HDFC BANK PARIVARTAN
A step towards sustainable progress

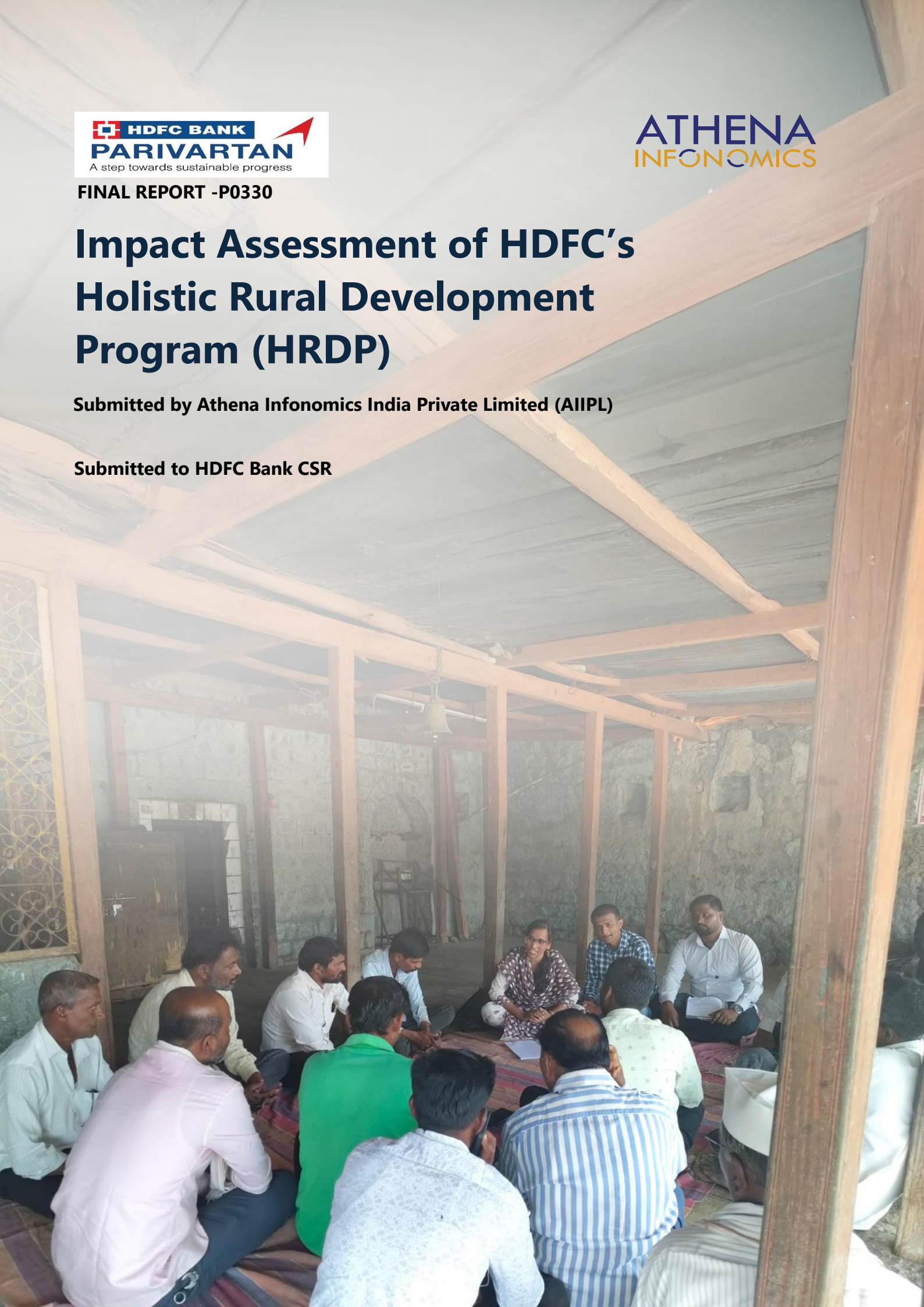
ATHENA INFONOMICS

FINAL REPORT -P0330

Impact Assessment of HDFC's Holistic Rural Development Program (HRDP)

Submitted by Athena Infonomics India Private Limited (AIIPL)

Submitted to HDFC Bank CSR



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ANM	Auxiliary Nurse Midwife
ASHA	Accredited Social Health Activist
BCC	Behaviour Change Communication
CBO	Community Based Organization
CSR	Corporate Social Responsibility
DAC	Development Assistance Committee
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
E-NAM	Electronic National Agriculture Market
FGD	Focus group Discussions
FPG	Farmer Producer Group
GDP	Gross Domestic Product
HDFC	Housing Development Finance Corporation
HH	Household
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
IA	Implementation Agency
IDI	In-Depth Interview
IEC	Information Education Communication
ILDC	Integrated Livestock Development Centre
LEADS	Life Education And Development Support
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MEL	Monitoring and Evaluation
MIS	Management Information System
MSC	Most Significant Change
NGO	Non-Governmental Organization
NRM	Natural Resource Management
ODF	Open Defecation Free
OECD	Organisation for Economic Co-operation and Development
PMGSY	Pradhan Mantri Gram Sadak Yojana
PM-JAY	Pradhan Mantri Jan Dhan Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan
PoE	Promotion Of Education
PRI	Panchayati Raj Institutions

SBM	Swachh Bharat Mission
SDG	Sustainable Development Goals
SDLE	Skill Development and Livelihood Enhancement
SHG	Self Help Groups
SMC	School Management Committee
SSA	Samagra Shiksha Abhiyan
VDC	Village Development Committee
VHND	Village Health and Nutrition Day
VHSNC	Village Health Sanitation and Nutrition Committee
WASH	Water Sanitation and Hygiene

EXECUTIVE SUMMARY

Rural India, home to over 65% of the population, is central to the country's socio-economic development. Despite numerous government-led development programs and schemes, the rural economy continues to struggle with issues such as fragmented agricultural practices, underemployment, gender disparities, and climate vulnerability. Recognizing the need for a holistic and sustainable model, HDFC Bank under its flagship CSR initiative Parivartan launched the Holistic Rural Development Program (HRDP). This program supports NGOs to implement multi-sectoral, integrated development projects across clusters of villages over a 3–5-year horizon.

Project P0330, implemented by Cohesion Foundation Trust from October 2020 to September 2023, focused on 10 villages in Tuljapur Block of Osmanabad (Dharashiv), Maharashtra. It aimed to build climate resilience, strengthen natural resource management, and enhance livelihoods, especially for vulnerable groups like smallholder farmers, women, and youth.

Project Design and Thematic Focus

The project was grounded in local socio-economic and environmental realities, targeting rural communities heavily reliant on rain-fed agriculture and facing frequent droughts. The program design revolved around two primary thematic areas:

Skill Development and Livelihood Enhancement (SDLE)

Agricultural Interventions: Farmer training on farm techniques, vermi pits, drip and sprinkler irrigation, horticulture, Azolla farming, and exposure visits.

Livelihood Diversification: Poultry, goat rearing, and small businesses for household-level entrepreneurship.

Women's Empowerment: Formation and training of SHGs, support for exposure visits, and participation in income-generating activities.

Natural Resource Management (NRM)

Water Conservation: Construction of check dams, installation of irrigation systems, and watershed development to boost groundwater levels and ensure year-round irrigation.

Clean Energy Access: Solar-powered streetlights in rural communities.

Additional interventions were made in **health, sanitation, and education** (e.g., soak pits, water taps, and digital classrooms), which were also a core focus of the project.

Evaluation Objectives and Methodology

The evaluation sought to:

- Measure progress against project objectives.
- Assess thematic and holistic impacts using OECD-DAC evaluation criteria.
- Analyze changes in the lives of beneficiaries and sustainability prospects.
- Extract insights for potential replication and improvement.

A mixed-methods approach was adopted by collecting quantitative data from beneficiaries (household, group, community, and organization level). Qualitative insights from FGDs, in-depth interviews, and key informant interviews across all themes.

Evaluation was done across seven OECD-DAC criteria: Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding. Probabilistic Stratified Sampling ensured demographic, geographic, and thematic representation. We used data was from multiple sources to validate findings and develop composite scores per theme.

Key Findings by Thematic Area

- Relevance: Rated highly (avg. 4.5–4.8 across themes), indicating that interventions were well-aligned with the actual needs of rural populations. Farmers appreciated skill-building programs, improved irrigation, and diversified income streams. Local contextual adaptation was also robust, particularly in NRM.
- Coherence: A critical weakness in all themes—internal coherence scored 0, indicating poor synergy between project components. External coherence was moderate (2.0), reflecting limited alignment with government schemes and other rural development programs.
- Efficiency: The project demonstrated strong efficiency (4.2–4.5), with timely implementation and effective resource utilization. Beneficiaries reported satisfaction with the quality and timeliness of services, particularly in agricultural training and water management.
- Effectiveness: Moderate to high scores (3.6–3.9), depending on theme. Outputs such as increased yield, income from alternative livelihoods, and women's participation were evident. However, shortcomings in adaptive implementation and institutional response limited overall effectiveness.

- Impact: Scored strongly (4.1–4.5), with clear evidence of improved household income, increased access to irrigation, diversification of livelihoods, and empowerment of rural women. NRM interventions led to enhanced water availability and increased productivity. However, long-term impact continuity was uncertain.
- Sustainability: One of the weakest dimensions (avg. 3.0–3.1). Though the project succeeded in mobilizing communities during implementation, mechanisms for post-project continuity (e.g., self-governance, linkages with schemes, exit strategies) were underdeveloped.
- Branding: Poor performance (avg. 2.0 across SDLE/NRM; 0 in HH), showing limited community awareness of HDFC Bank's role or the HRDP identity. Most beneficiaries could not associate the interventions with a specific brand or institutional sponsor.

Recommendations

- Strengthen institutional and government linkages to ensure program continuity and coherence.
- Establish local governance bodies (e.g., Village Development Committees, FPOs) to manage post-project responsibilities.
- Create structured exit plans with graduated SHG and enterprise autonomy.
- Enhance branding through community events, village boards, media campaigns, and beneficiary storytelling.
- Improve Monitoring & Evaluation (MEL) systems for adaptive learning.
- Document and disseminate replicable models (e.g., vermicomposting units, drip irrigation, SHG-led poultry farms).

1. INTRODUCTION

Rural development is a crucial component of India's progress, given that nearly 65% of the country's population still resides in rural areas. The concept of holistic rural development goes beyond mere economic growth and aims to improve living standards, social infrastructure, and environmental sustainability. It encompasses agriculture, employment, education, healthcare, infrastructure, and financial inclusion, ensuring that rural communities can achieve self-reliance and a better quality of life. Albeit rural development focuses on a locus of varied sectors, at the centre of it lies generating skilled livelihoods and building appropriate infrastructure.

While national programs have made significant strides in improving rural livelihoods, continuous efforts are essential to address ongoing challenges. A comprehensive approach that includes policy reforms, infrastructure development, and targeted skill enhancement is crucial for creating sustainable and resilient livelihoods in rural India.

Within the ambit of improving the lives of rural denizens, Parivartan, HDFC bank conducts several CSR activities to create 'happy and prosperous communities in terms of socio-economic and ecological development, while keeping sustainability at the centre of project design and implementation. Under the aegis of Parivartan, the 'Holistic Rural Development Program' (HRDP), the flagship CSR program supports non- governmental organizations across the country to deliver development interventions. Under HRDP, NGOs are supported for projects lasting for 3-5 years. Each project consists of a cluster of around 10 – 15 villages, in which development interventions are implemented to address the local needs with a focus on integrated development to achieve the vision of Parivartan.

A. National Context

Essentially, livelihoods in rural India are shaped by a complex interplay of economic, social, and environmental factors. A significant portion of the population depends on agriculture, which is highly vulnerable to climate change, unpredictable monsoons, and declining soil fertility. Additionally, limited access to education, healthcare, and financial resources hampers economic diversification, forcing many rural households into low-paying, unorganized sector jobs. The lack of infrastructure, such as roads, electricity, and digital connectivity, further restricts opportunities for sustainable employment.

There are several national level programs working for revival and improvement of rural population. These programs directly coalesce with the United Nations' Sustainable Development Goals.

- *Agriculture and Rural Livelihoods*

Agriculture remains the backbone of rural India, employing over 40% of the workforce. Government schemes such as Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Electronic National Agriculture Market (E-NAM) have improved farmers' access to financial assistance and better market linkages. Initiatives like National Rural Livelihoods Mission (NRLM) have helped form over 7 million Self-Help Groups (SHGs), promoting self-employment. However, rural livelihoods face challenges such as fragmented landholding, low productivity, climate change, and poor access to modern farming techniques.

- *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

- *SDG-2: Zero Hunger*

Implements sustainable farming practices to improve agricultural productivity. Provides better irrigation facilities and training on organic farming. Strengthens the supply chain for farmers to ensure better market access and reduce post-harvest losses.

- *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

- *Rural Employment and Skill Development*

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) provides 100 days of guaranteed wage employment annually to rural households, benefiting 70 million families in 2023-24. Skill India Mission and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) aim to train rural youth for non-agricultural jobs, improving employment opportunities.

Despite these initiatives, underemployment, migration to urban areas, and lack of diverse job opportunities continue to pose problems for rural workers.

- *SDG-1: No Poverty*

Promotes livelihood enhancement programs, including skill development for rural youth and women. Strengthens SHGs to improve financial independence. Supports income generation through agriculture, dairy, and handicrafts.

- *SDG-8: Decent Work and Economic Growth*

Provides vocational training and skill development to enhance rural employment. Promotes rural entrepreneurship through microfinance and market linkages. Strengthens agri-business and small-scale industries to create sustainable livelihoods.

- *Education and Digital Inclusion*

Samagra Shiksha Abhiyan (SSA) and Mid-Day Meal Scheme have significantly improved school enrollment and retention rates in rural India. The Digital India initiative has promoted e-learning and smart classrooms in rural schools. However, poor infrastructure, teacher shortages, and gender disparity in education remain key challenges.

- *SDG-4: Quality Education*

Develops school infrastructure, digital classrooms, and e-learning initiatives. Provides scholarships and remedial education for underprivileged children. Conducts teacher training programs to improve the quality of education.

- *SDG-5: Gender Equality*

Empowers women through SHGs, entrepreneurship training, and financial literacy programs. Encourages girls' education and skill-building initiatives. Supports women-led micro-enterprises to improve economic independence.

- *Healthcare and Sanitation*

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) has provided health insurance to over 50 crore rural Indians, making healthcare more accessible. Swachh Bharat Mission (SBM) successfully made India Open Defecation Free (ODF) in 2019, improving sanitation facilities. However, shortages of doctors, lack of hospitals in remote areas, and malnutrition are still major concerns.

➢ *SDG-6: Clean Water and Sanitation*

Implements water conservation projects (check dams, rainwater harvesting, and watershed management). Improves access to safe drinking water and sanitation facilities in rural households and schools. Promotes hygiene awareness campaigns to reduce waterborne diseases.

➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ *Rural Infrastructure and Connectivity*

Pradhan Mantri Gram Sadak Yojana (PMGSY) has built over 7 lakh kilometers of rural roads, enhancing connectivity. Rural electrification programs have helped achieve 100% electrification of villages, but power reliability remains an issue. Jal Jeevan Mission aims to provide tap water to every rural household by 2024, significantly improving water accessibility. Despite this progress, poor internet penetration, lack of public transport, and infrastructure gaps still hinder holistic rural development.

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➢ *SDG-7: Affordable and Clean Energy*

Supports solar lighting solutions in rural areas. Promotes clean cooking fuel alternatives, reducing indoor air pollution. Encourages energy-efficient agricultural techniques, such as solar-powered irrigation.

➢ *SDG-13: Climate Action*

Implements afforestation, soil conservation, and biodiversity protection projects. Promotes climate-resilient farming techniques to adapt to changing weather patterns. Encourages waste management and eco-friendly practices in villages.

- *Financial Inclusion and Rural Banking*

Jan Dhan Yojana has opened 48 crore bank accounts, integrating rural India into the formal financial system. Microfinance institutions and SHGs have empowered rural women economically. Challenges such as financial illiteracy, lack of banking services in remote areas, and reliance on informal credit sources still exist.

- *SDG-9: Industry, Innovation, and Infrastructure*

Develops rural roads, storage facilities, and marketplaces to enhance connectivity. Introduces technology-driven solutions for farmers and rural enterprises. Expands digital literacy and financial inclusion programs.

Despite progress, rural India continues to face challenges that hinder sustainable development. Around 25% of rural households still live below the poverty line. Small farmers struggle with low productivity, climate change, and price fluctuations. Rural India has only 1 doctor for every 10,000 people, leading to inadequate medical services. Gender Disparity: Women's participation in the workforce is only 18% in rural areas, limiting economic progress. Infrastructure Deficits: Poor roads, electricity, and digital connectivity hamper rural industries and businesses. The manufacturing sector's contribution to India's Gross Domestic Product GDP has stagnated at 15% in 2023, down from 16.1% in 2014-15, limiting non-agricultural employment opportunities in rural areas. Additionally, nearly half the of the workforce remains employed in agriculture, highlighting the need for diversification and skill development.

B. Thematic Areas

The Holistic Rural Development Program (HRDP) under HDFC Bank's Parivartan initiative is a Corporate Social Responsibility (CSR) effort aimed at comprehensive rural development. The program adopts a multi-sectoral approach to uplift rural communities by focusing on natural resource management, skill training, livelihood development, healthcare, education, and financial literacy. These themes have been chosen in tandem with the necessities of the rural population.

Key Themes of HRDP:

- **Natural Resource Management:** To promote the sustainable use and conservation of natural resources, ensuring long-term ecological and economic benefits for rural communities.

- *Water Conservation*: Building check dams, rainwater harvesting structures, and watershed development projects.
- *Soil Conservation*: Promoting soil health management techniques like crop rotation, organic farming, and afforestation.
- *Sustainable Agriculture*: Encouraging the use of drought-resistant crops, organic fertilizers, and micro-irrigation systems to improve farm productivity.
- *Reforestation & Biodiversity Protection*: Afforestation projects to prevent soil erosion and restore degraded land.

- **Skill Training and Livelihood Development:** To empower rural populations, particularly youth and women, with skills that lead to employment and entrepreneurship opportunities.
  - *Vocational Training*: Programs in tailoring, carpentry, masonry, food processing, and handicrafts.
  - *Agripreneurship Training*: Teaching modern farming techniques, dairy farming, poultry, and beekeeping.
  - *Women Empowerment Initiatives*: Establishing Self-Help Groups (SHGs) for women to engage in small-scale businesses like handmade products and local food production.
  - *Market Linkages:* Connecting rural entrepreneurs and farmers with larger markets to sell their products at fair prices.

- **Health and Hygiene:** To enhance rural healthcare accessibility, awareness, and sanitation for overall well-being.
  - *Mobile Health Clinics*: Providing essential medical services to remote villages.
  - *Sanitation Initiatives:* Constructing toilets, promoting menstrual hygiene, and improving waste management systems.
  - Nutrition Programs: Awareness drives on balanced diets, especially for children and pregnant women.
  - *Clean Drinking Water*: Installation of water purification systems and community wells to provide safe drinking water.

- **Promotion of Educational:** To improve the quality of education in rural areas by strengthening school infrastructure and introducing digital learning methods.
  - *Smart Classrooms:* Digital learning tools, e-libraries, and interactive teaching aids.
  - *School Infrastructure Development:* Construction of classrooms, libraries, sanitation facilities, and playgrounds.

- *Scholarships and Skill Development for Students:* Financial assistance for economically weaker students and career guidance programs.
- *Teacher Training:* Capacity building programs to enhance teaching quality.

The program saw its finality in October 2023 by completing its objectives as aligned as per the program guidelines and objective mapping. Currently, the program has completed its functioning in stipulated geographies.

C. Context of the Project

The HRD Program identifies reliable and efficient implementation partners operating at the state level that have presence across the desired sectors in livelihoods. The program implementation is devised in tandem with the local partner and the essential activities are mapped out as per the needs and requirements in the program districts. The programs are tailor made for the districts based on the geographical location, socio-economic environment, agricultural practices, natural resource availability, etc.

The program was designed to provide specific as well as holistic support to the rural denizens which would not only provide self-sufficiency but also inculcate safe agriculture practices, entrepreneurship, and smart education. The supply of the intervention was designed to segregate population into individuals, group of individuals, and community. Project P0330 was implemented by Cohesion Foundation Trust across 11 villages of Tuljapur block of Osmanabad (Dharashiv) district, Maharashtra. Below table provides the list of villages:-

Table 1 - List of Villages

Intervention Villages	
Arali Kh	Khandala
Baswantwadi	Raikhel
Bijanwadi	Tirth Bk
Deosinga Tul	Tirth Kh
Jawalga Mesai	Wadgao (Deo)

The project attempted to provide diverse income sources locally to farmers, especially youth and women, increase farm productivity and decrease input cost, effective utilisation of local resources, increased women engagement in income generating SHGs, and active participation in quality education centres across intervention areas.

Project Goal was to reduce vulnerability of rural population especially the farmers of Marathwada to the changing climate by building their response capacity to become climate

and market compatible; thus, improving their farm incomes while maintaining the integrity of the ecology.

Strengthening people's institutions and prioritizing women's role in decision making ensuring processes that helped in mainstreaming gender. Most vulnerable communities were identified at micro planning stage to empower them and help secure proper position in community-based institutions.

Table 2 - Activity Category for each Thematic Area

Focus Area	Activity Category	Activity Sub-Category	Beneficiary Type
SDLE	Agriculture Training and Support	Farmer Training - Farm Techniques	Household
		Farmer Training - Demos	Group
		Farmer Training - Exposure Visit	Group
		Farmer Training - Field School	Group
	Farm Management	Farm technique - Vermi Pits	Household
		Horticulture	Household
		Irrigation method - Drip	Household
		Irrigation method - Sprinkler	Household
		Farm technique - Azola	Household
	Entrepreneurship Development	Goatry	Household
		Other Small business	Household
		Poultry	Household
	Livestock Management	Health services	Community
		Livestock Management Training	Group
	SHG/Women Development	SHG Formation/Training	Group
		SHG Support - Exposure Visit	Group
NRM	Water Management - Agriculture	Check Dam Construction	Community
	Clean Energy	Solar Street Lights installation	Community
HH	Sanitation	Soak Pits	Community
	Water Management - Drinking	Community taps - Installation	Community
		Other source - Repair	Community

D. Scope of Evaluation

- Evaluate how well the objectives of the projects are met.
- Evaluate what changes have been made in the lives of the beneficiaries of the projects.
- Provide comparative assessments wherever possible to weigh the effectiveness of the approach used in different regions by the same implementing partner.
- Provide theme wise and holistic impact in alignment with the OECD evaluation parameters.
- Provide critical feedback on various aspects of the projects to learn and apply the learning in the upcoming project implementations.

2. EVALUATION APPROACH AND METHODOLOGY

An impact assessment is a systematic process used to identify, analyse, and evaluate the potential effects of a project, policy, or decision. It helps organizations, governments, and businesses understand the positive and negative consequences before implementation. It examines how a project affects communities, culture, and quality of life.

- **Informed Decision-Making -** Provides data-driven insights to guide policies and projects and helps stakeholders evaluate trade-offs and choose the best approach.
- **Risk Mitigation –** Identifies potential negative environmental, social, and economic impacts and suggests mitigation strategies to reduce harm.
- **Regulatory Compliance -** Ensures adherence to local, national, and international laws and helps avoid legal penalties and project delays.
- **Stakeholder Engagement - I**nvolves communities, businesses, and governments in decision-making and builds transparency and trust in the process.
- **Sustainability and Long-Term Impact -** Assess whether the project outcomes will be maintained after project completion and measure if local stakeholders can continue activities independently.

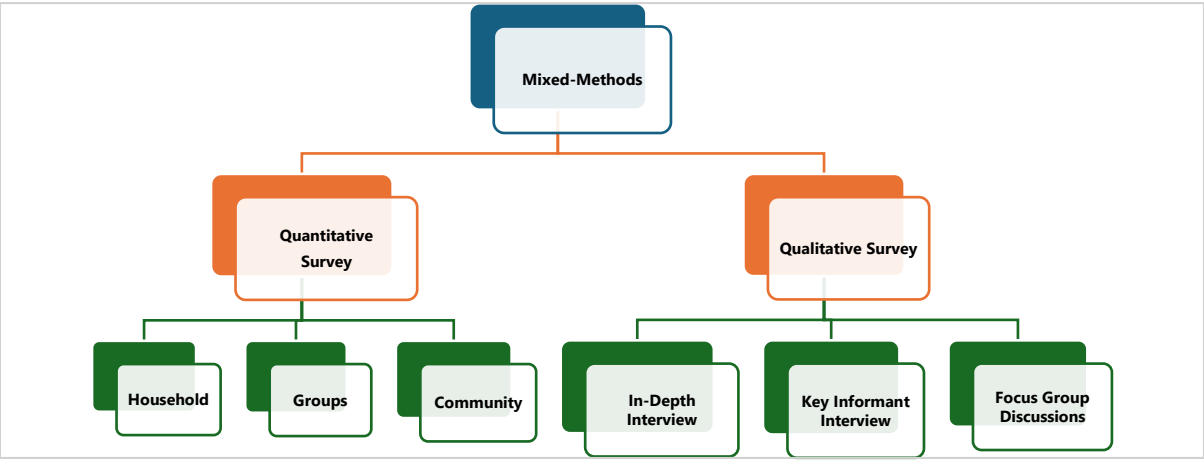
A. Research Design of the Evaluation

Athena adopted a cross-sectional analytical design for the endline evaluation. The design adopted a mixed method approach to collate both qualitative and quantitative primary data as well as data from secondary data sources. The primary data collection consisted of quantitative survey and qualitative methods such as In-Depth Interviews, Key Informants Interviews, and Focus Group Discussions.

Additionally, a comprehensive desk review of program documents, Log Frameworks, secondary literature, etc. were undertaken during the inception stage, the combination of data sources helped in triangulating the information gathered. Once the key research indicators were finalized in consultation with the HDFC HRDP team, the Athena team in consultation with the programme team held discussions/consultations to revise and finalise the key deliverables for each project.

Utilizing mixed-methods research design renders a rigour to the impact assessment design. A lot of emphasis was given to triangulation to generate the findings and to achieve that the research activities within the endline evaluation would follow a sequence.
The research design is illustrated below:

Figure 1 - Research Design



B. Evaluation Matrix

Table 3 - Evaluation Matrix

Thematic Area	Outcome Indicator	Evaluation Question	OECD Criteria	Data Source	Relevant Activities
Natural Resource Management	Increase in beneficiaries reporting adequate drinking water availability	Are interventions aligned with the community's need for clean and accessible drinking water?	Relevance	Quantitative (survey), Qualitative (focus groups)	- Installation of community water tanks
					- Development of watershed management systems
					- Construction of check dams and wells
	Increase in beneficiaries reporting adequate water storage capacity	How well do water storage solutions meet household and agricultural needs?	Effectiveness	Quantitative (survey), Qualitative (interviews)	- Provision of water storage tanks
					- Training on water conservation practices
	Increase in villages with improved water table	Has the project contributed to a measurable increase in local water tables?	Impact	Quantitative (water level measurements), Qualitative (community feedback)	- Construction of recharge wells
					- Implementation of rainwater harvesting systems

	Increase in beneficiaries using irrigated water for agriculture	How has access to irrigation impacted agricultural activities?	Effectiveness	Quantitative (survey), Qualitative (farmer interviews)	- Installation of irrigation pumps
					- Training on drip and sprinkler irrigation techniques
	Increase in land (acres) brought under irrigation	To what extent has the intervention expanded irrigated farmland?	Efficiency	Quantitative (land records)	- Expansion of irrigated land through canals
					- Provision of solar-powered irrigation systems
	Increase in farm productivity ratio	What are the productivity gains achieved through improved water management practices?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Training on water-efficient farming techniques
					- Use of improved farm inputs
	Increase in land (acres) using Good Agricultural Practices (GAP)	Are farmers adopting and sustaining GAPs, and how do these practices impact	Sustainability	Quantitative (survey), Qualitative (focus groups)	- Workshops on GAP
					- Demonstrations on organic farming
					- Encouragement for crop rotation and soil testing

		yields and soil health?			
	Increase in clean energy generation (megawatts)	What environmental benefits have been observed from increased clean energy generation?	Impact	Quantitative (energy data), Qualitative (community feedback)	- Installation of solar panels - Awareness programs on renewable energy
	Increase in beneficiaries benefiting from solar-powered streetlights	How have solar installations contributed to energy access and safety?	Effectiveness	Quantitative (survey), Qualitative (community feedback)	- Installation of solar streetlights in villages - Training on maintenance and repair of solar equipment
	Increase in area covered under plantation	How has the tree plantation initiative impacted local biodiversity and climate resilience?	Impact	Quantitative (plantation records), Qualitative (environmental assessment)	- Plantation drives with native species - Community-led Forest management
	Additional Indicator: Increase in community-led water management initiatives	To what extent have water management practices been	Sustainability	Qualitative (focus groups)	- Formation of community water management groups

		adopted and sustained by the community independently?			- Capacity building for community members on water management practices
	Additional Indicator: Integration with government schemes for water and clean energy	How compatible are interventions with existing government schemes for water and clean energy?	Coherence	Qualitative (interviews with officials)	- Collaboration with local government bodies
					- Alignment with government schemes for resource allocation
	Additional Indicator: Ease of replicating water management and clean energy initiatives in new regions	How replicable are the interventions in other areas with similar needs?	Replicability	Qualitative (case studies, expert interviews)	- Documentation of best practices
					- Development of guidelines for replication
Skill Development & Livelihood Enhancement	Increase in household (HH) income	What improvements in household income levels have been observed among project beneficiaries?	Impact	Quantitative (household surveys), Qualitative (beneficiary interviews)	- Training on income diversification
					- Access to microfinance and banking services

	Increase in income from farming	How has skill development impacted agricultural income?	Effectiveness	Quantitative (farm records), Qualitative (interviews with farmers)	- Skill training on advanced farming techniques
					- Introduction of high-value crops
	Income from allied agricultural activities/secondary sources of income	What diversification in income sources has been achieved?	Relevance	Quantitative (income surveys), Qualitative (interviews with farmers)	- Training on secondary sources such as livestock rearing, fisheries
					- Support for setting up micro-businesses
	Increase in income from employment for people given skill training	How effective are the skills training programs in leading to sustained employment opportunities?	Effectiveness	Quantitative (employment data), Qualitative (beneficiary interviews)	- Skill training on industry-relevant trades
					- Partnerships with local businesses for job placements
	Increase in income from self-employment/enterprise	What entrepreneurial success and growth have beneficiaries experienced?	Impact	Quantitative (income data), Qualitative (case studies)	- Entrepreneurship training
					- Seed funding and mentorship

	Increase in income from social enterprises	What has been the economic impact of social enterprises on household income?	Impact	Quantitative (income data), Qualitative (case studies)	- Support in establishing and scaling social enterprises
	Increase in income from Farmer Producer Organizations (FPOs)	To what extent have FPOs contributed to member income and economic stability?	Effectiveness	Quantitative (FPO records), Qualitative (member feedback)	- Formation of FPOs - Capacity building for FPO management
	Improved crop yields and productivity	How have farming techniques affected crop yield?	Effectiveness	Quantitative (yield data), Qualitative (farmer interviews)	- Adoption of climate-resilient crop varieties - Use of sustainable farming practices
	Reduced input costs and increased efficiency	How have input costs changed post-intervention?	Efficiency	Quantitative (input cost data)	- Training on efficient resource use - Access to affordable farm inputs
	Enhanced knowledge of sustainable farming practices	What improvements in farming knowledge have been observed?	Relevance	Qualitative (farmer interviews, surveys)	- Training on sustainable farming - Community workshops on climate resilience

	Improved food security and nutrition	Has the intervention led to improved food security among beneficiaries?	Impact	Quantitative (food security surveys), Qualitative (household interviews)	- Promotion of kitchen gardening - Access to nutrient-rich crop varieties
	Additional Indicator: Increase in participation in local market economies	Are trained beneficiaries engaging in local markets more actively?	Sustainability	Quantitative (market data), Qualitative (interviews with beneficiaries)	- Support for market linkages - Promotion of local fairs and exhibitions
	Additional Indicator: Compatibility with other local livelihood programs	How compatible is this intervention with other livelihood or skill programs in the region?	Coherence	Qualitative (interviews with officials)	- Coordination with existing livelihood programs - Collaboration with local NGOs
	Additional Indicator: Potential to replicate skill training programs in similar rural contexts	How replicable is the skill development model in other rural settings?	Replicability	Qualitative (case studies, expert interviews)	- Creation of a toolkit for skill development - Documentation of training modules

Promotion of Education	Reduction in student absenteeism	Has the intervention led to increased student attendance?	Effectiveness	Quantitative (school attendance data), Qualitative (focus groups with teachers)	- Provision of scholarships and school supplies
					- Community engagement for reducing absenteeism
	Increase in student enrollment	To what extent has the intervention led to an increase in enrollment?	Impact	Quantitative (school records), Qualitative (interviews with parents)	- Awareness campaigns on the importance of education
					- Parent-teacher meetings
	Improvement in student performance in assessments	Has educational support improved academic performance?	Effectiveness	Quantitative (assessment data), Qualitative (teacher interviews)	- Tutoring sessions
					- Development of extracurricular activities
	Improvement in students' participation during classroom instructions	How engaged are students during classroom activities?	Effectiveness	Qualitative (classroom observations)	- Interactive teaching methods
					- Introduction of group learning activities
	Decrease in dropout rates, especially for girls	Has the program reduced dropout	Impact	Quantitative (school records), Qualitative	- Support for girls' education

		rates among vulnerable groups?		(community interviews)	- Gender-focused community awareness
	Improvement in community perception of schools post-intervention	Has the intervention positively shifted community views on education?	Relevance	Qualitative (community surveys)	- Community forums
					- Feedback sessions with community leaders
	Additional Indicator: Increase in parent-teacher engagement	Are parents more involved in their children's education?	Relevance	Qualitative (parent-teacher meeting records)	- Regular parent-teacher meetings
					- Workshops on the value of education
	Additional Indicator: Expansion of educational support materials	Are learning materials more available and aligned with the curriculum?	Effectiveness	Quantitative (school inventory records), Qualitative (feedback from teachers)	- Provision of textbooks and resources
					- Support for digital learning initiatives
Healthcare & Hygiene	Increase in beneficiaries treated at health camps	Has access to health services increased due to health camps?	Effectiveness	Quantitative (camp records), Qualitative (community feedback)	- Organization of health camps
					- Provision of basic health services
	Beneficiaries referred to higher health facilities from camps	How many cases required higher-level care?	Effectiveness	Quantitative (referral data)	- Referral system setup
					- Coordination with local hospitals

	Improvement in kitchen gardening practices	Have kitchen gardens improved food security and nutrition?	Impact	Qualitative (household interviews)	- Training on kitchen gardening
					- Seed distribution
	Increase in patients visiting the hospital for OPD and IPD services	To what extent has healthcare access improved?	Effectiveness	Quantitative (hospital records)	- Improved hospital facilities
					- Community awareness about services
	Increase in patients operated on at hospital	How has the number of surgeries changed over time?	Impact	Quantitative (hospital records)	- Enhanced surgical facilities
					- Specialized medical training
	Increase in patients provided with transportation service	What are the impacts of transportation assistance?	Relevance	Quantitative (service records), Qualitative (patient interviews)	- Provision of patient transport
					- Awareness about transport availability
	Improvement in patient survival rate	How has patient survival improved?	Impact	Quantitative (hospital records)	- Training for emergency response
					- Improvement of critical care facilities
	More patients provided with medicines/vaccines		Effectiveness	Quantitative (hospital and clinic records)	- Medical camps for vaccine distribution

		Has the distribution of medicines and vaccines improved?			- Provision of essential medicines
	Increase in diagnostic services provided	How accessible are diagnostic services to the community?	Relevance	Quantitative (diagnostic records)	- Mobile diagnostic units
					- Improved laboratory facilities
	Increase in critical patients treated in the hospital	How many more critical cases are managed locally?	Effectiveness	Quantitative (hospital records)	- Expansion of ICU and emergency services
					- Advanced training for healthcare staff
	Improvement in community perception of hospital services post-intervention	How has the intervention changed community perceptions of the hospital?	Relevance	Qualitative (community surveys)	- Community outreach programs
					- Improved communication of services
	Decrease in referrals to other hospitals	Has treatment capacity increased locally?	Effectiveness	Quantitative (referral data)	- Equipment upgrades
					- Specialist recruitment
		Have maternal and child health	Impact		- Maternal and child health camps

	Additional Indicator: Increase in maternal and child health outcomes	indicators improved post-intervention?		Quantitative (health records), Qualitative (community surveys)	- Promotion of immunization and nutrition programs
	Additional Indicator: Coverage of mental health services	Are mental health services accessible and utilized by the community?	Relevance	Quantitative (clinic records), Qualitative (community feedback)	- Establishment of mental health services
					- Community awareness on mental health
	Additional Indicator: Availability of telemedicine facilities	Has the introduction of telemedicine increased healthcare accessibility?	Efficiency	Quantitative (telemedicine records)	- Setup of telemedicine equipment
					- Training healthcare staff in remote consultation
	Additional Indicator: Improvement in preventive health practices	How has awareness of preventive health impacted disease prevalence?	Sustainability	Qualitative (community feedback)	- Preventive health workshops
					- Awareness campaigns on hygiene and nutrition

C. Survey Tools

HH Quantitative Tools

Household quantitative tools were utilised to capture the status of program reach amongst the stipulated beneficiaries of these themes. The questionnaire was used to collect and analyze numerical data to assess the demographic structure, current economic situation, impact, efficiency, and effectiveness of the interventions, and sustainability of the program. The quantitative tools were administered to the beneficiaries at all the levels i.e. Individuals household, Group, Community. The selection criteria is explained in the section containing sampling.

Qualitative Tools

Qualitative tools were used to gain deeper insights into the experiences, perceptions, and challenges faced by individuals and communities. Unlike quantitative tools, which focus on numerical data, qualitative methods helped understand why and how certain livelihood strategies work, providing context to the numbers. Not only the direct beneficiaries but also PRI members, implementing agency, and HDFC project teams were the target for qualitative tools. Following methods were utilised:-

- In-depth Interviews
- Key Informant Interview
- Focus group Discussion
- Case Studies

D. OECD – DAC Criteria

The OECD-DAC framework was adopted to evaluate the three programmes implemented under the HRDP Project. This involved assessing the interventions across the below mentioned parameters. By applying this framework, we could ensure a holistic and informed approach that addresses key aspects of program success. By systematically examining each dimension, we could derive actionable insights, identify areas of improvement, and formulate evidence-based recommendations.

By calculating scores for each parameter and subsequently aggregating them into a combined project score, the matrix provides a structured approach that ensures accuracy and alignment with project objectives. The following steps elucidate the rationale for each parameter and an explanation of how the composite score can be calculated:

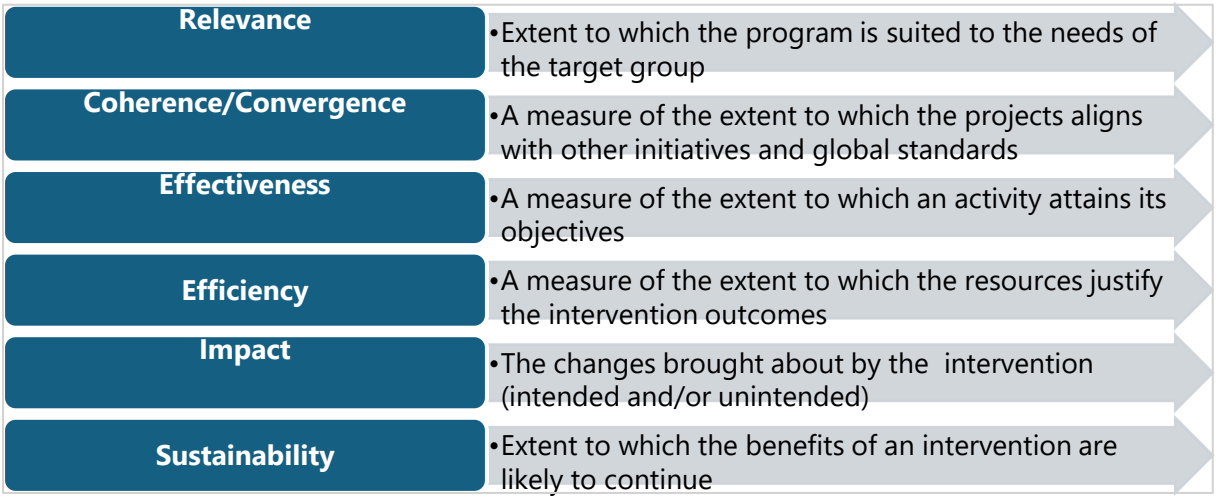


Figure 2 - DAC Criteria

- **Relevance (W1: 15%)**
  - **Purpose**: Relevance assesses how well the project aligns with the needs of direct beneficiaries, the local context, and the quality of design.
  - **Indicators and Stakeholders**: Beneficiaries were surveyed with the help of the Implementation Agency (IA) and project team. Direct feedback and expert validation assessed the relevance.
  - **Weighting**: At 15%, this parameter reflects the importance of customizing the intervention to fit real-world needs and contexts.
  - **Calculation**: A combined score for relevance was derived by weighing each indicator's score (e.g., beneficiary need alignment at 50%, local context at 30%, and project design quality at 20%).

- **Coherence (W2: 10%)**
  - **Purpose**: Coherence assessed both internal and external alignment of the project with other related programs at national, state or global level, ensuring that it contributed to overarching organizational and sectoral goals.
  - **Indicators and Stakeholders**: Coherence was assessed through qualitative insights from the HDFC project team, and review of documents (internal coherence) and best practices across the world (external coherence).
  - **Weighting**: Coherence is weighed at 10% to support the project's alignment without overwhelming direct impact factors.
  - **Calculation**: The coherence score was calculated by equally weighing internal and external coherence (50% each), resulting in an average that reflects overall coherence.

- **Efficiency (W3: 15%)**
  - **Purpose**: Efficiency evaluates whether the project has met its goals in a timely, resourceful manner and delivered quality service.
  - **Indicators and Stakeholders**: Efficiency was assessed through both quantitative and qualitative metrics—timeliness, service quality, and operational efficiency—considering inputs of beneficiaries and project staff.
  - **Weighting**: Weighted at 15%, efficiency highlights the importance of timely, high-quality delivery to maximize project impact.
  - **Calculation**: Efficiency scores were computed by weighing each indicator (timeliness and service quality at 30% each, operational efficiency and project design at 20% each).

- **Effectiveness (W4: 22.5%)**
  - **Purpose**: Effectiveness measures whether the project achieved its outputs and short-term outcomes, adjusted as needed, and reached intended beneficiaries.
  - **Indicators and Stakeholders**: Using a mix of data sources, including beneficiary surveys, HDFC project records, and input from the IA, effectiveness encompassed the assessment of reach, interim results, enabling/disabling factors, and adaptability of the project to deliver its outcomes under different circumstances.
  - **Weighting**: This parameter is weighted at 20% due to its direct relevance to project success and outcomes.
  - **Calculation**: Each indicator was weighted based on its importance to overall effectiveness, with interim results reach at 25%, enablers/disablers and differential results at 20%, and adaptation at 10%.

- **Impact (W5: 25%)**
  - **Purpose**: Impact assesses the depth of change achieved by the project, considering outcomes, transformational changes, and any unintended results.
  - **Indicators and Stakeholders**: Qualitative and quantitative data from beneficiaries helped measure both intended and unintended impacts.
  - **Weighting**: As the most crucial aspect, impact is weighted highest at 25%, reflecting the importance of delivering meaningful, transformative outcomes.
  - **Calculation**: The impact score was based on weighted indicators: outcome significance at 50%, transformational change at 30%, and unintended change at 20%.

- **Sustainability (W6: 7.5%)**

- **Purpose**: Sustainability evaluates the likelihood that the project's benefits will continue beyond its active phase.
- **Indicators and Stakeholders**: The assessment of sustainability included both beneficiary feedback on continuity and a qualitative review of the project's strategic design.
- **Weighting**: At 10%, sustainability reflects the need for continuity without overshadowing immediate project impact.
- **Calculation**: Sustainability scores were weighed, with potential for continuity at 60% and design/strategy at 40%.

➢ **Branding (W7: 5%)**

- **Purpose**: Branding assesses the project's visibility and reputation, which can support future engagement and beneficiary trust.
- **Indicators and Stakeholders**: This was measured qualitatively through direct and word-of-mouth feedback from beneficiaries and IA.
- **Weighting**: At 5%, branding provides a modest but essential component, enhancing the project's reputation and visibility.
- **Calculation**: Branding scores were based entirely on visibility, providing a straightforward assessment of outreach success.

Composite Project Score Calculation

The combined project score was derived by calculating individual scores for each OECD parameter (Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding) based on their weighted indicators. The total composite score is computed as follows:

Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding

This composite score integrated both qualitative and quantitative insights, providing a balanced measure of project performance. By using weighted indicators within each parameter, we were able to capture nuances specific to each OECD criterion, allowing for a more accurate and meaningful evaluation. The findings of the quantitative and qualitative activities were aggregated to reflect the scoring for each project across these parameters.

E. Sampling

The endline assessment was carried out by focusing on each project district independently. The final sample was calculated after keeping several factors under consideration viz. program

objective, focus area, activity categories, activity sub-categories, and beneficiary types. This project is formulated mainly to enhance the capacity of community by increasing their ability to generate livelihood from their own resources and prepare the next generation to come out of vicious circle of poverty, while promoting holistic development integrated with their resources.

- Geographical Location - Jharkhand (15 Villages in Peterbar Block of Bokaro District)
- Project Duration - October 2020 to September 2023
- Sample Size Calculation:-

$$n = [\{\{(t^2*p*(1-p))/m^2\}/[(N-1) + \{(t^2*p*(1-p))/m^2\}\}]*N$$

n = estimated sample size
t = Z value (e.g. 1.96 for 95% confidence level)
p = percentage picking a choice (0.5 used for sample size needed)
m = marginal standard error (assumed as 0.05)
N = Total Population per beneficiary type

Each sample was calculated separately for all the beneficiary types using the above formula. The number of surveys for each type were calculated accordingly. The table below gives a snapshot of the total sample calculated:-

Table 4 - Quantitative Sample

Beneficiary Type	Population Size	Sample Size	Total Forms
Household	828	229	229
Community	66	55	119
Group	114	73	96
Organisation	19	16	32
Total	**1027**	**373**	**476**

Table 5 - Qualitative Sample

Theme	Tool	Respondent	Sample
NRM, SDLE	FGD	Farmer	4
NRM, SDLE, Health	KII	PRI members	4
SDLE	FGD	SHG members	2
SDLE	IDI	Micro Enterprise	4
Education	IDI	SMC- Parents	4
Education	FGD	SGD- Teachers	2
Education	IDI	SMC- Principle	3
NRM, SDLE, Heath, Education	FGD	Implementation Agency	1
NRM, SDLE, Heath, Education	IDI	HDFC project team	1

Total	**25**

F. Sample Selection

The sampling methodology has been meticulously designed to ensure a robust and comprehensive assessment of the impact of the interventions on the rural populations in the targeted areas. Here are the detailed strategies for both quantitative and qualitative data collection:

Selection of Villages

- **All Intervention Villages Included**: The study will encompass all 20 intervention villages located in the Jalna District of Maharashtra. This inclusion ensures comprehensive coverage of the geographic scope of the project.
  - **Proportional Distribution**: The sample derived was proportionally distributed based on two primary criteria:
  - ***Focus Thematic Areas****:* Each thematic area identified under the project received a portion of the total sample size corresponding to its scope and the scale of activities within it.
  - ***List of Activities****:* Within each thematic area, the sample was further allocated according to the list of specific activities to be assessed. This ensured that each activity received adequate representation in the sample to draw valid conclusions about its impact. Further, to ensure statistical significance, a sample of atleast 30 was fixed for all the activities.
- **Respondent Selection**: Respondents were selected through a random purposive sampling technique in tandem with the implementation agency from a list provided by HDFC-projects team. This method ensured that every potential respondent within the intervention villages had an equal chance of being selected, thereby eliminating selection bias and enhancing the representativeness of the sample.

Qualitative Data Collection

- **Selection of Respondents for FGDs and IDIs**: Participants for qualitative methods were selected purposively to represent a diverse cross-section of the community, ensuring that various perspectives were captured. This selection was guided by the list of stakeholders provided by the implementation team to ensure relevance and inclusiveness.
- **Observation Checklists and Case Studies**: Additional data was collected through observation checklists aimed at assessing the physical infrastructure at schools and health centers. Case studies are compiled to highlight diverse, impactful, and sustainable

outcomes aligned with the project themes. These are instrumental in providing contextual depth to the quantitative data.

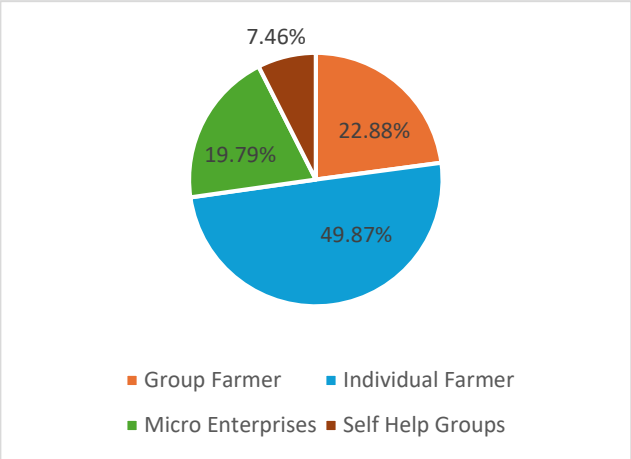
3. FINDINGS

This section presents the key results of the impact assessment, providing a comprehensive analysis of the data collected through qualitative and quantitative methods. The findings highlight the extent to which the initiative has achieved its intended objectives, its broader effects on stakeholders, and any unintended consequences—both positive and negative.

The assessment examines key performance indicators, stakeholder feedback, and contextual factors that have influenced outcomes. By identifying trends, challenges, and areas of success, these findings serve as the foundation for evidence-based conclusions and recommendations in the subsequent sections of the report.

3.1 Demographic Profile- SDLE

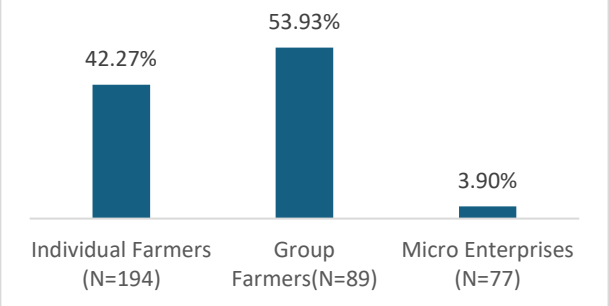
Figure 3 - Categories of the Respondents - SDLE



For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into Individual farmers, group of farmers, micro-enterprise, youth groups, and self-help groups. In P0330, the beneficiary categories amongst the respondents were Individual farmers, group of farmers, micro-enterprises, and SHGs. Half were individual farmers and over one-fifth were farmer groups.

A. Gender

Figure 4 - proportion of Male Respondents - SDLE

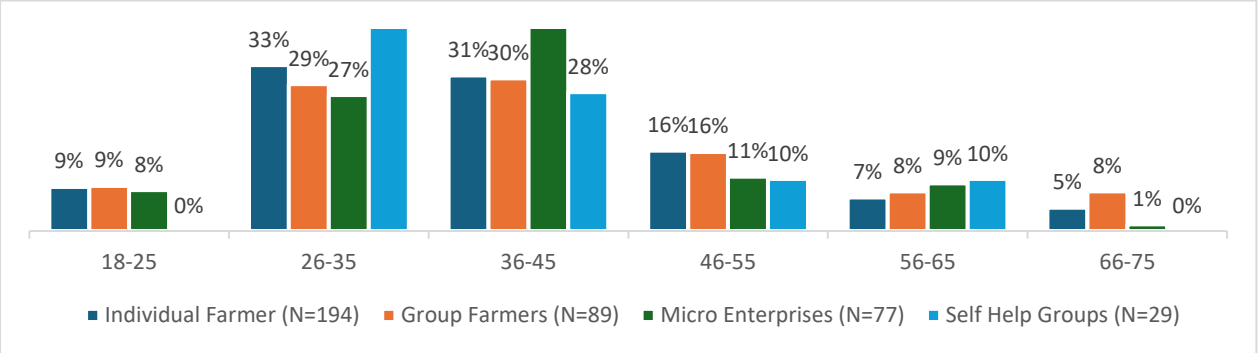


Gender profiles provide a very proportionate gendered representation for individual farmers and group of farmers. Around half of those respondents were males, and the remaining were females while amongst microenterprises marginal proportions (4%) were males.

B. Age Categories

The survey captures the age demographics of beneficiaries to understand the distribution and representation of different age groups for both individual farmers and group farmers. Amongst individual farmers, more than three-fifths fell under the age category of 26-45 and around one-fifths fell under the age of 46-55 for all the respondent categories. Further, nearly

Figure 5 - Age categories of the Respondents - SDLE



one-tenth of the individual farmers and enterprisers fell under the age category of 56-65.

C. Religion

Respondents were also asked voluntarily to identify their religious affiliation. More than 90% of all the individual farmers and SHG members reported belonging to Hinduism while the remaining practiced Islam. Moreover 88% micro-enterprisers also reported belonging to Hinduism and rest practiced Islam.

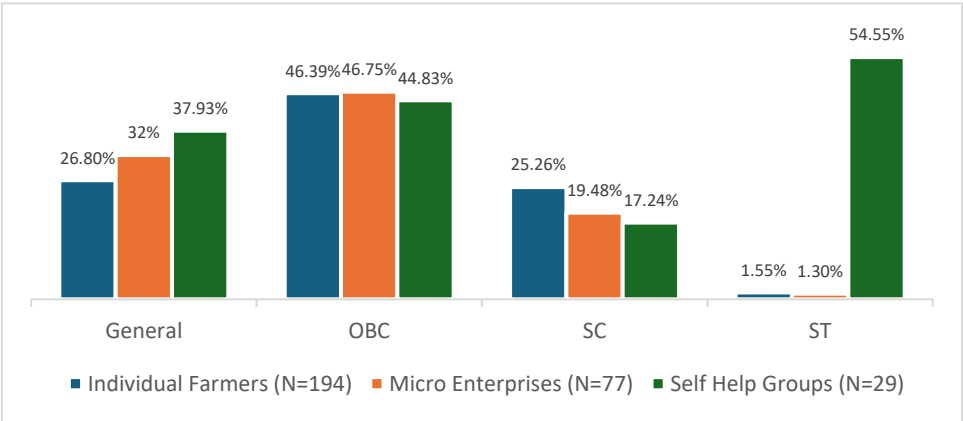
Table 6 - Religion of the respondent-SDLE

Religion	Individual Farmer (N=194)	Micro-Enterprises (N=77)	Self Help Groups (N=29)
Hinduism	95.45%	88.16%	93.10%
Muslim	2.53%	11.84%	6.90%

D. Caste

Similar to religion, respondents were also asked voluntarily to identify their social identity (caste) and

Figure 6 - Caste Structure of the Respondents - SDLE

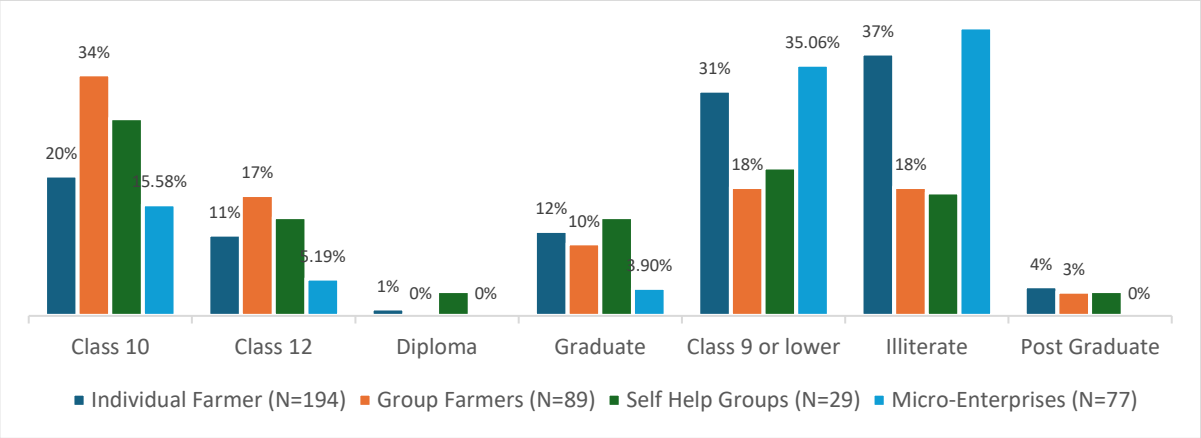


slightly over one-fourth individual farmers and enterprisers belonged to general caste. It is noteworthy that more than half the SHG members belonged to Scheduled Tribes.

E. Educational Qualifications

Educational Qualifications of all the respondents were recorded. Around two-fifths of the individual farmers were illiterates, and another one-third did not complete class 10th. On the other hand, less than one-fifth group of farmers were illiterates and slightly over half reported completing at least class 10th. More than 40% of the SHG members reported being illiterate.

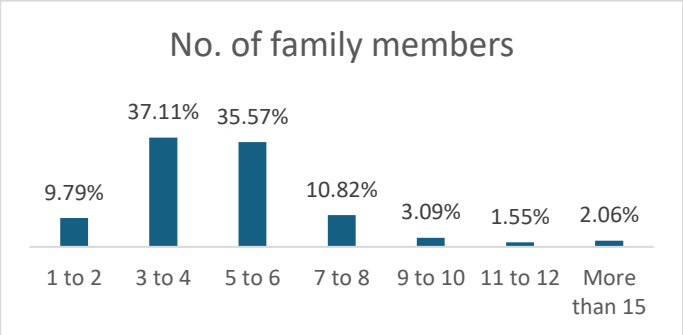
Figure 7 - Educational Qualifications of the Respondents-SDLE



F. Number of family members

Individual Farmers were also enquired about total family members living in the household. Slightly less than three-fourth respondents reported having 3 to 6 family members while less than 20% reported having more than 6 family members. Less than one-tenth of the respondents reported living with less than 3 family members.

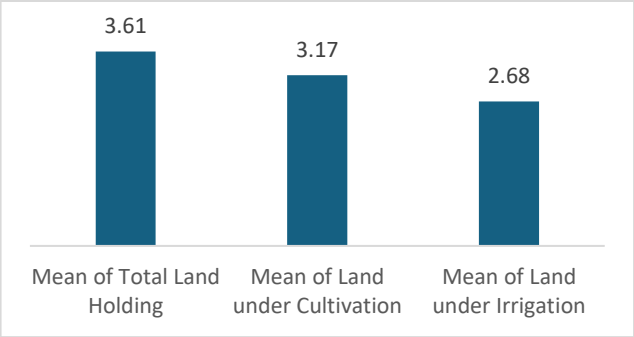
Figure 8 - Family Size-SDLE



G. Agricultural Land

Individual farmers were enquired about the average land holding, average land under cultivation, and average land under cultivation. Mean scores were calculated and are tabulated. Average land holding was calculated as 3.61 acres while land under cultivation was 3.17 acres. Average land under irrigation was less than 3 acres.

Figure 9 - Agriculture Land Status-SDLE



H. Source of income

Individual farmers were enquired about source of income and annual earnings through the source. More than 70% respondents reported having agriculture as their primary source of income and mean annual earnings stood at INR 159745/- followed by livestock with 16% of the respondents earning average income of INR 79516/-. However, second highest average income was 146667/- which were business owners at 1.55%.

Table 7 - Primary income and its sources-SDLE

Primary Source of Income	Percentage	Average Income
Agriculture	70.62%	159745
Business	1.55%	146667
Daily Wage Labour	5.15%	131000
Labour	6.19%	63333
Livestock	15.98%	79516
Service	0.52%	180000

They were also enquired about whether there was a secondary source of income available and around 34% reported having a secondary source. Respondents affirming were also enquired about the type of source. Half of them affirmed having livestock as their secondary source of income with INR 55000/- as their mean annual income.

Table 8 - Secondary income and its sources-SDLE

Secondary Source of Income	Percentage	Average Income
Agriculture	2.99%	87500
Business	19.40%	51923
Daily Wage Labour	7.46%	93200
Labour	10.45%	38571
Livestock	49.25%	55000
Service	8.96%	74000

Other	1.49%	84000

I. Duration of HDFC Support Received

Individual farmers were also enquired about the total duration of support received from the local team of the implementation agency. Slightly less than half the respondents reported receiving support for a period of less than one year. Further, around 23% of the respondents also reported receiving support for one to two years.

Table 9 - Duration of Program Support-SDLE

Program Support Received	Percentage
1-2 years	23.20%
2-3 years	14.43%
Less than 1 year	47.94%
More than 3 years	14.43%

3.2 Demographic Profile- NRM

For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into communities, group of farmers, and individuals across NRM activities. In P0330, the only NRM activity was clean energy. 55% respondents reported receiving plantation support wherein 51% community members received support on plantation while 71% group of farmers received support on plantation while 45% overall respondents reported receiving water management support.

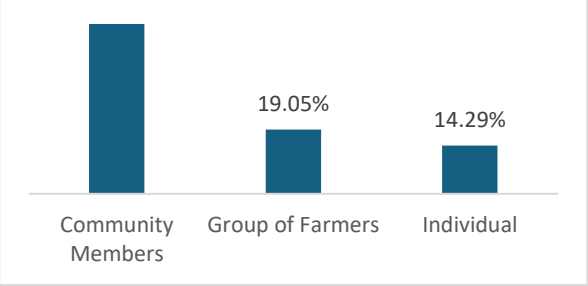
Table 10 - Categories of the respondents-NRM

Support Received	Community Members	Group of Farmers	Individual farmers
Clean Energy	67.65%	23.53%	8.82%

A. Gender

Gender profiles provide a skewed gendered representation. More than 70% of the community members were males whereas only 14% individual farmers were males. Around one-fifth of the group of farmers were males.

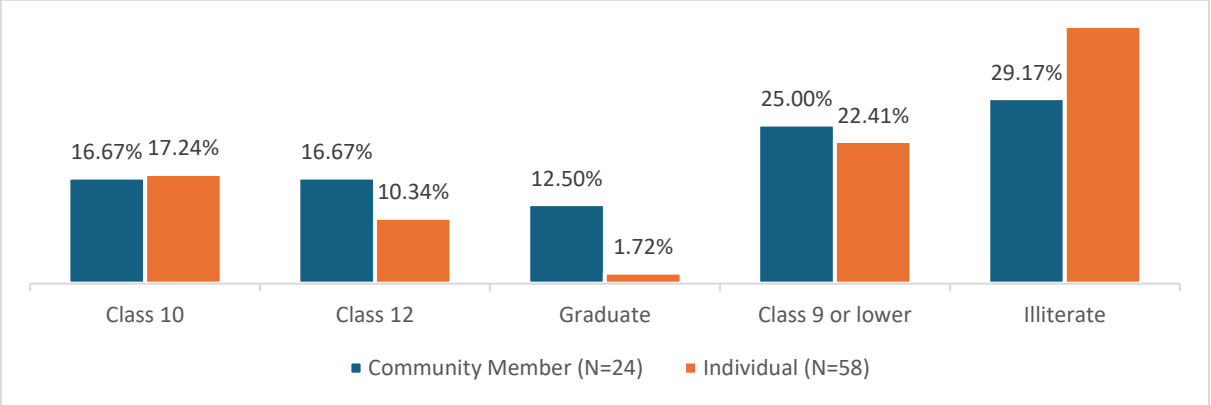
Figure 10 - Proportion of male respondents-NRM



B. Educational Qualifications

Educational Qualifications of both Individual Farmers and Group Farmers were recorded. Nearly one-third of the individual farmers were illiterate and around one-fourth did not complete class 10th. Less than 20% of them completed class 10th and only 17% completed class 12th. Amongst community members, similar trends could be observed however, only more than 12% individual farmers reported being illiterate whereas 12% community members

Figure 11 - Educational Qualifications of the Respondents-NRM



reported being illiterate.

3.3 Demographic Profile- HH

For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into communities, group of farmers, and individuals across HH activities. In P0330, the only two health and sanitation activities were Drinking Water and Public Toilets. More than 90% community members received drinking water and more than 60% received public toilets interventions. While 36% received drinking water.

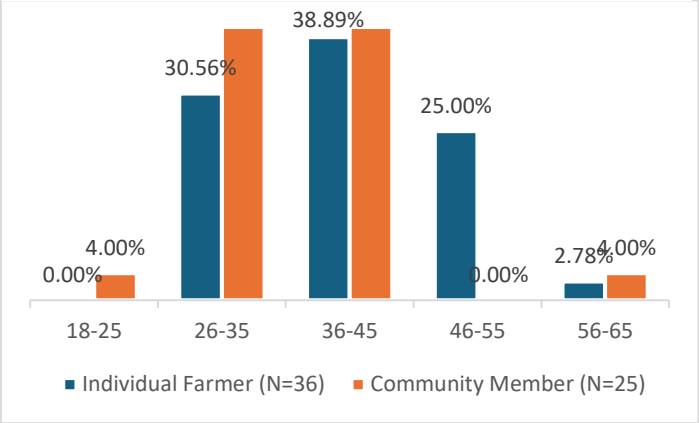
Table 11 – Categories of the respondents-HH

Support Received	Community Members	Individual Farmer
Drinking Water	92.00%	36.11%
Public Toilets	8.00%	63.89%

A. Age

The survey captures the age demographics of the respondents to understand the distribution and representation of different age groups for community and individual farmers. Around 73% of the households fell in the age bracket of 26-45 years, while the rest were distributed in other brackets. While there were no households falling under the age bracket of 18-25 years of age for individual farmers but around 6% community members were from the bracket.

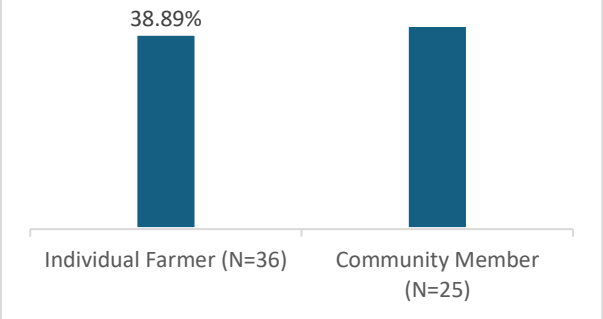
Figure 12 - Age categories of respondents-HH



B. Gender

Gender profiles provide a proportional gendered representation. Nearly two-fifths of the individual farmers were males whereas more than three-fourth community members interviewed were males.

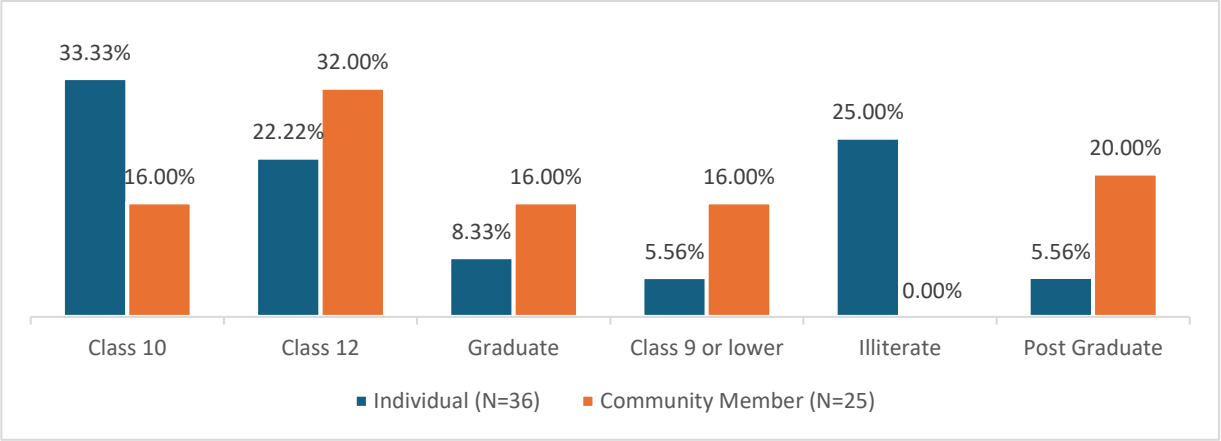
Figure 13 - Male proportion of respondents-HH



C. Educational Qualifications

Educational Qualifications of the respondents were recorded. One-fourth individual farmers reported being illiterate while one-thirds reported completing class 10th. 22% of them completed class 12th and around 8% completed graduation. Amongst community members, more than 5% community members reported completing post-graduation and 20% of individuals were post graduates.

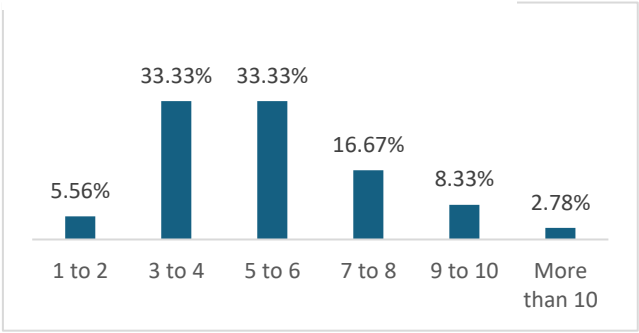
Figure 14 - Educational qualifications of respondents-HH



D. *Number of family members*

Households were also enquired about total family members living in their household. One-thirds reported having 3 to 4 family members and 5 to 6 family members. More than 25% of the respondents reported living with more than 6 family members.

Figure 15 - Number of family members -HH



E. *Primary source of income*

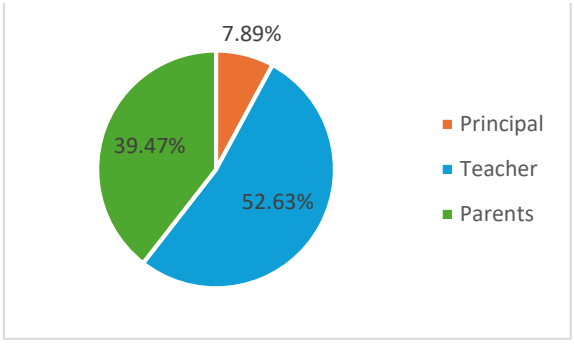
Table 12 - Primary source of income-HH

Primary Source of Income	Percentage
Agriculture	69.44%
Farm Labour	19.44%
Skilled Worker	2.78%
Service	8.33%

Individual farmers were also enquired about the status of their primary source of income. Agriculture was reported by the maximum number of respondents as their primary source of income. While nearly 70% respondents reported agriculture as their primary occupation farm labour was the primary source was reported by one-fifth of the respondents. Services and skilled labour were reported as primary source by 10%.

3.4 Demographic Profile- POE

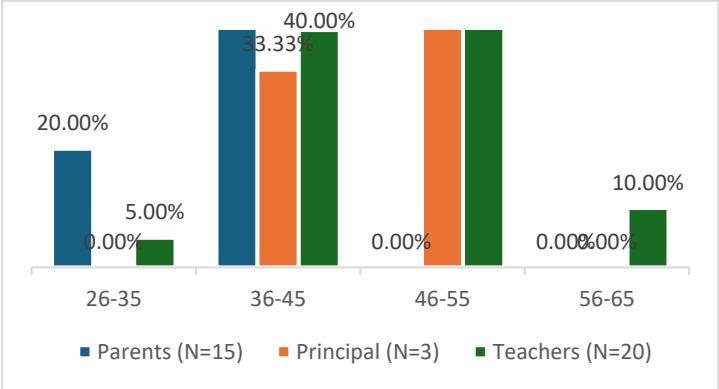
Figure 16 - Categories of Respondents covered-POE



For the ease of capturing, the survey categorised the respondents on the basis of type of beneficiaries into principal (infrastructure available), parents (SMC members), and teachers (capacity building). In P0330, the beneficiary categories amongst the respondents were all of them. Almost half of the respondents were teachers. 40% were parents and the rest were principals.

A. Age categories

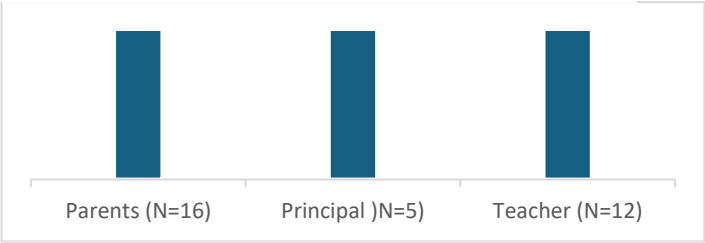
Figure 17 - Age Categories of Respondents covered-POE



The survey captures the age categories of the respondents to understand the distribution and representation of different age groups for them. All the principals and more than 80% of all the parents and teachers fell in the age bracket of 36-45 years, while the rest felled under other brackets.

B. Gender

Figure 18 - Male proportions of respondents-POE

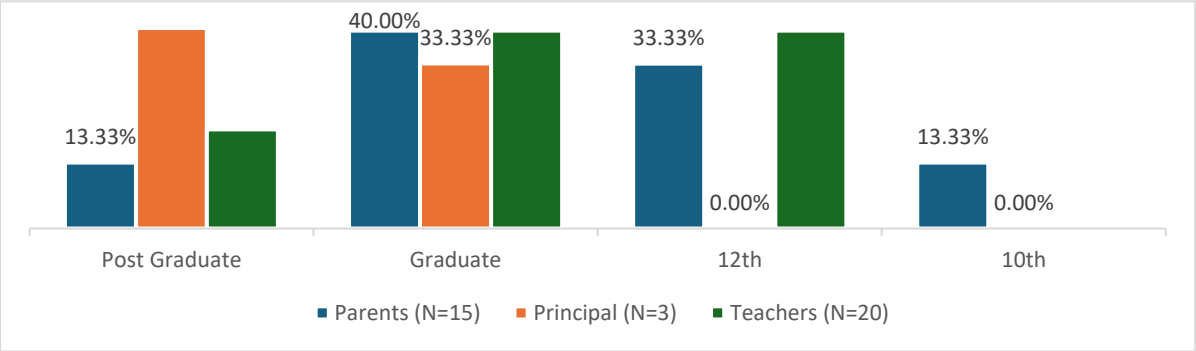


Gender profiles of the respondents were also checked. More than two-thirds of all the respondents were male. Moreover, more than 70% of the parents and teachers were males.

C. Educational Qualifications

Respondents were also enquired about their educational qualifications. 40% of the teachers reported completing graduation while 33% of the principals reported completing graduation. Nearly one-thirds of the parents completed class 12th, and two-fifths reported being graduate. 67% principals reported completing post graduation.

Figure 19 - Educational Qualification of the respondents-POE



3.5 OECD DAC Scores

This section will also provide a detailed explanation of the results achieved in the analysis section. Rankings scored in each category of DAC criteria along with composite program ranking will also be provided. Defined below is an explanation of how the most relevant characteristics were defined:

Table 13 - Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
1	Relevance	Beneficiaries need alignment	Direct beneficiaries (project specific)- survey CTO	60%	W1: 15%	The criterion is to assess whether the objectives align with local and global needs and context. Identification of a relevant local body and program area warrants 15% to 20% weightage based on design quality. We are suggesting
		Local context alignment	IA, HDFC project team, Beneficiary groups	30%		
		Quality of design	IA, HDFC project team	10%		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
						keeping the score at 15% for appropriate scoring.
2	Coherence	Internal Coherence	HDFC project team- Qual	50%	W2: 10%	For coherence, we are assessing how well the intervention fits both internally and externally. In the longer run, a higher coherence percentage usually implodes more significant indicators like Efficiency, effectiveness, and impact. Based on the project duration, It is advised to keep the
		External coherence	IA, HDFC project team- Qual	50%		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
						score at 10%.
3	Efficiency	Timeliness-	Direct beneficiaries (project specific)	30%	W3: 15%	The criterion focuses on how well & judiciously the resources are utilized. In a multi-faceted program, efficiency warrants nearly a fifth of the proportion i.e. 20%. However, considering the program was initiated during covid, more impetus should be given to effectiveness rather than efficiency
		Quality of service provided	Direct beneficiaries (project specific)- Survey CTO	30%		
		Operational efficiency	IA, HDFC project team	20%		
		Project design	IA, HDFC project team	20%		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
						putting the score at 15%.
4	**Effectiveness**	**Interim Result (Outputs & Short-term results)**	**Direct beneficiaries (project specific)- Survey CTO**	**25%**	W4: 22.5%	**Effectiveness assesses how well the objectives are mapped and achieved. Effective Objective mapping is extremely relevant when covering multiple programs and beneficiaries usually warranting more than a fifth of the proportion. 22.5% weightage is advisable.**
		Reach (target vs Achievement)	**HDFC -MIS- data variation compared with actual reach *(based on interaction with IA)***	**25%**		
		Influencing factors (Enablers & Disablers)	**IA, HDFC project team, Direct Beneficiaries- RA should triangulate the data & synthesize the**	**20%**		

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
			evidence			
		Differential results (Need Assessment)	**IA, HDFC project team**	**20%**		
		Adaptation over time	**IA**	**10%**		
5	**Impact**	**Significance- (outcome)**	Direct beneficiaries (project specific)- Survey CTO	**50%**	W5: 25%	**Impact is appropriately mapped at 25% as it is the most important factor.**
		Transformational change-	**Direct beneficiaries (project specific)- Qual data**	**30%**		
		Unintended change	**Direct beneficiaries (project specific)- Qual data**	**20%**		
6	**Sustainability**	**Potential for continuity**	Direct beneficiaries (project specific)- Survey CTO	**60%**	W6: 7.5%	**Sustainability essentially needs a system check where**

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score	Reasons/Remarks
		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%		in it is verified whether the program can function effectively without any further support. Herein the nature of program requires concurrent involvement considering nascency of the program. 7.5% score is therefore advised.
7	Branding	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	W7* 5%	

The above table illustrates how the scoring for each DAC criterion will be computed. To ease the management the multitudes of sub-categories and categories during the computation, average scores of each sub-category were calculated. These averages were then combined and a weighted average all the sub-categories were taken over activity category. The weights were assigned based on the total observation in that particular activity. Finally, a normalisation computation was done to calculate a unique score for each of the seven characteristics. Following table provides a snapshot of scores computed for all the DAC characteristics.

A. SDLE

Table 14 - DAC Scores-SDLE

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.68	60%	4.53
	Local context alignment	4.32	30%	
	Quality of design	4.20	10%	
Coherence	Internal Coherence	2.79	50%	2.96
	External coherence	3.14	50%	
Efficiency	Timeliness - Quality of service provided	4.79	30%	4.28
		4.79	30%	
	Operational efficiency	3.04	20%	
	Project design	4.00	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.64	25%	3.78
	Reach (target vs Achievement)	4.00	25%	
	Influencing factors (Enablers & Disablers)	3.27	20%	
	Differential results (Need Assessment)	3.48	20%	
	Adaptions over time	2.72	10%	
Impact	Significance- (outcome)	4.53	50%	4.38
	Transformational change-	4.38	30%	
	Unintended change	4.00	20%	
Sustainability	Potential for continuity	3.16	60%	3.53
	Sustainability in project design & strategy-	4.08	40%	
Branding	Visibility (visible/word of mouth)	4.00	100%	4.00
				4.03

➢**Overall Performance**

The overall composite score of the focus area comes out to be 4.03. This indicates that the activity is rated as "Good". The project displays strong operational and developmental performance with high scores in Relevance (4.53), Efficiency (4.28), Impact (4.38), and Branding

(4). These also align closely with the highest-weighted criteria, suggesting good alignment between what is valued and what is being delivered. However, Effectiveness (3.78), Sustainability (3.53) and Coherence (2.96) are noticeably weaker areas in terms of execution.

a. Relevance

The high scores of 4.53 in relevance indicate that the program aligns well with the needs of beneficiaries and local contexts. However, the slightly lower score for the quality of design suggests room for improvement in planning and structuring interventions.

b. Coherence

This low performance score suggests gaps in alignment especially among project components or with external stakeholders and policies. Yet, it holds moderate weight, indicating that coherence is recognized as important but under-delivered. Strengthening interlinkages and external integration should be a mid-term priority to avoid fragmentation and inefficiency.

c. Effectiveness

The intervention is successfully achieving its intended objectives. The high average score indicates confidence in the project's outcomes, and the significant weight confirms this is a central focus area. Leveraging these results into adaptive learning and planning will maintain momentum and deepen effectiveness over time.

d. Efficiency

The project is delivering on time and within budget, earning the highest average score across all criteria. While not the most strategically weighted, this operational strength enhances the credibility and replicability of the project. Sustaining this efficiency while expanding scope will help optimize resources and drive more outcomes for the same input.

e. Impact

As the highest-weighted criterion, impact is rightly prioritized, and the performance score supports that decision. The project is perceived to be delivering long-term, meaningful benefits to communities. Continued focus on documentation and evidence of systemic change will reinforce impact as a flagship achievement of the project.

f. Sustainability

Sustainability emerges as a weak point. Despite low weighting, the low score indicates that stakeholders are concerned about the project's durability once funding or external support

ends. Incorporating long-term transition planning, local capacity building, and institutional linkages can address this concern.

g. Branding

Branding is perceived very positively despite being assigned the least strategic importance. This suggests that stakeholders recognize and value the project's identity and outreach, even if it hasn't been an intentional focus. A low-cost branding strategy could further enhance visibility, stakeholder engagement, and partnership opportunities without drawing heavily on resources.

The program scores well in relevance and efficiency, showing strong alignment with beneficiaries' needs and effective resource utilization. Sustainability and branding require urgent attention to ensure long-term program viability and recognition. Efforts should be made to improve external coherence, enhance program design quality, and strengthen the long-term sustainability of interventions.

B. NRM

Table 15 - DAC Scores-NRM

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.75	60%	4.51
	Local context alignment	4.20	30%	
	Quality of design	4.00	10%	
Coherence	Internal Coherence	2.79	50%	2.86
	External coherence	2.93	50%	
Efficiency	Timeliness - Quality of service provided	4.79	30%	4.48
		4.79	30%	
	Operational efficiency	4.00	20%	
	Project design	4.00	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.84	25%	3.55
	Reach (target vs Achievement)	4.00	25%	
	Influencing factors (Enablers & Disablers)	3.75	20%	
	Differential results (Need Assessment)	1.00	20%	
	Adaptions over time	0.00	10%	
Impact	Significance- (outcome)	4.59	50%	4.49

	Transformational change-	4.00	30%	
	Unintended change	5.00	20%	
Sustainability	Potential for continuity	3.03	60%	3.42
	Sustainability in project design & strategy-	4.00	40%	
Branding	Visibility (visible/word of mouth)	3.00	100%	3.00
				3.96

➢ **Overall Performance**

The overall composite score of the focus area comes out to be 3.96. The NRM project demonstrates a strong and well-aligned performance, especially in Relevance (4.51), Impact (4.49), Efficiency (4.48). These are also given high strategic weight, indicating that what matters most is also being delivered effectively. Effectiveness (3.55), Sustainability (3.42), and Branding (3.00) are moderately strong but need refinement to enhance long-term visibility and legacy. Coherence (2.86) is the weakest area, highlighting internal and external integration as a key area for improvement.

a. Relevance

Relevance is both the highest-performing and most strategically important criterion. This alignment shows that the project is deeply rooted in community needs and contextual understanding, with stakeholders and decision-makers valuing it equally. The project's foundation is strong. Continued community engagement and needs-based design should be maintained.

b. Coherence

While external coherence (2.93) is rated marginally highly, the slightly lower score for external coherence (2.79) highlights challenges in aligning with other initiatives and external stakeholders.

c. Effectiveness

The project is performing very well in achieving its goals. The slightly lower weighting compared to other high performers suggests that while outcomes are being achieved, the emphasis is more on relevance, efficiency, and impact. Effectiveness is an outcome of solid relevance and execution. Continue tracking progress toward objectives to reinforce this trend.

d. Efficiency

One of the strongest operational dimensions, efficiency reflects excellent resource utilization and timely execution. It is both well-executed and strategically valued. High efficiency should be leveraged to promote replicability and accountability.

e. Impact

With the score exceeding 4.00, the criteria could be rated high. Outcomes of the intervention are performing exceptionally, and the program has brough about high performing unintended changes. The project is expected to lead to tangible and significant long-term outcomes, with a high perceived and strategic value. Strengthening monitoring systems to track and demonstrate impact can help reinforce the project's value proposition and enable future scaling.

f. Sustainability

Sustainability shows an average score, indicating that long-term viability and sustainability measures need significant improvement. This score points to potential concerns that whether the benefits will be maintained after the project ends remains uncertain. Community ownership or institutional support mechanisms might need strengthening.

g. Branding

Branding is relatively well-weighted, showing that visibility is a valued component of the project strategy. However, the average score suggests there is room to improve how the project is recognized and perceived externally. Enhance visibility through strategic communication and engagement to match branding performance with its strategic priority.

The program scores well in relevance and efficiency, showing strong alignment with beneficiaries' needs and effective resource utilization. Sustainability and branding require urgent attention to ensure long-term program viability and recognition. Efforts should be made to improve external coherence, enhance program design quality, and strengthen the long-term sustainability of interventions.

C. HH

Table 16 - DAC Scores-HH

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.87	60%	4.05
	Local context alignment	2.78	30%	
	Quality of design	3.00	10%	

Coherence	Internal Coherence	1.79	50%	2.29
	External coherence	2.79	50%	
Efficiency	Timeliness - Quality of service provided	4.86	30%	4.52
		4.86	30%	
	Operational efficiency	4.00	20%	
	Project design	4.00	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.84	25%	3.81
	Reach (target vs Achievement)	4.00	25%	
	Influencing factors (Enablers & Disablers)	3.50	20%	
	Differential results (Need Assessment)	2.00	20%	
	Adaptions over time	5.00	10%	
Impact	Significance- (outcome)	4.70	50%	3.64
	Transformational change-	4.29	30%	
	Unintended change	0.00	20%	
Sustainability	Potential for continuity	2.98	60%	3.25
	Sustainability in project design & strategy-	3.67	40%	
Branding	Visibility (visible/word of mouth)	3.25	100%	3.25
				3.69

➢**Overall Performance**

The overall evaluation highlights a mixed performance across the DAC criteria. The project performs strongly in Relevance (4.05), Efficiency (4.52), and Effectiveness (3.81), indicating that it is well-aligned with needs, resource-efficient, and likely to achieve intended outcomes. Impact and Sustainability receive moderate scores, pointing to some room for improvement in ensuring lasting change and resilience. Sustainability and Branding are relatively lower with 'average' performance, suggesting the need for stronger identity or stakeholder visibility. Coherence, however, scores 2.79, indicating a critical weakness in project alignment and integration.

a. Relevance

This high score in beneficiaries need alignment reflects that the intervention is well-targeted to address the actual needs of the population. The project seems to have a deep understanding of community priorities. A comparatively low score in Local context alignment

here signals that while needs are understood, the implementation may not fully reflect the socio-political or environmental context. The intervention is clearly necessary and valued by the community, but it may need to refine its contextual fit and technical planning.

b. Coherence

Internal Coherence (1.8) and External Coherence (2.8) both scored less than average, indicating a notable gap in alignment. Internally, the project components may not be working synergistically. Externally, there could be misalignment with national strategies, other development actors, or parallel programs. This is the most urgent area for improvement. A lack of coherence can undermine overall impact and sustainability. The project should enhance integration, coordination, and alignment at both internal and system levels.

c. Efficiency

This high score suggests that the project uses its resources judiciously, delivering results without unnecessary expenditure or delays. Strong operational performance and resource management bolster the intervention's credibility and scalability.

d. Effectiveness

Reflects a positive outlook on the project's ability to meet its intended goals. It suggests early signs of achievement or a well-structured plan likely to deliver expected results. While not perfect, the project is progressing well and is on track to deliver meaningful outcomes.

e. Impact

Suggests that the intervention has the potential to make a lasting difference, though perhaps not at a transformative scale. There is evident promise in creating systemic or individual-level change, but strengthening the impact pathways could elevate this further.

f. Sustainability

This moderate score suggests concerns about the continuation of benefits after project funding or support ends. The project might need to build stronger local ownership, institutional partnerships, or exit strategies to ensure its effects endure.

g. Branding

A modest score here implies limited visibility or recognition. This may affect stakeholder engagement or future funding opportunities. Investing in communications, identity, and stakeholder alignment could raise the project's profile and support base.

The project displays notable strengths, particularly in delivering relevant and efficient interventions. However, coherence presents a significant challenge that could undermine broader success. Addressing this, alongside targeted improvements in sustainability and branding, will enhance the project's impact and legacy.

D. POE

Table 17 - DAC Scores-POE

DAC Criteria	Indicators	Average Scores	Weightage	Final Score
Relevance	Beneficiaries need alignment	4.48	60%	4.33
	Local context alignment	4.17	30%	
	Quality of design	3.88	10%	
Coherence	Internal Coherence	2.79	50%	3.29
	External coherence	3.79	50%	
Efficiency	Timeliness - Quality of service provided	4.51	30%	4.09
		4.75	30%	
	Operational efficiency	3.41	20%	
	Project design	3.14	20%	
Effectiveness	Interim Result (Outputs & Short-term results)	4.62	25%	3.89
	Reach (target vs Achievement)	4.00	25%	
	Influencing factors (Enablers & Disablers)	3.46	20%	
	Differential results (Need Assessment)	3.00	20%	
	Adaptions over time	4.40	10%	
Impact	Significance- (outcome)	4.56	50%	4.21
	Transformational change-	4.00	30%	
	Unintended change	3.63	20%	
Sustainability	Potential for continuity	2.66	60%	2.86
	Sustainability in project design & strategy-	3.14	40%	
Branding	Visibility (visible/word of mouth)	3.70	100%	3.70
				3.92

➢**Overall Performance**

The PoE component demonstrates a strong and strategically aligned performance profile with a composite score of 3.92. Key criteria such as Relevance (4.33), Efficiency (4.09), Effectiveness (3.89), and Impact (4.21) are both highly prioritized and well-executed. Branding (3.7) is also performing well in both perception and importance. However, Sustainability (2.86) and Coherence (3.29) score lower in implementation, signalling the need for improved long-term planning and better integration across systems.

a. Relevance

Beneficiaries Need Alignment with a high score suggests the project accurately addresses core community issues while Local Context Alignment (4.17): Indicates the project is well-grounded in the socio-political and environmental realities of its operating environment. The project is contextually appropriate and well-tuned to real needs, with minor room to refine its design for even greater impact.

b. Coherence

Internal Coherence with a score of 2.79 Indicates a lack of synergy among project components. However, External Coherence (3.8) indicates a good alignment with other actors, policies, or systems. While the project fits well into the broader external landscape, internal disconnects could hinder consistency and efficiency. Aligning internal strategies, goals, and activities is critical to optimizing performance.

c. Effectiveness

This suggests the project is mostly achieving its intended objectives. Implementation is producing planned outputs and outcomes. May include early signs of success or clear pathways toward goal realization. Effectiveness is on solid footing. Continued attention to adaptive management could elevate it further.

d. Efficiency

The project demonstrates strong use of resources. Indicates sound financial and operational management and suggests effective implementation with minimal waste or delay. Continued efficiency will be critical for scaling and sustaining project outcomes, particularly under budget constraints.

e. Impact

This score shows the project is expected to make or has already made a positive difference and reflects potential systemic or behavioural change. The score additionally signals that

outcomes may extend beyond immediate results. The project is likely contributing to long-term change. Strengthening feedback mechanisms could enhance the traceability and communication of this impact.

f. Sustainability

The moderate score implies some concerns about post-project viability. Possible gaps in community ownership, policy integration, or institutional support. To ensure that benefits are maintained long-term, greater focus is needed on building partnerships, local capacity, and exit strategies.

g. Branding

The project has moderate visibility. While not among the top performers, stakeholders are aware of it, and it holds some strategic value. A more intentional communications strategy could strengthen perception, recognition, and engagement.

4. RECOMMENDATIONS

➢**Strengthen Internal and External Coherence**

Internal coherence scored pretty less across all thematic areas, highlighting a lack of synergy between project components. External coherence also remained weak in most areas except for PoE, showing limited alignment with existing government schemes or other development actors.

Integrate program components more systematically to ensure interventions in livelihood, education, and infrastructure reinforce one another. Develop an internal coordination matrix for activity planning.

Forge formal partnerships with government bodies (e.g., agriculture, rural development, health) and existing schemes (e.g., MGNREGA, PM-KISAN, SBM) to amplify reach and avoid duplication.

Introduce monthly coordination meetings among internal teams and external stakeholders to ensure alignment and feedback integration.

➢**Improve Sustainability through Exit Strategies and Community Ownership**

Sustainability remains a weak area across all themes, with limited evidence of community-led continuation of efforts post-project. Community governance structures were underutilized.

Empower Village Development Committees with not just discretion but resource utilisation and empowered Farmer Producer Groups to monitor and maintain interventions post-completion.

Embed graduation strategies within each thematic area (e.g., SHGs moving toward independent enterprise, FPOs managing market linkages).

Conduct capacity building for local institutions in financial planning, proposal writing, and linkage-building to enhance self-reliance.

➢**Enhance Program Visibility and Branding**

Branding scored poorly across all sectors (lowest score of 0 in HH and 2 in other areas). Limited awareness among community members about HDFC Bank's role and the HRDP identity.

Create communication toolkits including banners, case stories, videos, and village wall paintings highlighting project milestones and HDFC Bank's contributions.

Use local media channels (radio, WhatsApp groups, community events) for periodic updates and storytelling around project success.

Celebrate "HRDP Impact Days" in villages to showcase outcomes and foster community pride.

➢**Scale Skill Development through Market-Driven and Gender-Inclusive Models**

Skill development and livelihood activities showed moderate to good impact but many beneficiaries lacked market linkages. Women's participation was notable but requires more structured entrepreneurial pathways.

Develop sector-specific training (e.g., dairy, tailoring, agri-business) linked directly to market demands and anchor institutions (e.g., co-operatives, MSMEs).

Promote gender-specific modules for women on financial literacy, business planning, and digital skills.

Establish enterprise mentoring networks that pair rural entrepreneurs with experienced business mentors from urban areas.

➢**Deepen Focus on Climate-Resilient Agriculture and Water Management**

NRM had the strongest relevance and efficiency but lacked sustained community management of water infrastructure and knowledge on adaptive farming.

Expand Agro-Advisory Services through SMS-based weather and crop advice tailored to the region. Promote community-led water governance with water budgeting exercises and recharge monitoring tools. Pilot climate-smart villages within project areas focusing on soil testing, drought-resistant varieties, and renewable irrigation.

➢**Build More Robust Monitoring, Evaluation & Learning (MEL) Systems**

Effectiveness scores varied due to gaps in tracking enablers, bottlenecks, and adaptation strategies. Adaptation over time scored lowest, indicating a lack of flexibility in design and response.

Institutionalize quarterly reflection workshops at the block level to assess progress and revise approaches.

Design a mobile-based data collection system for real-time beneficiary tracking, issue flagging, and adaptive management.

Engage external evaluators annually to assess emerging impact, risks, and replicability potential.

➢**Enhance Education Interventions with Digital and Community Support**

Education outcomes were positive, but dropout risks and lack of parent-teacher engagement remain a concern.

Equip schools with digital learning aids and train teachers in hybrid teaching methods.

Establish Parent Education Committees (PECs) to improve attendance, especially for girls.

Promote after-school remedial classes supported by local youth volunteers or SHG women.

➢**Replicate Best Practices Across Regions**

Several interventions showed high replicability, such as SHG-led businesses, drip irrigation, and exposure visits.

Create a "Best Practices Compendium" with visual documentation and process notes.

Support cross-learning exchanges between villages and implementing partners to replicate scalable models.

Provide seed funding for replication pilots in adjacent villages through local NGOs or FPOs.

➢**Address Gaps in Health and Hygiene More Strategically**

Although hygiene components reached beneficiaries, the project lacked integration with public health services and had poor branding in this area.

Coordinate with ASHA workers and PHCs to align health messaging and camps.

Introduce community health dashboards to track key metrics (e.g., malnutrition, maternal health).

Enhance WASH interventions with behaviour change campaigns focused on menstrual hygiene and handwashing.

5. LIMITATIONS

Collecting data in the field for the HRDP impact assessment posed several challenges that affected the accuracy, consistency, and completeness of the findings. These challenges include:

- **Accessibility Issues**

Some field locations, particularly remote or rural areas, were difficult to reach due to poor infrastructure, or geographical barriers. This limited the ability to collect data firsthand and may result in reliance on secondary sources or incomplete information.

- **Respondent Availability and Willingness**

Field assessments depended on beneficiaries and other stakeholders making time for interviews, surveys, or focus group discussions. However, busy schedules, lack of interest, or reluctance to share honest feedback led to low response rates or incomplete data especially in qualitative surveys.

- **Dependence on Self-Reported Data**

Much of the information gathered in the field relied on self-reported feedback from beneficiaries and stakeholders. This was influenced by recall bias, social desirability bias, or a tendency to provide responses that align with expected outcomes rather than actual experiences.

- **Attribution of Outcomes:**

Isolating the effects of the interventions from other concurrent development activities is complex. Multiple programs may operate simultaneously, making it difficult to attribute specific outcomes directly to HRDP.

ANNEXURE 1- CASE STUDIES

Case Study 1: Women's Empowerment and Income Diversification through Micro-enterprises and SHG development

Through Self-Help Groups (SHGs) and micro-enterprise development, the SDLE component of HRDP has empowered women with livelihood opportunities and leadership training. An FGD with SHG members reveals the evolution of women's socio-economic roles post-intervention. Support included goat distribution, poultry farming, Azolla cultivation, sewing machines, horticulture, and organic farming trainings. SHGs were linked with banks and received exposure visits for capacity enhancement. These interventions brought about several significant improvements in the life of rural women. SHG members moved from informal savings groups to structured enterprises. Profits from goat rearing reached up to Rs. 1.5 lakh per year for some. Organic farming enhanced soil fertility and reduced input costs. Members reported gaining confidence, engaging in banking decision inculcating financial literacy, and participated in village-level planning. Collective decision-making improved group cohesion and social inclusion. The component demonstrated that livelihood support through SHGs enhances income and agency among rural women. With better infrastructure and skill training, these micro-enterprises can scale sustainably.

IDIs with enterprise owners, including beauty parlour and tailoring unit operators, shed light on business growth and empowerment. Women received financial support up to Rs. 26,000, SHG loans, business training, and mentoring. Enterprises included beauty parlours, sewing units, grocery shops, and poultry farming. Beneficiaries reported income increases from Rs. 3,000 to Rs. 5,000 monthly. Women gained financial independence and decision-making power. Successful entrepreneurs began mentoring others in their community. Local market ecosystems were stimulated by the emergence of women-led businesses. These interventions

Case Study 2: Strengthening Rural Education through Digital Inclusion

The Promotion of Education (PoE) component in Osmanabad aimed to bridge educational gaps through infrastructure upgrades and digital inclusion. The component successfully transformed the school culture, enhanced learning outcomes, and catalyzed student interest in education. A key informant interview with Mr. Vijaykumar Jadhav, Principal of Zilla Parishad Primary School illustrates the program's impact. The intervention involved the installation of smart TVs in classrooms, solar energy systems, infrastructure repairs, digital content training for teachers, and awareness workshops for students and parents. Renovation of infrastructure: wall compounds, toilets, classroom furniture, and painting (BaLA). Capacity-building through teacher training and community awareness drives (e.g., child marriage prevention, hygiene). Monthly School Management Committee (SMC) meetings were strengthened to support participatory governance. The program guidelines focussed on improving digital literacy among the students, but this intervention has brought about unintended changes. Since all classrooms are now digital, improving concept delivery and making learning interactive, student participation increased significantly, as digital tools stimulated curiosity and engagement. Teacher efficiency improved with staff reporting higher motivation and better time management. Attendance rose from 80% to 95-100%. Students started requesting additional study material, showcasing self-directed learning.

School principal from Jawalga Mesai reported that the dropout rates have declined to near zero, with 100% attendance. Use of digital boards has increased students' focus and academic performance, especially in science and languages. Earlier skepticism among parents have shifted to active involvement after visible improvements. Students have begun practicing hygiene, attending school regularly, and engaging in group study. Integrating technology with

Case Study 3: Natural Resource Management and Sustainable Agriculture

The Natural Resource management sought to improve agricultural productivity and sustainability through water conservation and modern practices. FGDs with beneficiary farmers provide insights into the program's efficacy. Activities included check dam construction, river deepening, sprinkler and rain pipe systems, organic composting tools, soil testing, and horticultural plantation support. The NRM interventions brought measurable changes in water use efficiency, crop productivity, and farmer income. Community participation and demonstration-based learning were key drivers of adoption.

Water availability increased by 2–3 months due to check dams. Sprinkler systems improved irrigation efficiency and reduced labor. Organic farming enhanced produce quality and fetched higher market prices. Farmers shifted from monoculture to multi-cropping systems. Youth began showing interest in agriculture due to ease of practices.

Majority of the villages received extensive support under HRDP's NRM and livelihood components including drip and sprinkler irrigation, livestock programs, and solar-powered infrastructure. Installation of sprinklers and drip irrigation. Support for poultry farming and goat rearing. Construction of a check dam and soak pits. Distribution of organic farming kits and fertilizers. These activities brought about significant planned and unintended changes amongst the beneficiaries. Soil fertility has improved due to adoption of organic farming. Significant reduction was observed in chemical input costs and better market prices for organic produce.

Drip and sprinkler systems reduced dependency on irregular electricity and increased irrigation efficiency. Crop yield rose (e.g., jowar yield from 4 to 6 sacks), and water availability improved due to check dam. Women and men adopted poultry and goat farming, increasing household incomes. From a few initial adopters, over 200 farmers adopted sprinklers seeing

Case Study 4: How educational digitisation devised community development?

This case study evaluates the effectiveness, outcomes, and sustainability of educational interventions in Raikhel, and Tirth Khurd villages. The discussions were held with school principals, PRI members, SMC parents, implementation agency, community members, and VDC members. Key activities under the intervention were:-

- Smart Classrooms with digital boards and audio-visual content from Grades 1 to 10.
- RO water purification systems and solar-powered infrastructure.
- Infrastructure upgrades including compound walls, toilets (including girls' washrooms), and classroom repairs.
- Libraries, whiteboards, and e-learning tools.
- Awareness and sensitization programs (e.g., on child marriage, hygiene).
- Capacity-building of teachers and SMCs.

These activities led to several individual and holistic improvements. Smart boards significantly enhanced conceptual clarity and curiosity among students. Audio-visual content made learning more engaging, especially in science and language subjects. Regular attendance improved, especially among girl students, due to improved washroom facilities and safe school environments. Parents and teachers reported that students now voluntarily attend school even during holidays. Teachers expressed high satisfaction with smart classrooms, reporting reduced workload and better student attention. Training sessions improved digital content delivery and inclusive pedagogy. Schools became hubs of village development discussions.

Initial community resistance was overcome through awareness campaigns and visible infrastructure improvements. Parents began contributing books to school libraries after witnessing improvements. VDC and SMC members actively participated in planning and monitoring.

RO systems and solar installations addressed core health and energy issues. Local Panchayats pledged funds to sustain and expand existing infrastructure. Female students benefited significantly from girl-friendly infrastructure. Increased attendance and participation of girls in classroom activities were noted. Women-led SHGs began participating in school-related development efforts.

This case demonstrates that strategic CSR interventions, when rooted in community