also built trust and credibility within the community—key indicators of high service quality.

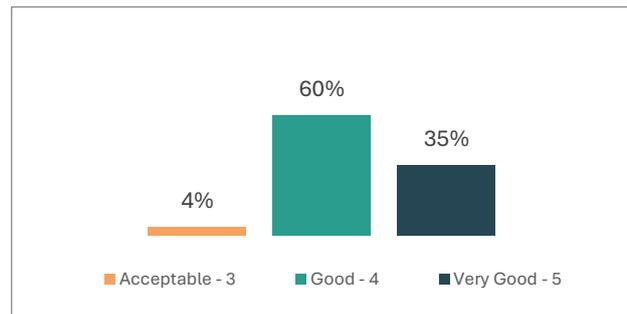


Figure 16: Distribution of Respondents under H&H – Quality of Medical Camps - Medicines (n=26)

The **POE** interventions emerged as a standout area in terms of service quality. Almost **all respondents rated initiatives like BALA painting, toilet repair, clean drinking water, and smart classroom setups as very good**. These educational and learning environment enhancements were aligned with the aspirations of both children and their families and were executed in a manner that exceeded expectations.

### 5.2.5 Operational Efficiency

An **'Excellent' score of 5.0** is obtained under this indicator.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Operational Efficiency	5.0	5.0	5.0	5.0	<b>5.0</b>

This indicator evaluates the validity and realism of the implementation approach, the adequacy of risk considerations, and the efficient allocation and use of resources such as manpower, finances, materials, and time. Interventions across all themes excelled in these aspects, as evidenced by the meticulous

*"The project was well-designed, and it was approved and sanctioned by the bank. There were no unnecessary activities, and all the activities included in the project provided benefits to the society or the beneficiaries. That's why those activities were part of the project."*

- Excerpt from Suvidha NGO, Khargone

planning and execution of its interventions. The insights from the verbatims underline the project's ability to anticipate and mitigate risks, optimize resource utilization, and maintain a focused and realistic implementation process, ensuring its operational success.

*"We followed the prescribed framework and didn't encounter inefficiencies in using financial and material resources. We planned and channelled all available resources, whether financial, staff, or others, effectively."*

- Excerpt from Suvidha NGO, Khargone

## 5.2.6 Project Design

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

The project demonstrated exceptional quality in its design and monitoring framework, achieving a perfect **score of 5.0** for this indicator across all themes. A notable strength of the project design was its adherence to a **detailed implementation plan**. The program followed a **monthly schedule with specific goals and targets**, enabling consistent progress and ensuring timely delivery of all activities.

*"We implemented the project as scheduled. The HDFC program also followed a monthly plan with clear goals and targets, which ensured that there was no deviation. We delivered the project on time consistently."*

*The M Grant and P3 data are tracked village-wise. In some villages, we couldn't achieve our planned target, but we covered the gap in another village."*

- Excerpt from Suvidha NGO, Khargone

The project also achieved a high level of accountability and precision in monitoring its outcomes. Village-wise tracking of data, including M Grant and P3 metrics, ensured that progress was measured accurately across all intervention areas. While there were instances where planned targets could not be fully achieved in certain villages, the project successfully compensated for these gaps by exceeding targets in other locations.

## 5.3 Effectiveness

The Effectiveness section evaluates the extent to which the project has achieved its intended

*"The project was well-designed, and it was approved and sanctioned by the bank. There were no unnecessary activities, and all the activities included in the project provided benefits to the beneficiaries. That's why those activities were part of the project."*

- Excerpt from Suvidha NGO, Khargone

objectives and delivered the desired outcomes within the planned timelines. This parameter is assessed through five key indicators: **Interim Results (Outputs and Short-Term Results)**, **Reach (Target vs. Achievement)**, **Influencing Factors (Enablers and Disablers)**, **Differential Results**, and **Adaptation Over Time**. These indicators provide a comprehensive understanding of how well the project has

performed in terms of translating planned activities into tangible and measurable results.

### 5.3.1 Interim Result (Outputs and Short-Term Results)

The interim results of the program, scored 3.7, falling in "Good" Category.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Interim Results (Output and short-term results)	4.2	3.2	4.4	4.6	<b>3.7</b>

Under the **NRM** theme, **86% of respondents** shared that **solar home lights were used either often or regularly**, underscoring their relevance in the community. However, while nearly **half (45%)** reported the lights to be **fully functional**, a significant proportion—**nearly one in three (29%)**—described them as **non-functional**, suggesting the need for improved maintenance.

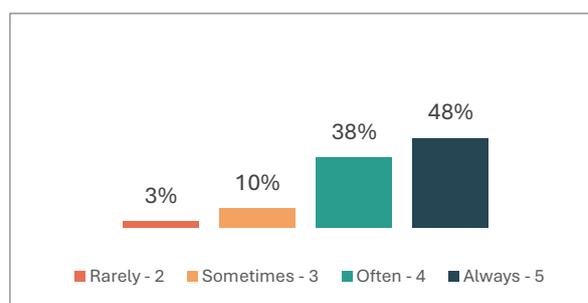


Figure 17: % Distribution of Respondents under NRM – Utilisation of Solar Home lights (n=29)

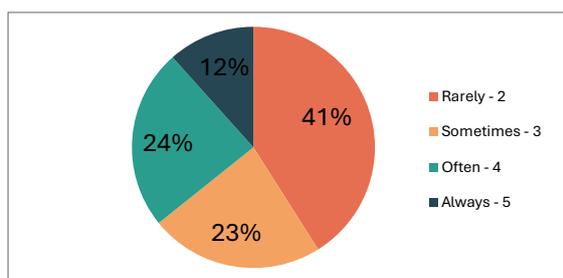


Figure 18: % Distribution of Respondents under SDLE - Utilisation of Seeds (n=96)

SDLE practices showed a mixed trend. While **vermicomposting emerged as a widely adopted practice**, with many respondents continuing its use beyond the intervention, the **use of improved seeds and land treatment techniques like soil testing remains low**, reported as “rarely used” by **41% (n = 96)** and **60% (n = 45)** of respondents, respectively.

Importantly, seeds were **initially provided and used during the intervention**, but many farmers experienced **crop failure due to excessive heat**, which discouraged continued usage. As one respondent noted, *“Even after soil tests were conducted, some plants did not survive due to excessive heat.”* This highlights the **critical need for climate-resilient agricultural strategies**.

On the other hand, **non-traditional crops like marigold and garlic gained popularity**, with respondents appreciating their profitability and novelty. *“The training on marigold farming was the most helpful... highly productive and profitable,”* shared one farmer. Another added, *“We benefited from flower farming, which was something no one had tried before.”* Overall, the data suggests that **practices offering visible, short-term gains and local manageability** (like vermicomposting and flower farming) saw higher adoption, while **technical or climate-sensitive interventions** need stronger follow-up and support for sustained use.

Under the PoE theme, **all respondents (100%) confirmed that key infrastructure interventions—such as toilets, drinking water facilities, and BALA painting—are currently fully functional**, with a similar proportion reporting **regular and consistent usage**. Notably, **90% of respondents reported ‘always’ using the smart classroom interventions**, highlighting their **relevance and consistent integration into daily learning routines**. However, respondents also emphasized the **need for continued technical support to address occasional troubleshooting issues**, ensuring the smart classrooms remain fully operational and impactful.

Under the **Health & Hygiene (H&H)** theme, medical camps effectively met short-term goals, with **more than 90% of respondents** stating they were able to **get diagnosed and receive treatment free of cost**. Many also noted that **without the camp, they would not have accessed diagnosis or referrals**, highlighting its importance in bridging healthcare access gaps.

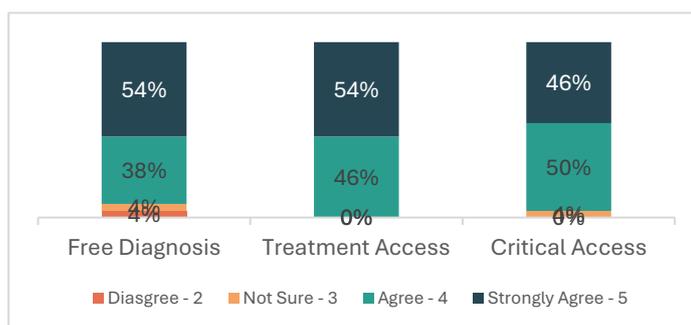


Figure 19: % Distribution of Respondents under H&H – Medical Camps - Medicines; Short Term Results (n=26)

### 5.3.2 Reach (Target vs Achievement)

Composite Score						
Indicators	NRM	SDLE	H&H	PoE	Overall score	
Reach (Target vs Achievement)	5.0	5.0	5.0	5.0	<b>5.0</b>	

The project demonstrated outstanding performance in achieving its proposed targets, earning a perfect score of **5.0** for the "Reach vs Target" indicator. Stakeholders confirmed that the **project achieved 100% of its proposed goals and targets under NRM, SDLE, H&H and POE** ensuring that all activities were completed without any shortfalls in financial or physical terms.

*"We achieved 100% of what was proposed in the project, whether it was related to enterprises, beneficiaries, or activity numbers. No shortfall."*

*- Excerpt from Suidha NGO, Khargone*

### 5.3.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Influencing factors (enablers and disablers)	4.9	4.9	4.8	4.6	<b>4.8</b>

The HRDP project received a **near-perfect score of 4.8** for influencing factors, highlighting the strong enabling environment and proactive resolution of early-stage challenges. **Under NRM**, key enablers included the **active participation of women**, who emerged as pivotal change-makers, and infrastructure improvements such as stop dams, **solar-powered pumps, and streetlights**, which enhanced water availability and reduced electricity costs.

Within the **SDLE component**, the interaction with project beneficiaries' remarks, **floriculture was introduced based on soil fertility considerations and its low labour and time requirements**. Drip irrigation and stop dams effectively mitigated water scarcity, while vermicomposting reduced production costs and preserved soil fertility. The interaction with implementing agency remarks, initial challenges, such as difficulties in group formation and building community trust, were successfully overcome as the community gradually recognized the project's genuine intent and benefits

*“Women became the change-makers in this project. Their active participation and contributions were crucial to the project’s success. Initially, there are challenges in every program. Until the project is streamlined, the community does not understand us or our program well. In the beginning, we faced challenges related to group formation and work. However, over time, when the community realized that we were genuinely working for their benefit, they came forward and supported us very well”*

*- Excerpt from Suvidha NGO, Khargone*

*“They provided us with two important facilities for farming: tapak (drip irrigation) and Kechwa Khaad (organic manure). These improved the soil quality”*

*- Excerpt from PRI member, Jalkota Village, Khargone*

*“Planting flowers and drip irrigation are the most useful things for us in this project.”*

*- Excerpt from Farmer Group, Karoli Village, Khargone*

Similarly, **under POE**, insights reveal that enablers were identified that significantly contribute to improving educational outcomes. The introduction of **smart classrooms equipped with digital boards, Smart TVs, and R.O. systems** has enhanced the learning environment. Beneficiaries emphasized that these facilities have **increased student interest and engagement, reduced dropout rates, and exposed children to digital tools, improving their preparedness for competitive exams**. Additionally, visual aids like **"Bala paintings" have made learning numbers and tables more intuitive and enjoyable** for students. Improved infrastructure and interactive teaching methods have also contributed to a more positive overall school environment. While 90% of students benefit from digital platforms, a small proportion (10%) did not find them equally effective, indicating a gap in inclusivity. **Many children belong to economically disadvantaged families**, where they are often **expected to contribute to household income**. This necessitates additional efforts by schools to encourage regular attendance and address the unique circumstances of each family.

The **active health camps**, which treated **common illnesses, taught villagers about hygiene, and raised knowledge of healthy eating practices**, were important facilitators under the H&H component. Another facilitator that helped with disease screening was the active engagement of the villagers who attended health camps.

#### 5.3.4 Differential Results

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Differential Results	5.0	5.0	5.0	5.0	<b>5.0</b>

The **differential results** indicator received a score of **5.0**, placing it in the 'Excellent' category. All the themes achieved an **Excellent score (5.0)**, reflecting its dedicated efforts to address community-specific priorities. The project objectives were developed based on a **detailed baseline study** using participatory methods such as **Rapid Rural Appraisal (RRA)** and **group discussions**. These consultations included diverse stakeholders, ensuring that the intervention addressed the socio-economic and environmental challenges faced by the community.

*“During our work, we conducted an individual baseline study or use methods like RRA (Rapid Rural Appraisal) or group discussions, the priorities emerge clearly. Those priorities were captured and integrated into the project design. The project components were selected with a long-term vision.”*

*“We conducted an extensive baseline study of the region before implementing the project, identifying activities, or making recommendations. This detailed baseline study helped us understand the socio-economic context and the challenges faced by the villagers at that time.”*

*- Excerpt from Suvidha NGO, Khargone*

### 5.3.5 Adaptation over time

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Adaptation Over Time	5.0	5.0	5.0	5.0	<b>5.0</b>

The project demonstrated exceptional adaptability over time, achieving a perfect score of 5.0 for this indicator. The project exhibited a **proactive approach to managing challenges by seeking timely approvals for necessary adjustments, particularly in response to external factors such as seasonal dependencies**. This flexibility ensured that project timelines and objectives remained on track despite changing circumstances.

Furthermore, the **incorporation of feedback from stakeholders and the careful consideration of geographical requirements during intervention planning and implementation** underscored the project’s commitment to continuous improvement. As one respondent noted, *“While establishing an intervention, we reviewed the requirements of the geography and the implementation process. We incorporated the changes suggested during the feedback process.”*

## 5.4 Impact

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

### 5.4.1 Significance – (Outcome)

The overall significance score of 4.2 reflects positive outcomes and improvements, with the project bringing about meaningful changes in the community.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Significance (Outcome)	4.2	4.1	4.4	4.2	<b>4.2</b>

The health camps had a significant impact on improving healthcare access and service experience. **Most of the respondents** agreed that the camps ensured **timely medical access** and felt the services were **affordable, convenient,** and effectively addressed their health concerns.

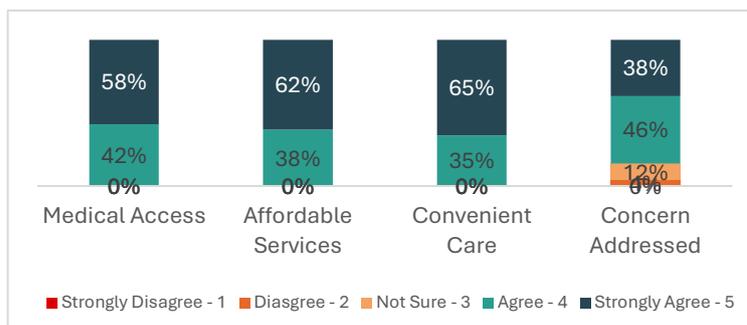


Figure 20: % Distribution of Respondents under H&H Long Term Impact – Medical Camps (n=31)

Under SDLE, **74% of respondents** agreed that their **farm input costs** had significantly reduced with interventions such as **vermicomposting, crop diversification, and provision of seeds**, suggesting a direct benefit in terms of financial relief and improved farming efficiency. This finding reflects the program’s contribution towards promoting sustainable agricultural practices and easing the economic burden on farmers. Similarly, under NRM, the introduction of **solar street and home lighting** brought measurable benefits. **Almost nine in ten respondents** agreed that these clean energy sources **saved considerable time for women** in the household. Additionally, a similar proportion of the respondents shared that **a significant amount of money was saved** due to reduced reliance on conventional energy sources.

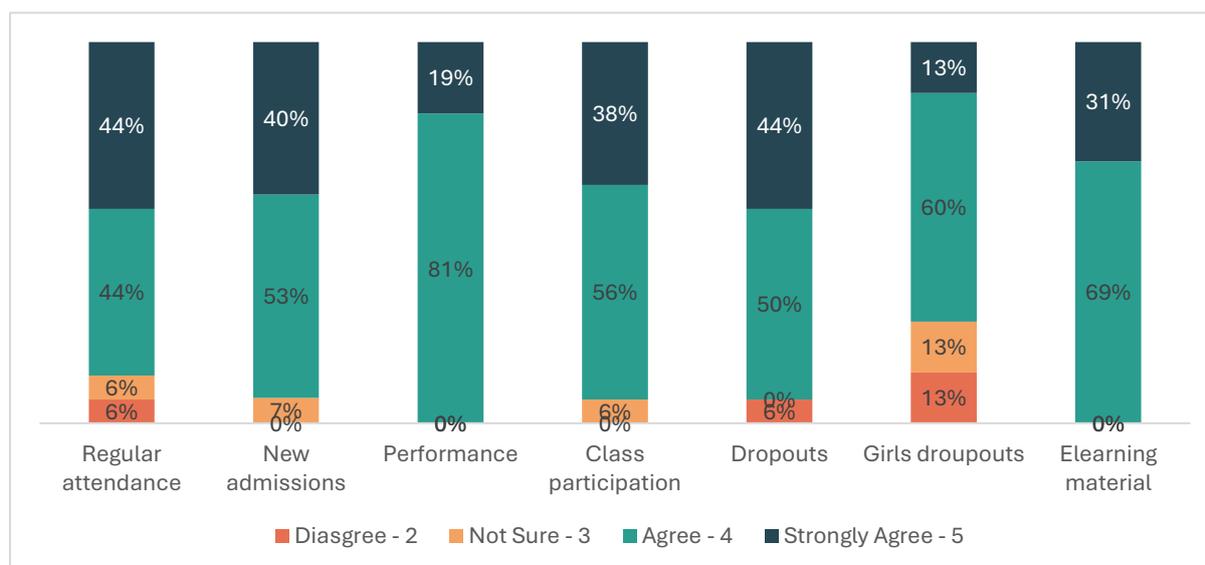


Figure 21: % Distribution of Respondents under POE - Long Term Impact (n=32)

Educational interventions in schools and Anganwadis positively influenced learning outcomes. **Many of the respondents** noted **increased student attendance, new enrolments,** and **better academic performance**. However, **one in four respondents (26%)** still pointed to **persistent dropout rates**, especially among girls and boys, indicating the need to address broader socio-cultural and financial challenges to ensure sustained educational engagement.

#### 5.4.2 Transformational Change

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Transformational Change	4.9	4.9	5.0	4.8	4.9

The project achieved a near-perfect score of **4.9 for the transformational change** indicator, underscoring its significant and lasting impact on the community. The implementation of solar lights and water management initiatives has profoundly improved the quality of life for villagers. **Solar lights have enhanced safety, reduced accidents, and provided children with the confidence to navigate at night without fear.** These lights have also extended productive hours for households, particularly benefiting women and children.

In addition, **water management measures**, including the installation of wells, water tanks, and water harvesting systems, have contributed to **increased water levels.** These interventions have directly benefitted farmers by ensuring sustainable water use for agriculture and improving access to drinking water.

Key interventions under SDLE, such as the installation of drip irrigation systems and the transition from traditional crops to floriculture, have significantly enhanced the quality of life for villagers. The establishment of the sewing centre has empowered women by providing them with employment opportunities, enabling them to contribute to household income while managing domestic responsibilities. Training in sewing, pickles, spices, and dairy-related activities has fostered skill development and economic independence, while also boosting women's confidence and aspirations. This has inspired them to pursue continuous and diversified work opportunities.

Moreover, the adoption of high-value crops such as vegetables, improved fertilizer management, and access to organized markets have increased profitability and employment opportunities, benefiting individuals and the broader community. Soil testing and the provision of tailored inputs have further promoted environmentally sustainable agricultural practices. Additionally, the training and provision of inputs for garlic, chillies, and vermicomposting have contributed to significant improvements in agricultural productivity and soil health.

*"From flower plantation we had more profit. Which helped us run our household. Earlier in 1 bigha we used to get a profit of Rs. 20,000. Now, after planting flowers we get a profit of Rs. 50,000*

- Excerpt from Farmer Group, Karoli, Khargone

*"For women, there were some who used to cook food at home, and they saw their income increase after learning sewing through the program. Similarly, the farmers' income increased when they started applying new techniques, and labourers also saw a rise in their earnings."*

- Excerpt from Farmer Group, Jalkota, Khargone

Under PoE, the key interventions, such as the establishment of well-equipped learning centres, teacher capacity-building programs, and the provision of essential educational materials, have significantly enhanced the learning environment. These efforts have led to increased enrolment and retention rates, particularly for girls who now have greater access to safe and conducive spaces for education. The introduction of digital boards has revolutionized teaching, helping students better understand concepts and making learning more engaging. One respondent noted, *"The project has made education accessible to children who previously had limited opportunities, giving them the confidence to dream of a better future."*

All health issues were addressed by the locally held health camps under the H&H theme, which also raised awareness of better eating habits and sanitation. Many villages have begun to help maintain the

cleanliness of their surroundings. The community's health has significantly improved because of this action. These projects' cumulative effects on day-to-day living demonstrate the project's capacity to bring about significant and long-lasting community transformation.

*"Right now, there are no health problems that need to be taken care of. HDFC Parivartan Program have taken care of all the health problems. The health camps spread awareness about cleanliness and habit improvements."*

*"When they set up the health camp, they raised awareness in the community. They emphasized staying clean, keeping dirt away, and avoiding water stagnation to reduce the chances of dengue and malaria. Many people were inspired by this and started cleaning their surroundings. The most important message they gave was that cleanliness in your home means fewer diseases in your home. They explained all of this to everyone during the camp."*

- Excerpt from PRI Members of Mohanya and Jalkota Village, Khargone

#### 5.4.3 Unintended Change

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Unintended Change	5.0	5.0	5.0	4.2	<b>4.8</b>

A perfect score of 5.0 is achieved on this metric through qualitative examination, indicating notable benefits beyond its initial design. Under NRM, solar-powered water systems and streetlights have enhanced safety and reduced the time women spend fetching water, enabling their participation in economic activities, training programs, and decision-making. The shift toward shared water management responsibilities between men and women reflects a positive cultural change, while the community's active role in building temporary dams demonstrates growing environmental stewardship.

*"Women who used to work as labourers and come back at 6:00 PM can now fetch water in just two minutes due to the water facility."*

*"Even for washing clothes and watering animals, women no longer need to go to the rivers. The streetlights installed in front of our houses are very helpful. Now it's bright at night, and the children are safe."*

*"Women who earlier had to go far to fetch water now have access to bore wells in their area, providing them with water facilities and drinking water for 24 hours."*

- Excerpt from farmer group, Samaspur and Mohanya Village, Khargone

The introduction of drip irrigation has led to water and production cost savings, as it requires less labour. Homemade manure using earthworms, (vermicomposting) has contributed to preserving soil fertility, and cost reduction.

*"Now we can make the manure at home. We don't have to buy from the market. They educated us on soil testing and spread awareness on soil suitability for respective crop, crop diversification"*

- Excerpt from farmer group, Ashapur Village, Khargone

Farmers were educated on the proper use of fertilizers, further supporting soil fertility. Floriculture has enabled farmers to cultivate crops three times per year, as it requires less

time and effort, while also providing employability opportunities for women. The installation of stop dams has raised the river water level by 40 times, significantly benefiting agricultural activities. These unintended positive changes have enhanced the project's outcomes and unveiled opportunities for scaling similar initiatives. No significant negative unintended changes were observed, highlighting the project's thoughtful design and effective implementation.

Moreover, the project's efforts to enhance community engagement have indirectly supported economic activities, empowering women and families to invest in their children's education. These unintended changes amplify the project's outcomes and reveal opportunities for scaling up similar initiatives.

*"People have become more aware of the importance of educating girls. When they see the Smart Class and Smart TV, they realize its value and started sending children to school."*

- Excerpt from School Teacher, Ashapur Village, Khargone

*"The project has helped in increasing the capacity of drinking water in my community."*

- Excerpt from farmer group, Ashapur Village, Khargone

Under H&H, villagers now have access to safe drinking water because of this initiative. The health camps also encouraged the use of toilets, taught locals better eating habits, and raised knowledge of hygiene and illness causes. As a result of all of this, the community's disease prevalence has decreased. The residents have

saved money and time thanks to the locally run health camps. Growing environmental stewardship is demonstrated by the community's proactive efforts to maintain a clean environment.

*"We are getting treatment for diseases for free. If you go to other places, you will have to pay for it. It is the same treatment for poor people. Now we don't have the diseases like before."*

*"Time has been saved for people, which is important. Along with time, money has also been saved."*

*"When they set up the health camp, they raised awareness in the community. They emphasized staying clean, keeping dirt away, and avoiding water stagnation to reduce the chances of dengue and malaria."*

*"Yes, people are attracted to it. They realize that good food habit is also essential for health and them also eagerly what for the health services should be provided to our village."*

*"I used to go outside for toilet but now I am using toilet."*

- Excerpt from PRI Members, Mahetwada, Samaspur, Jalkota and Mohanya Village,

## 5.5 Sustainability

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

### 5.5.1 Potential for Continuity

The potential for continuity score is 3.8, rated as 'Good,' indicating a strong sustainability mechanism in place with community members aware of whom to approach for support, ensuring most activities will endure.

Composite Index					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Potential for Continuity	3.4	3.7	4.0	4.3	<b>3.8</b>

Community members demonstrated **some awareness of available support channels**, suggesting that many activities are likely to **continue beyond the life of the project**. In particular, the **sustainability of seed-related interventions appears to be on track**. However, **nearly one in four respondents reported that either no sustainability measures had been made, or they were unsure**, indicating a need for **stronger follow-up and clearer communication** around long-term support mechanisms.

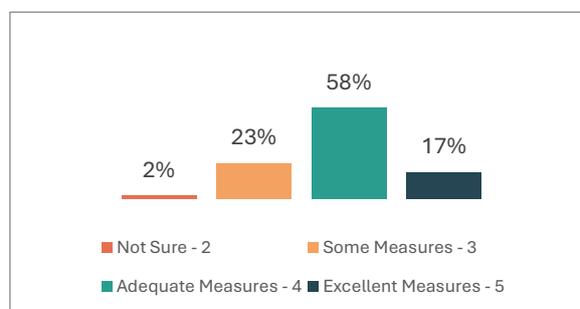


Figure 22: % Distribution of Respondents under SDLE - Sustainability of Seeds (n=96)

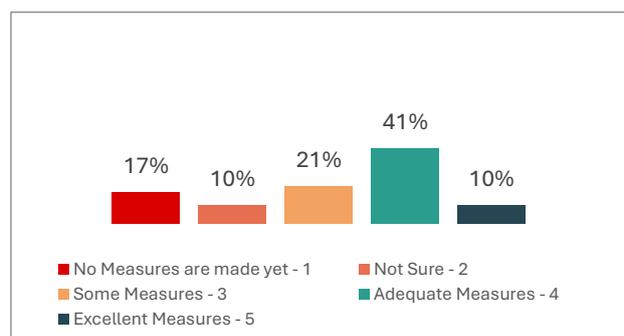


Figure 23: % Distribution of Respondents under NRM - Sustainability of Solar Home Lights (n=29)

Under NRM, around half of the respondents confirmed that adequate measures are in place to maintain the solar streetlights. However, a notable segment (27%) either felt **no measures had been made** or were **unsure**.

Unlike water-related interventions where **Water User Groups have been formed to manage and maintain the infrastructure, solar home lights lack a comparable local support system**.

For POE interventions, **all respondents reported that adequate sustainability measures are in place**, largely attributed to the **awareness and involvement of the school committee**. This indicates a strong foundation for the **continued use and maintenance** of facilities such as toilets, drinking water, and smart classrooms beyond the project period.

## 5.5.2 Sustainability in Project Design and Strategy

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Sustainability in Project Design and Strategy	5.0	4.0	4.0	5.0	<b>4.5</b>

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving a near perfect score of 4.5 for sustainability aspects.

The establishment of solar-powered irrigation tanks and Jal Minars reflects a thoughtful approach to creating durable infrastructure that **balances environmental considerations with community needs**. This infrastructure development was strategically coupled with institutional mechanisms, such as the formation of Water User Groups in each village. These groups ensure local ownership and management of these assets.

The project's sustainability framework is further strengthened through the capacity building initiatives which fostered both institutional and financial sustainability. By encouraging beneficiaries to maintain dedicated savings for infrastructure maintenance, particularly for water resources, the project created a robust foundation for long-term resource management.

*"We developed sustainable infrastructure like solar-powered irrigation tanks which we established."*

*"We formed Water User Groups for each village where solar-powered drinking water tanks or Jal Minars were installed."*

*"We encouraged beneficiaries to save funds for maintenance, particularly for resources like water."*

*- Excerpt from Suvidha NGO, Khargone*

Under PoE, the establishment of **Smart Classes, digital learning tools, and provision of drinking and sanitation units** reflect a thoughtful approach to creating durable educational infrastructure that aligns with modern learning needs and promotes long-term utility. The project's sustainability framework was further strengthened through capacity-building initiatives for teachers and school staff, fostering both institutional and operational sustainability. By equipping educators with skills to effectively use and maintain digital tools, the project ensured their continued relevance in enhancing the learning experience.

*"For activities like alternative livelihoods, we established processing units and organized groups such as Self-Help Groups (SHGs). These groups helped identify the right beneficiaries—those who were willing and in need—ensuring that the benefits reached the appropriate individuals."*

*"Because the certificate we provide to the weavers is not an authorized certification unless they get one from the government itself. We talked to them to ensure how these weavers can become authorized weavers"*

*- Excerpt from Suvidha NGO, Khargone*

The establishment of processing units and organized groups, such as Self-Help Groups (SHGs), enabled the implementing agency to effectively identify beneficiaries who were both willing and in need under

SDLE. This ensured that the benefits reached the appropriate individuals. Additionally, the provision of government-certified skill training to women ensured that weavers received authorized certifications, enhancing their employability.

Through capacity-building programs that supported institutional and financial sustainability, the sustainability framework was further strengthened. The recipients were urged to keep money set aside specifically for the upkeep of infrastructure, especially stop dams and drip irrigation systems. This strategy has established a strong basis for resource management in the long run.

## 5.6 Branding

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

### 5.6.1 Visibility

The **visibility score** of **4.9**, rated as *‘Excellent’*, reflects the widespread recognition of the interventions. It indicates that the project is well-known not only among stakeholders and beneficiaries but also beyond the project locations.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Visibility	5.0	5.0	5.0	4.6	<b>4.9</b>

*“We were given certificates through the Suidha NGO. We have received training only from the HDFC”*

*-Excerpt from SHG member, Ashapur Village, Khargone*

*Suidha NGO came, and they called together the villagers and farmers, and explained to them about HDFC bank's effort and explained the irrigation schemes and farming schemes.*

*-Excerpt from Household Member, Mohanya Village, Khargone*

The **NRM, SDLE, and H&H** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community. Respondents consistently acknowledged that the assets, training and support they received—whether for improved agricultural practices like **flower farming, fennel cultivation, and drip irrigation**, or for **health and sanitation initiatives or provision of solar street and home lights**—were facilitated by **HDFC and Suidha NGO**. The clear association between these interventions and their **tangible benefits, such as increased income and better health outcomes**, demonstrates effective branding and widespread visibility of the program.

*“We used short films shown on an eco-projector to engage villagers.”*

*“We invited HDFC Bank representatives to our activities and told people that HDFC Bank Parivartan is sponsoring this.”*

*“In the awareness camps this was highlighted that HDFC Bank Parivartan is sponsoring this. We were just working as an implementing partner.”*

*-Excerpt from Suidha NGO, Khargone*

Whereas the **POE component scored 4.6**, reflecting a **comparatively lower level of recognition**. While beneficiaries acknowledged the improvements in **smart classrooms, sanitation facilities, and learning infrastructure**, a few attributed these advancements **partially to government initiatives rather than to HDFC and Suidha NGO, even though the interventions have provided them**. This suggests a **gap in awareness** regarding the role of HRDP in delivering these educational interventions.

*"We have received help from the HDFC Bank in the form of Smart TVs, digital boards, and R.O. systems."*

*-Excerpt from Principal, Mahetwada, Village, Khargone*

Strengthening **branding efforts within the education sector**, through **more visible signage, direct beneficiary engagement, and community awareness campaigns**, could further enhance recognition and reinforce the program's identity among stakeholders.

*"We have received help from the HDFC Bank in the form of Smart TVs, digital boards, and R.O. systems."*

*"We were given certificates through the Suidha NGO. We have received training only from the HDFC"*

*- Excerpt from PRI Members, Mahetwada, and Samaspur Village, Khargone*

## 6 Overall Project Score

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

OECD DAC Criteria	NRM		SDLE		HH		POE		Overall	
	Score	Label								
Relevance	4.6	Excellent	4.5	Excellent	4.8	Excellent	4.6	Excellent	4.6	Excellent
Coherence	5.0	Excellent								
Efficiency	4.8	Excellent	4.7	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent
Effectiveness	4.8	Excellent	4.5	Excellent	4.8	Excellent	4.8	Excellent	4.8	Excellent
Impact	4.6	Excellent	4.5	Excellent	4.6	Excellent	4.4	Good	4.4	Excellent
Sustainability	4.0	Good	3.8	Good	4.0	Good	4.5	Excellent	4.1	Good
Branding	5.0	Excellent	5.0	Excellent	5.0	Excellent	4.6	Excellent	4.9	Excellent
<b>Overall Score</b>	<b>4.7</b>	<b>Excellent</b>	<b>4.6</b>	<b>Excellent</b>	<b>4.7</b>	<b>Excellent</b>	<b>4.7</b>	<b>Excellent</b>	<b>4.7</b>	<b>Excellent</b>

The HRDP project achieved an **overall score of 4.7**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas.

## 7 Conclusion and Recommendations

The **program** has made significant strides in improving the socio-economic conditions of rural communities in Maheshwar Block, Khargone District. Through strategic interventions across **NRM, SDLE, POE, and H&H**, the program has addressed critical challenges related to **livelihood security, access to quality education, healthcare, and sustainable resource management**. The assessment highlights strong performance across **efficiency, effectiveness, and coherence**, with significant achievements such as **increased income stability, enhanced learning environments for students, improved healthcare access, and greater community resilience to environmental and economic stressors**.

While the interventions have been well-aligned with local needs and have shown measurable impact, **challenges remain in ensuring long-term sustainability, scalability, and equitable access** to program benefits. Strengthening **market linkages, post-training support, maintenance frameworks for infrastructure, and gender-inclusive approaches** will be critical for sustaining and expanding the program's impact. Moving forward, **collaborations with local stakeholders, continuous capacity-building, and adaptive program design** will be essential in fostering self-reliant and resilient rural communities.

The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

### Natural Resource Management (NRM)

- Many farmers are eager to embrace sustainable agriculture, but maintaining solar-powered irrigation systems and other assets remains a challenge. Training local technicians and setting up repair partnerships will ensure long term sustainability of these interventions.
- Access to water remains a pressing concern for many households. Expanding the availability of water tanks and solar lights will not only improve agricultural productivity but also enhance daily living conditions.
- Stronger community participation is key to sustaining these initiatives. Creating more Water User Groups and equipping them with technical skills and decision-making authority will foster a sense of ownership and long-term commitment to resource management.

### Skill Development and Livelihood Enhancement (SDLE)

- Many farmers and small entrepreneurs struggle to find fair prices for their produce and products. Facilitating direct connections with local businesses, cooperatives, and financial institutions can help them sell their goods at better rates and sustain their livelihoods.
- Expand skill-building opportunities: As rural economies evolve; new skills are needed beyond traditional agriculture. Offering training in digital skills, financial literacy, and trades like carpentry, and tailoring can open new income opportunities.
- Women have the potential to be economic change-makers in their communities. Providing women-friendly training programs, and support networks can help them become financially independent and contribute to household incomes.

### Promotion of Education (POE)

- Smart classrooms have opened new learning opportunities for students, but technical glitches hinder the learning environment. A dedicated support system or training local technicians will ensure these tools are always up and running.
- Children thrive in environments that nurture both learning and play. Providing more recreational facilities and well-maintained playgrounds will help small children stay engaged and motivated.

**Health and Hygiene (H&H)**

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

## 8 Case Stories

### Case Study 1 – PRI Member, Ashapur Village, Khargone

Devi Lal, a 28-year-old farmer and Sarpanch of Ashapur Village in Khargone district, Madhya Pradesh, shows resilience and leadership in rural India. Despite his education ending at the 9<sup>th</sup> grade, he has taken on the dual responsibilities of leading his community and supporting his family, which includes his wife, their son, and his parents. Farming is the primary source of livelihood for their family.

Devi Lal shares that life in Ashapur was extremely challenging. Water scarcity disrupted farming and domestic activities, and open water storage caused frequent illnesses. Women and children spent hours fetching water, and limited irrigation left crops vulnerable to unpredictable rains, leading to low yields and income. The lack of basic infrastructure, like streetlights, posed safety issues and limited evening activities.

A transformative shift came with the intervention of HDFC and Suvidha NGO. The program introduced underground pipelines, small dams, and water storage tanks, ensuring a steady supply of clean water. The installation of streetlights improved safety and fostered a sense of progress. These changes revolutionized life in Ashapur, significantly improving both farming and daily living conditions.

Devi Lal proudly notes the remarkable improvements: illnesses caused by contaminated water have reduced, and reliable irrigation has led to healthier crops and increased yields. With higher incomes, families now have the means to improve their living standards and invest in their future.

***“The water problem was our biggest challenge and now, we have clean water and better irrigation. It’s made all the difference.”*** Devi Lal quotes.



Figure 24: Water tower for Clean Water

He emphasizes the program’s importance, adding that its success in Ashapur could be replicated in other villages. ***“This initiative has brought dignity and progress to our lives. If implemented elsewhere, it will bring similar positive changes,”*** he says.

Devi Lal’s story highlights how addressing basic needs, such as clean water and infrastructure, creates a ripple effect of health, livelihood, and community improvement. It is a testament to how simple, yet impactful solutions can transform rural communities, providing hope and a brighter future for generations to come.

## Case Story 2 – Farmer, Rabadghati Village, Khargone

Girdhari Lal is a 42-year-old farmer from Rabadghati village in Madhya Pradesh’s Khargone district. He lives with his wife and their three children. The family faced acute water scarcity, relying on a small well for their needs. Fetching water from over a kilometre away was routine, and unclean water caused frequent illnesses. Farming on 1–1.5 bighas of land yielded minimal crops, often damaged by wild animals, while their livestock suffered from diseases and low milk production. Despite limited resources, Girdhari strives to provide his family with a better future, prioritizing his children’s education.

**HDFC Parivartan** initiative brought solutions to ease their struggles. A drip irrigation system improved water efficiency, enabling Girdhari to diversify his crops. For the first time, he cultivated flowers and spices, increasing his income by 30% and stabilizing his finances. The initiative provided tools, solar-powered equipment, quality seeds, fertilizers, and training, enhancing his farming practices. Support for livestock health led to increased milk production, further boosting income.

**“We have clean water, better tools for farming, and more income than before.” Girdhari reflects.**

While he is extremely happy with the interventions provided, he highlighted the need for stop dams to secure water and envisions opportunities for women through skills training in agarbatti-making or saree production to increase family income.



Figure 25: Floriculture



Figure 26: Drip Irrigation

### Case Story 3 – Farmer, Manawar Village, Khargone

Nathu Kataria, a 70-year-old farmer from Manawar village in Khargone district, Madhya Pradesh faced challenges like water scarcity, poor-quality seeds, and financial struggles. His wife's diabetes and the cost of his son's education further added on the burden.

Nathu's brother introduced him to HDFC and Suvidha NGO, that's when the change started to happen. The NGO's initiatives brought solutions that transformed his life. A check dam resolved the water shortage, enabling year-round irrigation. Better seeds, fertilizers, and training in modern techniques boosted his harvest. By adopting practices like proper seed spacing and organic manure, Nathu diversified his crops to include wheat, chickpeas, and vegetables. This not only increased income but also improved his family's nutrition. Solar-powered lights brought convenience to his home, despite occasional maintenance needs.

With these changes, Nathu achieved stability. His grandchildren now attend school regularly, and his family's health and financial security have improved. Nathu also became a community advocate, sharing his success and promoting sustainable farming practices as part of the village water management committee.

***“Thanks to the support from HDFC and Suvidha, my fields are flourishing, and my family no longer struggles to meet basic requirements, and check dam and better farming practices have changed our lives. Now, I have enough water, good crops, and even milk to sell. For the first time in years, I feel hopeful about the future.” Nathu says with pride.***

Nathu's journey is a testament to resilience and the impact of targeted support. With the right resources, he turned years of hardship into a future of hope, not just for his family but for his entire community.



Figure 27: Check Dam

#### Case Story 4 – Household Member, Khargone

Dinesh, a farmer and labourer in his 30s, lives in a small village with his wife, and their two sons. Life was tough, with water shortages, poor infrastructure, and unreliable electricity adding to their daily struggles. Fetching water took hours, the village well often ran dry, and muddy roads during monsoons made travel difficult. Without proper irrigation, Dinesh’s farm barely produced enough to sustain the family, forcing them to rely on borrowed tools and rented pumps.

Change began when HDFC introduced development projects in the village. A water tank and canal system brought clean drinking water and reliable irrigation, freeing Dinesh from the hours spent fetching water. Health improved as the family no longer drank contaminated water, and Dinesh could focus on farming.

The HDFC provided tools like a spray pump and water drums, enabling Dinesh to grow healthier crops and increase his yield. While he hoped for larger drums, the support significantly boosted his income, allowing him to send his sons to school and secure a better future for them.

Solar power installations brought reliable electricity to the family’s home, giving them light to study and work at night. Improved village roads made travel and emergency trips easier, while also enabling Dinesh to take on more labour jobs and earn additional income.

These changes created a ripple effect: clean water improved health, reliable irrigation increased productivity, and better infrastructure reduced daily hardships.

***“Thanks to the support from HDFC, our lives have completely changed,” Dinesh shares. “We have clean water, electricity, and better roads. My farm is finally productive, and my children can study without interruptions.” Said Dinesh.***



Figure 28: Drum for Water Storage

### Case Story 5 – Principal

In Vikhaskhand Maheshwar, Khargone district, Madhya Pradesh, 53-year-old Haqimuddin serves as the principal of the Higher Secondary School for over 20 years. A passionate educator and father of two, he dreams of providing his village's children with a nurturing environment for learning.

He shared that the students lacked clean drinking water, often bringing it from home or consuming unsafe tap water, leading to frequent illnesses. The school's restrooms were in disrepair, with broken pipes and no water, forcing children to use facilities in neighbouring homes. Outdated teaching methods and tools made lessons less engaging, further limiting students' potential.

When HDFC and Suvidha NGO intervened, the transformation was remarkable. An RO water cooler was installed, providing safe drinking water that improved students' health and attendance. Renovated restrooms with running water restored dignity and comfort to the children, enhancing their school experience.

The introduction of smart TVs revolutionized classrooms. Teachers, including Haqimuddin, were trained to use the technology, making lessons more interactive and concepts easier to grasp. Students became more enthusiastic, setting higher goals for themselves with the support of modern tools.

Parents, once sceptical, became actively involved as they saw the improvements in school. *"Parents tell me they feel proud to send their kids here,"* Haqimuddin shared. This support inspired the entire school staff to continue improving.



Figure 29: Interventions at School: Smart Classroom, Toilet Repair, BALA Painting

### Case Story 6 – SHG Women (Mahetwada and Matmor Village), Khargone

HDFC Bank's Parivartan program, in collaboration with Suvidha NGO, has brought transformative changes to Mahetwada and Matmor village in Madhya Pradesh, empowering women, and community socially and economically, creating a more sustainable and prosperous village.

**Case study 1:** Sunita Devi, a 35-year-old mother of three, is one such beneficiary. Once a daily wage labourer struggling to make ends meet, she joined a sewing centre established by the program. Today, she earns ₹6,000 per month by stitching jackets and children's clothing.

***"This centre has given me more than just an income—it has given me confidence," Sunita shares proudly.***

**Case study 2:** A key intervention was the handloom weaving initiative. Before the training, many women worked as labourers, earning just Rs. 200 a day. After receiving training, they began weaving sarees at home, earning Rs. 400 to Rs. 700 per saree. Some now make up to Rs. 11,200 by producing 16 sarees, providing financial stability, and eliminating the uncertainty of daily labour.

***"Before this program, life was all about uncertainty. Now, I earn enough to send my children to school and save for the future. This initiative has given us not just income but also confidence to dream big." shares Kavita, one of the women trained in handloom weaving.***



Figure 31 : Sewing Centre



Figure 30: Handloom Weaving

## 9 Annexures

### 9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

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

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.3	17.1	4.3	50%	2.14	4.6	15%	0.69
			SDLE	4							
			POE	4.3							
			HH	4.5							
	Qualitative	Local Context Alignment	NRM	4.8	19.6	4.9	30%	1.47			
			SDLE	5							
			POE	4.8							
		Quality of Design	NRM	5	20	5.0	20%	1.00			
			SDLE	5							
			POE	5							
Coherence	Qualitative	Internal	NRM	5	20	5.0	50%	2.50			
			SDLE	5							
			POE	5							
		External	NRM	5	20	5.0	50%	2.50			
			SDLE	5							
			POE	5							
	Efficiency	Quantitative	Timeliness	NRM	4.8	19.5	4.9	30%	1.46		
				SDLE	4.8						
				POE	4.9						
				HH	5						
Qualitative		Quality	NRM	4.5	17.7	4.4	30%	1.33			
			SDLE	4.3							
			POE	4.5							
		Operational Efficiency	NRM	5	20	5.0	20%	1.00			
			SDLE	5							
			POE	5							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.2	16.4	4.1	25%	1.03			
			SDLE	3.2							
			POE	4.6							
			HH	4.4							
	Qualitative	Reach (target vs Achievement)	NRM	5	20	5.0	25%	1.25			
			SDLE	5							
			POE	5							
Impact	Quantitative	Significance Outcome	NRM	4.2	16.9	4.2	50%	2.1125			
			SDLE	4.1							
			POE	4.2							
	Qualitative	Transformational Change	NRM	4.9	19.6	4.9	30%	1.47			
			SDLE	4.9							
			POE	5							
Sustainability	Quantitative	Potential for Continuity	NRM	3.4	15.4	3.9	60%	2.31			
			SDLE	3.7							
	Qualitative	Project Design & Strategy	NRM	5	18	4.5	40%	1.80			
			SDLE	4							
Branding	Qualitative	Visibility	NRM	5	19.6	4.9	100%	4.90			
			SDLE	5							
			POE	4.6							
			HH	5							
			HH	5							
P0323: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											
										4.7	

## 9.2 Rating Matrix for Qualitative Scoring

Table 14: Rubric for Qualitative Scoring

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

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

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

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Effectiveness	Reach (target vs Achievement) (HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	<40% target reached: Performance is significantly below expectations; it needs urgent attention.	40-60% target reached: Progress made, but still below satisfactory levels.	61-80% target reached: Good progress; approaching target, but room for improvement.	81-95% target reached: Strong performance; nearly met the target.	>95% target reached: Excellent performance; target effectively achieved.
	Influencing Factors (Enablers & Disablers)	Strongly Disabling Environment Major barriers (internal/external) significantly hindered progress. Internal: HR shortages/ turnaround of key staff involved in the project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Differential results across the social groups (Needs Assessment & Inclusion)	Not Inclusive: No efforts to include marginalized or underrepresented groups.	Minimally Inclusive: Some recognition of different needs but no targeted interventions.	Moderately Inclusive: Some targeted actions, but limited depth in addressing differential needs.	Highly Inclusive: Well-designed strategies to include diverse groups, addressing specific needs.	Fully Inclusive: Comprehensive inclusion approach, ensuring equity and representation across all beneficiary groups.
	Adaptation Over Time (Responsiveness to change)	No Adaptation: The project is rigid and does not respond to changing conditions.	Limited Adaptation: Some adjustments, but they are inconsistent and slow.	Moderate Adaptation: Some flexibility in response to external factors.	Good Adaptation: Generally flexible and responsive, implementing necessary changes in a timely manner.	Excellent Adaptation: Highly adaptable with proactive adjustments, continuous learning, and improvement.
Impact	Transformational Change (Enduring systemic changes in norms, poverty, inequalities, exclusion, and environmental impact)	No Transformational Change: No lasting impact on systems, norms, poverty, or inequalities; short-term project effects only.	Minimal Transformational Change: Small localized improvements, but no systemic or policy-level shifts.	Moderate Transformational Change: Some lasting changes in community behaviour or economic conditions, but not widespread or deeply embedded.	Significant Transformational Change: Meaningful shifts in norms, economic stability, social inclusion, or environmental practices, with noticeable long-term benefits.	Profound and Lasting Transformational Change: Deep, systemic shifts in policies, social norms, or economic structures, reducing poverty, inequality, and environmental harm at scale.
	Unintended Change (Extent to which impacts were intended or envisaged)	Severe Negative Change: Significant unintended harm to beneficiaries, environment, or economy, with long-term negative effects.	Moderate Negative Change: Some unintended negative consequences, causing disruption but manageable.	Neutral: No significant unintended changes, either positive or negative.	Positive Unintended Change: Some unexpected benefits that enhance project outcomes and have potential for further improvements.	Highly Positive Unintended Change: Major unforeseen benefits with significant potential for scale-up, leading to broader systemic improvements.

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