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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Madhya Pradesh (P0332)

PREPARED FOR:
HDFC Bank CSR

HDFC BANK PARIVARTAN
A step towards progress

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List of Abbreviations

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

I. Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0332) implemented by Action for Social Advancement (ASA) in 15 villages of Khacharod Block in Ujjain District of Madhya Pradesh, India

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

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

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

II. Executive Summary

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

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

The project achieved an **overall score of 4.6**, based on combined quantitative and qualitative indicators, reflecting excellent performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	H&H	POE	Overall
Relevance	Good	Excellent	Excellent	Good	Good
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Excellent	Excellent	Excellent	Excellent	Excellent
Effectiveness	Excellent	Excellent	Excellent	Excellent	Excellent
Impact	Good	Excellent	Good	Good	Good
Sustainability	Good	Good	Good	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	**4.5**	**4.6**	**4.5**	**4.6**	**4.6**

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

- **Overall score of 4.5**, reflecting **excellent performance in, coherence, efficiency, effectiveness, and branding, while in relevance, impact, and sustainability**, the intervention was rated as good.
- **95% of respondents rated the watershed management as "Essential Support" or "High Priority"**, highlighting improved access to water resources.
- Challenges include **limited maintenance mechanisms** and **long-term sustainability concerns particularly for solar street lights**.

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

- **Overall score of 4.6**, reflecting **excellent performance in almost all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, impact, and branding**.
- Beneficiaries reported **financial stability, reduced input farming input cost, and increased participation in income-generating activities**.
- **Nearly 87% of respondents rated interventions as "Essential Support" or "High Priority"**, indicating strong alignment with local needs.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, the water scarcity still prevails.

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

- **Overall score of 4.5**, reflecting **excellent performance in almost all OECD DAC parameters; relevance, coherence, efficiency, effectiveness, and branding**.
- **95% of respondents rated the water tank constructed for easy access to clean drinking water as "Essential Support "or "High Priority Support"**.
- Water tank initiatives improved access to clean drinking water and reduced prevalence of water borne diseases.

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

- **Overall score of 4.6**, reflecting **excellent performance in, coherence, efficiency, effectiveness, and branding, while in relevance, impact, and sustainability**, the intervention was rated as good.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and digital education tools**.

The impact assessment of the Holistic Rural Development Program (HRDP) in Ujjain reveals that the project was highly effective across all thematic areas—Natural Resource Management (NRM), Skill Development and Livelihood Enhancement (SDLE), Health and Hygiene (H&H), and Promotion of Education (PoE). The interventions were well-aligned with community needs, efficiently implemented, and achieved notable improvements in access to clean energy and water, income generation, health awareness, and educational infrastructure.

Key recommendations include strengthening community-based maintenance systems for solar and water assets, enhancing market linkages and post-training support under SDLE, ensuring water quality through purification systems, and expanding digital infrastructure and technical support in schools. Cross-cutting suggestions emphasize the importance of community ownership, convergence with government schemes, continuous capacity building, and robust monitoring mechanisms to sustain and scale the positive impacts of the program

1. Introduction

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

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

Figure 1: Key Thematic Areas

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

Healthcare and hygiene play a critical role by improving health outcomes through better infrastructure, sanitation, and preventive care. This reduces the disease burden, resulting in a healthier and more productive workforce capable of engaging in income-generating activities. Education also

complements healthcare by fostering awareness of hygiene practices, which leads to improved health and school attendance. This, in turn, creates a more skilled and employable population that can contribute effectively to the community's economic growth. Interventions in Natural Resource Management, such as clean water supply, waste management, and tree plantation, further enhance health by reducing environmental hazards, preventing diseases, and promoting ecological balance, which sustains productivity.

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

1.1. About the implementation organization

The Action for Social Advancement (ASA) is a not-for-profit development organization founded in 1996 by a group of experienced development professionals dedicated to enhancing rural livelihoods through participatory natural resource management. Established in the tribal heartland of Jhabua district, Madhya Pradesh, ASA has grown to become a leading organization in farm-based livelihoods and natural resource management. Currently, it operates in approximately 2,300 villages across eight states—Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, Uttar Pradesh, Maharashtra, Gujarat, and Odisha—reaching over 400,000 families. With a robust team of 180 professional staff and more than 300 barefoot professionals from local communities, ASA's work spans community mobilization, sustainable agriculture, financial inclusion, farmer producer organizations, and capacity building for Panchayati Raj Institutions.

ASA specializes in community-based natural resource management, including sustainable agriculture, financial inclusion, and promoting farmer producer organizations. It provides technical support to NGOs, government agencies, and donors in project management and institutional development. Additionally, ASA engages in action research, training, and policy advocacy to strengthen natural resource management initiatives.

1.2. Objectives of the Study

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

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

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

Figure 2: Objectives of the study

1.3. About the Project Area

Khacharod Block, situated in the Ujjain district of Madhya Pradesh, spans an area of approximately 638 km² and is home to a population of around 161,270 people. The majority of the population, about 127,079 individuals, reside in rural areas, while 34,191 live in urban settings (Census of India, 2011). The literacy rate in Khacharod stands at 58.12%, with a significant gender disparity: 69.86% of males are literate compared to 46.00% of females. (Census, Khacharod Tehsil Population - Ujjain, Madhya Pradesh, 2011). Agriculture forms the backbone of Khacharod's economy, mirroring the broader trends in Madhya Pradesh. The region is known for cultivating a diverse range of crops, including food grains such as wheat, maize, sorghum, and millet; pulses like arhar, moong, and urad; oilseeds including groundnut, soybean, castor, and mustard; and cash crops such as cotton and sugarcane[1]. However, farmers face challenges like inadequate irrigation, high input costs, lack of storage and marketing infrastructure, health issues, and limited technical knowledge[2].

Education and skills development in Khacharod also face significant hurdles. Many schools lack basic amenities, and there are high dropout rates, particularly among girls. Vocational training opportunities are limited, and there is often a mismatch between the skills taught and market needs. Addressing these challenges requires a comprehensive approach involving government interventions, community engagement, and support from non-governmental organizations to improve infrastructure, education, and skill development.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	**Gindwanya**
2	**Umarna**
3	**Nawatiya**
4	**Chowki Junnardar**
5	**Kumharwadi**
6	**Siparda**
7	**Chak Narayangarh**
8	**Kamthani**
9	**Khatakhedi**
10	**Madgani**
11	**Gidawada**
12	**Sandawda**
13	**Sekdi Sultanpur**
14	**Luhari**
15	**Kadiyali**

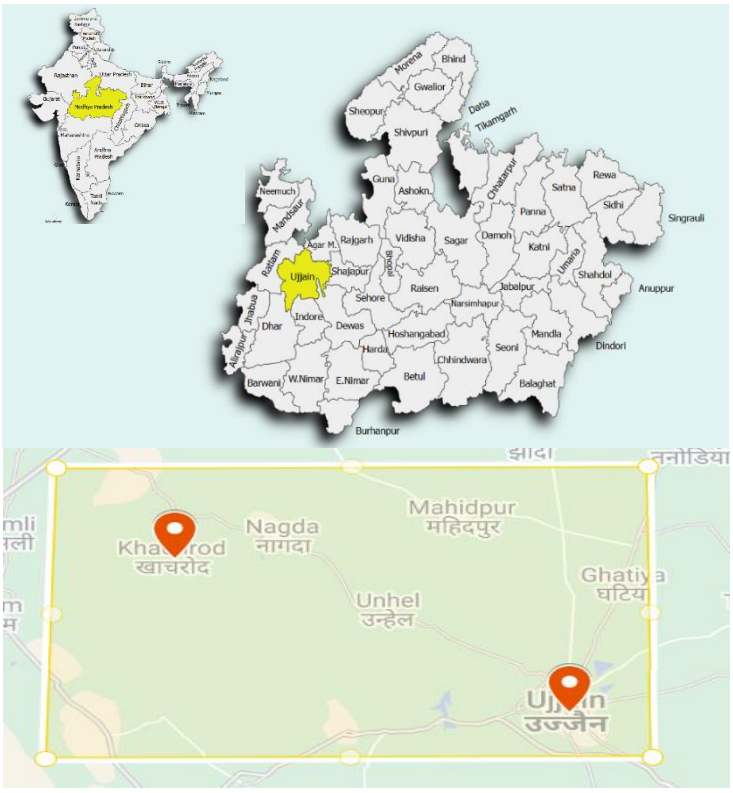

Figure 3: Project Location

[1] https://pmksy.gov.in/mis/Uploads/2017/20170315045904453-1.pdf
[2] https://ijasrm.com/wp-content/uploads/2018/05/IJASRM_V3S5_539_74_78.pdf

2. Methodology

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

2.1 Assessment Framework

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

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

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

2.2 Scoring Matrix

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

Table 3: OECD DAC Criteria Scoring Matrix

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

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

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

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

Weights for each intervention were calculated using the below formula:

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

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

Table 4 Thematic - Indicator Scoring Process Example

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

Level 1			
Weighted Average- Level 2 Score	3.8 (Score- CE)	4.0 (Score- P)	3.6 (Score- WM)
Weights – level 2	0.4	0.3	0.3
Weighted Average- Level 3 Score	3.8 (Beneficiary Need Alignment Score NRM)		

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

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

Based on the weighted average scores calculated for indicators under the major parameters of OECD DAC criteria, 4 categories are developed based on the scores they attain. The same is provided below:

Table 5: Scoring Range Followed for Project Scoring

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

2.3 Sampling Approach and Target Respondents

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

2.3.1 Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

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

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

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

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

Table 6: Quantitative Sample Distribution and Respondent Category

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Chak Narayangarh	3	4	18	41	0	0	4	4	25	49
Chowki	4	3	34	27	0	0	0	4	38	34
Gidwada	0	21	20	18	15	0	0	0	35	39
Gindwanya	3	8	35	57	0	0	8	6	46	71
Kadiyali	0	9	20	35	0	0	0	2	20	46
Kamthani	0	1	34	0	0	0	0	0	34	1
Khatakhedi	6	8	23	17	15	0	0	3	44	28
Kumharwadi	0	5	45	39	0	0	4	5	49	49
Luhari	0	24	43	27	0	18	4	4	47	73
Madgani	0	1	23	13	0	0	0	3	23	17
Nawatiya	15	0	35	26	0	16	0	0	50	42
Sandawda	0	0	30	23	0	0	4	4	34	27
Sekdi	0	0	18	14	0	0	4	0	22	14
Siparda	0	0	9	69	0	0	0	1	9	70
Umarna	3	0	24	10	0	0	4	1	31	11
Total	34	84	411	416	30	34	32	37	507	571

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

2.3.2 Qualitative Sample Size Estimation

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

Table 7: Qualitative Sample Distribution and Respondent Category

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

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

2.4 Data Collection Approach (including training)

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

2.5 Data Analysis and Report Writing

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

3. Interventions under Project P03332

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

3.1 Natural Resource Management (NRM)

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

Table 8: NRM Specific Activities

Category	Specific Activities
Tree Plantation	Community forest development, Plantation of native species, Creating green cover
Water Management	Rainwater harvesting, Irrigation system improvement, Drinking water infrastructure
Renewable Energy	Solar energy installations, Biogas plant implementation, Energy-efficient technologies

3.2 Skill Development and Livelihood Enhancement (SDLE)

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

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

Table 9: SDLE Specific Activities

Category	Specific Activities
Agriculture: Capacity Building	Provide training on various farm technique (SRI/Crop Diversification/Nature Farming) through Field School/Exposure Visit/Demos/PoP/Other
Agriculture: Infrastructure development	Develop Grain bank/Seed bank, and Watershed Management systems, construct/repair Check Dam, Stop Dam, Gabion, well, anicut and farm pond
Agriculture: Input support	Introduce and train villagers on Irrigation method (Drip/Sprinkler/Lift), Farm technique (Vermi Pits/Nadep Pits/Azola/Shivansh/Mulching /Creeper farming), provide water pumps, assist in land treatment through Soil Testing/Farm Bunding/Pesticides/ Fertilizers
Agriculture: Output support	Assist in Crop Market linkage, Bank Linkage, provide Storage Facility, and Crop Insurance

Livestock Management	Train villagers on livestock management, assist in livestock insurance, Animal Shelter, Vaccination/Insemination and Fodder Development
Enterprise development	Promote and train villager on Floriculture, provide livestock (Bees, Goats, Hens, Fish, Pig, Duck) and assist in livestock management
SHG Development	Form/ revival of SHG, train SHG through expose visits, assist in Market linkage, Bank/credit Linkage

3.3 Health and Hygiene (H&H)

An important factor in rural development is health and hygiene. A variety of health-improving interventions were implemented in the program communities. The first step involved mapping the settlements, and the program's implementation came next. It was discovered during the project's design that the communities lacked access to potable water and were not using proper sanitation practices. Additionally, they lacked good food habits. By planning and promoting kitchen garden for the villages, the intervention aimed to raise awareness on the significance of eating nutritious food.

Table 10: H&H Specific Activities

Category	Purpose	Specific Activities
Drinking Water	Improve overall community health.	Installation or repair of rainwater harvesting systems or Handpump or Community taps in Schools/HHs/Common Structures, Construction/Repair of Well/ Community pond, Establishment of community water tank
Health-Infrastructure	Strengthen healthcare facilities and ensures access to quality medical care for rural populations.	Provide Diagnostic Equipment (like telemedicine, USG, CT, MRI, X-ray, Tomography), Therapeutic equipment (like Ventilators, anaesthesia machine, Autoclaves, Defibrillator, prosthetics, Nutritional support, PMR (Physical medicine & rehabilitation) and Medicines/vaccines), critical infrastructure (like Ambulance, Dental chairs, Oxygen supply, Incubators, ECG machines) and repair or construct new Hospital Building, Wards/ICU, Toilet, Water supply, Bio medical waste units.
Kitchen garden	Improve overall community health by promoting nutritious food availability	Promotes kitchen garden plantation by providing kitchen garden training
Public toilets	Reduces environmental pollution, ensures clean surroundings, and prevents health issues caused by improper waste disposal.	Reconstruction/ Repair & Renovation/ create new unit of Community toilet and Household toilet
Waste Management		Promote waste segregation by Provided dustbins, assist in Waste collection/disposal, spread Awareness on waste management and Waste recycling

3.4 Promotion of Education (PoE)

Promotion of Education under the HRDP program focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. Key initiatives included the installation of smart classrooms to facilitate interactive and engaging learning, renovation of libraries equipped with relevant books and journals, and campus beautification through wall paintings and improved amenities. To support primary education, toys and play materials were provided, ensuring better attendance and fostering a joyful learning experience. Additionally, the program prioritized the provision of hygienic toilets and safe drinking water, significantly improving basic facilities. These efforts aimed to reduce dropout rates, promote holistic development, and align schools with the 21st-century educational needs, creating a conducive atmosphere for effective learning and overall student well-being.

Table 11: PoE Specific Activities

Category	Specific Activities
School Infrastructure	Renovating building, hygienic toilet and safe drinking water system, Installation of Smart Classes for interactive and engaging learning
Teacher Training	Innovative Teaching-Learning Methods and Teaching-Learning Material Development
School Management Committee	Formation / Revival of SMC and Training Programs

4. Demographic Profile of Respondents

4.1 Natural Resource Management

The pie chart illustrates the distribution of respondents under the **Natural Resource Management** theme, with the half of the respondents (51%) belonging to the **Household** category. Further, 36% of the respondents were group community members. A smaller proportion of respondents were **Community Members** (13%).

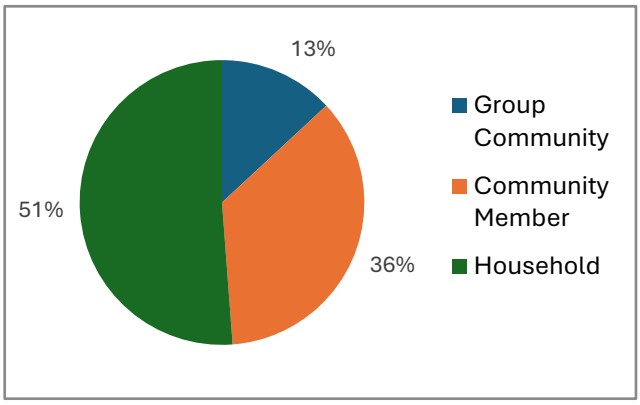

Figure 4: % Distribution of Respondents under NRM (n=84)

Among the **beneficiaries**, **82% were male and 18% were female**, indicating that male respondents formed the majority. This gender distribution suggests that men have had a greater role or representation in discussions related to natural resource management at the household level.

4.2 Skill Development and Livelihood Enhancement

The adjacent figure illustrates the distribution of respondents under SDLE theme based on category, gender, and occupation. A significant majority, three fourth of the respondent (75%) were **individual farmers**, indicating that most respondents were engaged in farming independently. The gender distribution shows a stark disparity, with **77% of respondents being male** and **23% female**, suggesting limited female participation in livelihood activities. In terms of occupation, **92% were engaged in agriculture**, reinforcing farming as the primary livelihood, with minimal representation in **daily wage labour (3%).** This data highlights the dominance of male individual farmers in agriculture, with little occupational diversification and low female representation in the sector.

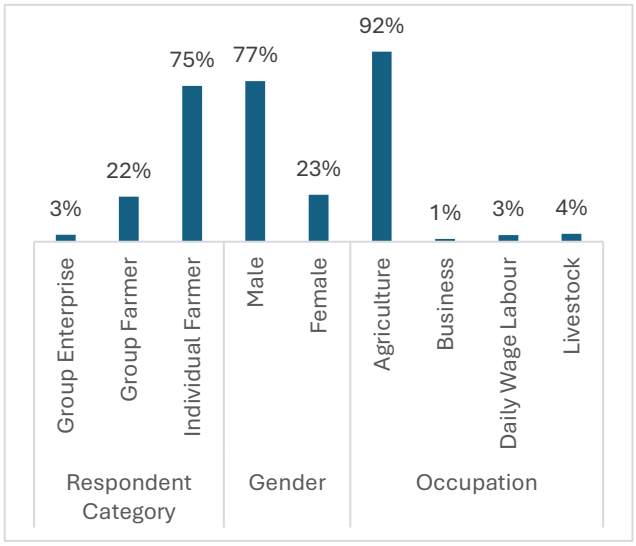

Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=412)

The findings indicate that the average landholding size among the surveyed villagers is 3 acres. Furthermore, the data reveals that there is slight discrepancy between irrigated and cultivated land, with a difference of 0.1 acres in average cultivated and irrigated land. This observation suggests the presence of rainfed farming practices within the community. Additionally, the average annual income derived from the primary source of livelihood was reported to be ₹1,52,297.

4.3 Health and Hygiene

All the respondents (100%) belonged to the **Community Members category**. In terms of occupation, the largest proportion (**55%**) were **Farmers**, followed by **Farmer labour (33%)**, and **Self Employed (12%)**, highlighting that most respondents were engaged in agricultural activities, either as primary farmers or labourers, with a smaller segment involved in self-employment. This distribution underscores the predominance of farming as the primary livelihood while reflecting diverse economic engagement within the community.

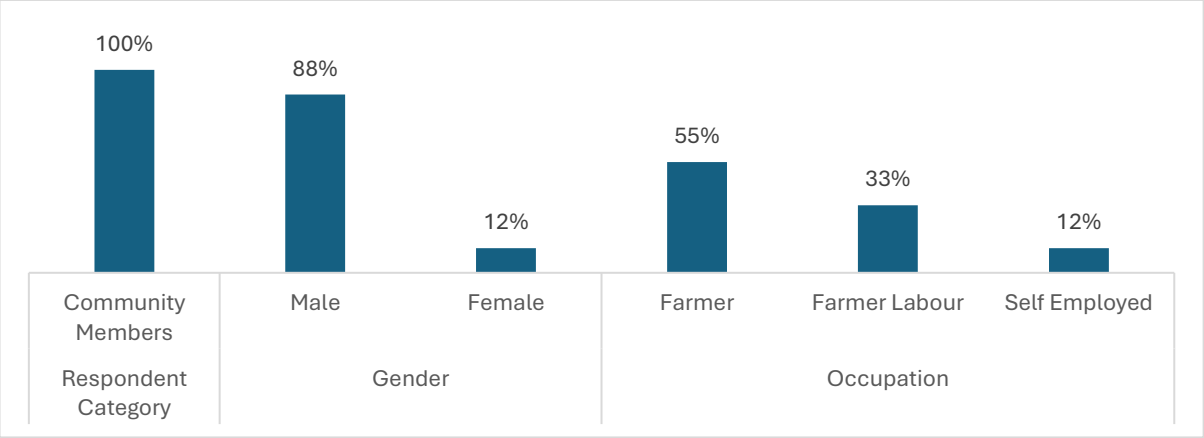

Figure 6: % Distribution of Respondents by category, gender and occupation under H&H (n=34)

4.4 Promotion of Education

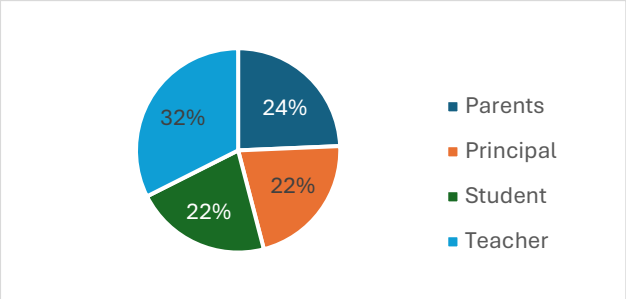

Figure 7: % Distribution of Respondents by category under POE (n=37)

The highest proportion of respondents were **Teachers (32%)** indicating significant representation from those directly involved in learning and instruction. This was followed by **Parents (24%)**, **Principals (22%), and Students (22%)** of the respondents, highlighting their involvement in educational matters. This distribution reflects a balanced approach in gathering perspectives from key stakeholders in the education system, with a stronger emphasis on teachers.

5 Key Finding

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

5.1 Relevance

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

5.1.1 Beneficiary Need Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Beneficiary needs alignment	3.9	4.2	4.3	4.3	4.1

NRM interventions demonstrated strong alignment with community needs with **a score of** 3.9. The installation of solar streetlights and construction of dam and provision for water shed management significantly improved daily life, enhancing safety and mobility after dark resolving water scarcity issues.

The assessment of beneficiary needs reveals that the **Water Management– Watershed management support** component under the NRM intervention is largely perceived as well-aligned with the priorities and expectations of the community. Approximately two third (n=21) of the beneficiaries recognized the **provision for watershed management** as **"Essential Support"**, while an additional **29%** categorized it as a **"High Priority Support"**—indicating a strong overall endorsement of its relevance and utility.

Sufficiency reflects the degree to which the intervention adequately meets the needs of the beneficiaries. The assessment findings reveal **that 29% (n=21) of respondents rated the provision for watershed management as "Extremely Adequate**" in addressing their requirements. A further **57% considered it "Fairly Adequate," while 10% rated it as "Adequate."** These responses suggest that the intervention was generally well-received, with the majority of beneficiaries acknowledging its effectiveness in meeting their needs.

"In the past, there was no water in the well, but now the well is filled with water. Also, light, which was not available before, is now provided through solar energy"

- Excerpt from Farmer IDI, Umarna Village, Ujjain

" Before the solar panels and street lights were installed, the village was dark at night, and people faced difficulties in going to the fields."

- Excerpt from PRI member IDI, Nawatiya Village, Ujjain

Similarly, in the SDLE shows strong beneficiary need alignment with the score of 4.3. The **Infra Support – Well construction** component under **the SDLE** intervention was widely regarded as relevant and essential by the beneficiary community. **52% of respondents identified it as "Essential Support"**, and another **35% categorized it as "High Priority Support,"** signalling a robust alignment with local agricultural needs. A small percentage (11**%**) rated it as a medium priority, showing consensus on its value.

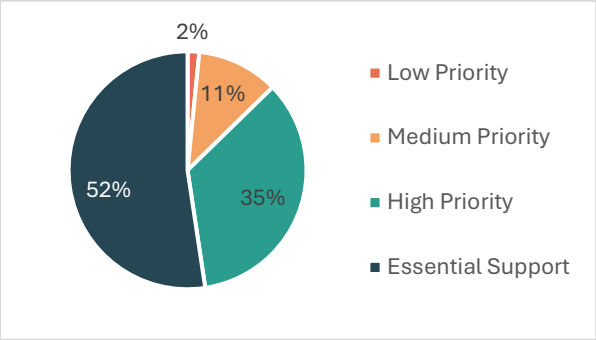

Figure 9: % Distribution of Respondents Across Categories for 'Relevance' of Infra-Well Construction under SDLE (n=63)

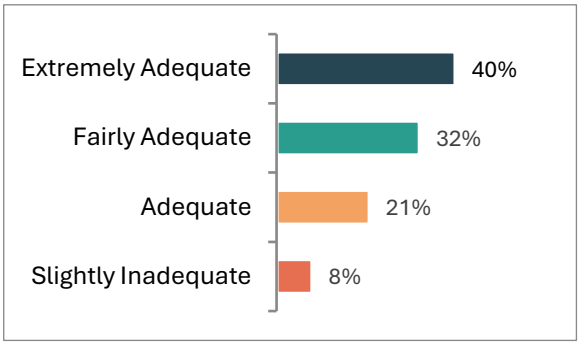

Figure 8: % Distribution of Respondents Across Categories for 'sufficiency of Infra-Well Construction under SDLE (n=63)

In terms of **sufficiency**, the intervention was well-received as **40% found it "Extremely Adequate," 32% "Fairly Adequate,"** and **21% "Adequate."** These ratings affirm the intervention's success in addressing critical farming requirements, particularly for small and marginal farmers.

However, **there were instances** were respondents expressed insufficient of resources or said, the asset did not perform as intended. One respondent shared *"The resources provided are in limited quantity. Like, I have 30 acres of land, but the irrigation support was provided for 5 acres only."* Another said, "*The plants received from NGO, did not last long, they dried very early*". These perspectives underscore the importance of improving and scaling up the interventions along with ensuring distribution as per the requirement to maximize the impact across the community.

Under H&H, The **provision for drinking water in terms to community water tank,** have been strongly validated by the community for its alignment with local needs and priorities.

With **71% (n=17) of respondents identifying, it as "Essential Support"** and another **24% recognizing it as "High Priority Support,"** the initiative clearly resonated with the beneficiaries, especially in addressing water needs. When assessing **sufficiency**, or the extent to which the intervention met actual needs, the feedback was overwhelmingly positive. **12% rated it as "Extremely Adequate,"** while **53% found it "Fairly Adequate,"** and **35% "Adequate."** These ratings underscore the intervention's practical success in enhancing access to clean drinking water. However, it was also indicated that the intervention requires improvement by some of the respondents, as the water tank was occasionally filled with hard water, making it unsuitable for drinking. This underscores the need for installing water purifiers to ensure a continuous supply of clean drinking water for the villagers.

"Before HDFC help, it was very difficult. For example, we used to get water from the hand pump as there was no other source. Now, there's a 12,000-litre tank in Kadiyali village, and it's connected to a solar system, so there's no need for electricity."

- Excerpt from Farmer of Kadiyali Village, Ujjain

Under the POE intervention, the support for hard infrastructure development—including school building enhancements and *Bala painting*—was widely acknowledged by the beneficiary community as both relevant and essential. **A significant 65% (n=26) of respondents identified this component as "Essential Support," while another 31% categorized it as "High Priority Support" for schools**. This highlights a strong alignment with community expectations, especially in improving the school environment, which indirectly supports educational outcomes and community development.

In terms of sufficiency, the intervention was also positively received, **with 50% of beneficiaries rating it as "Extremely Adequate" and 36% as "Fairly Adequate."** Further, respondents emphasized how the initiative addressed longstanding issues. For instance, schools that previously lacked basic infrastructure, such as benches, now provide students with proper seating arrangements. Access to drinking water has also improved drastically with the installation of RO water systems, alleviating health concerns and ensuring children remain healthy and hydrated.

5.1.2. Local Context Alignment

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Local Context Alignment	4.5	4.7	4.5	4.4	**4.5**

The data of the local context alignment indicator highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. With a high score of **4.5**, the interventions under NRM show a **good alignment with local needs and priorities**. Beneficiaries emphasized the transformative impact of the installation of solar streetlights. It has improved nighttime safety and mobility in villages with limited and unreliable lighting infrastructure. Additional initiatives, such as solar-powered pumps, have further mitigated water scarcity and enhanced access for farmers and households alike

"The installation of street lights has made a big difference. Earlier, the village was dark, which led to thefts and insecurity. Now, with proper lighting, such problems have reduced significantly."

- *Excerpts from PRI member, Chak Narayangarh Village, Ujjain*

"They installed a solar panel on the water tank. Earlier, there were no solar plates in the village, so getting water was a problem. Now, with the solar plate, there's no issue. The entire village is benefiting from solar power street light, it has been installed at the intersection of our streets in the village. It covers 99% of our village before only 50% village was covered."

- *Excerpts from Famers, Luhari Villager, Ujjain*

Under SDLE, the **excellent score of 4.7** reflects excellent alignment with local needs and priorities. Beneficiaries reported the transformative impact of the intervention, as it resolved the water scarcity issues through well construction/renovation and installation of sprinklers. Moreover, the introduction of homebased manure resulted in better yields with reduced production cost and promotion of organic farming. These results underscore the relevance and impact of SDLE interventions in addressing community-specific challenges.

"Earlier, our fields are empty due to water problem but now because of dabri (sprinklers) we can now do farming easily due to continuous flow of water. Irrigation is gone really easy because of that. We have been able to cultivate the fields and also got seeds for farming. We have been able to grow vegetables."

- Excerpt from farmer group of Gindwanya Village, Ujjain

Under H&H, the data of the local context alignment indicator highlights the intervention's strong sensitivity to the health conditions and supply of clean drinking water for the communities it serves. With a **Good** score (4.5), the interventions under H&H show a **good alignment with local needs** and **priorities**. Beneficiaries emphasized the transformative impact of solar powered water tanks and repair of wells. The intervention also conducted health camps which had the car facility for blinds and screen villagers for common diseases for free.

"We had to remove the soil. After the well was made, the soil was not going inside. When the HDFC Bank helped, the well was made. The children were also scared. They used to go near the well. They were afraid that the well would fall. After the well was made, there is no problem"

- *Excerpts from Farmer Group, Luhari Village, Ujjain*

"Earlier we had to travel to the market, but the doctors weren't available there. Even at the hospital, we faced the same issue. If the doctor was available, we had to stand in long queues, but now we have better facilities. The organization set up a camp, which has been very helpful. It also had car to assist someone who was blind"

- *Excerpts from PRI member, Umarna Village, Ujjain*

For **PoE**, the intervention achieved a **score of 4.4** under Local Context Alignment, indicating a strong responsiveness to the community's needs and priorities. Significant improvements were made in access to clean drinking water through the installation of water coolers and pipeline connections, addressing previous challenges associated with hand pumps and inadequate sanitation. The availability of running water in toilets further enhanced hygiene standards, particularly benefiting girl students. While these efforts were well-received, the need for additional digital learning tools, such as smart classrooms, was highlighted, especially in schools with larger student populations, underscoring areas for further enhancement.

"The toilets existed, but there was no pipeline connection for water. Once the pipeline was installed, we got running water inside."
"We have 131 students in total. It would be beneficial to have at least one smart classroom."
"Earlier, students sat on the floor, and now when ASA Foundation and HDFC provided us benches, they can sit on them."

- *Excerpt from Principals, Gindwanya and Sandawda Village, Ujjain*

5.1.3. Quality of Design

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

The Quality of Design indicator serves as a critical benchmark for assessing whether interventions are technically, organizationally, and financially sound enough to achieve their intended goals. For all thematic areas, the intervention achieved an **Excellent** score (5.0), signifying its robust and well-structured design. Technically, the use of **participatory rural appraisal** (PRA) ensured that the intervention was rooted in a thorough **needs assessment**, allowing for a precise understanding of the village's requirements. This approach highlights the project's responsiveness to local conditions and its ability to address key challenges effectively. Organizationally, the emphasis on **community participation** at every stage, including engagement with the village head, the Self-Help Groups (SHGs), and the Village Development Committees (VDCs), reflects a **well-structured implementation strategy** that fosters **local ownership** and **sustainability**. Financially, the collaborative targeting of households suggests an efficient allocation of resources, ensuring that support reaches the most relevant beneficiaries while maintaining cost-effectiveness. Collectively, these aspects confirm that the intervention was well-planned, contextually appropriate, and designed for long-term impact.

Under PoE, the project introduced **sustainable and innovative educational solutions**, such as **smart classes,** ensuring **enhanced learning experiences** and better engagement for students. Schools have been equipped with **improved sanitation, safe drinking water, and better infrastructure**, fostering a **conducive learning environment**. Additionally, **community involvement** was strengthened by encouraging **parent-teacher interactions and local participation in school development**, ensuring **long-term sustainability** and **increased student retention, particularly among girls**. These efforts collectively contribute to a **holistic and future-ready education system** in the target communities.

> *"We identify the needs and requirements of the village. We conduct a needs assessment with the villagers. We use participatory rural appraisal (PRA) to identify their needs. Based on that, we intervene"*
>
> *" We ensured community participation at every stage of the intervention. Typically, we engaged the village head for their confidence and support. The targeting of households was done collaboratively by the SHG and VDC"*
>
> *- Excerpt from ASA NGO, Ujjain*

5.2. Coherence

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

5.2.1 Internal Coherence

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

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

5.2.2 External Coherence

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

The findings highlight that the intervention is exceptionally aligned and synergised with the efforts of other actors which was government agencies. This indicator, which evaluates potential overlaps, duplications, gaps, or contradictions between the project's activities and those of other stakeholders, achieved a **perfect score of 5.0**, placing it in the "**Excellent**" category. The qualitative finding highlights that the intervention demonstrated **strong external coherence** as it effectively aligned with existing government initiatives and institutional frameworks. The proactive engagement with government bodies and the panchayat ensured **seamless collaboration, minimizing conflicts** and enhancing the intervention's **legitimacy** and **acceptance**. The intervention's strategic focus on areas where the government was already involved underscores its synergy with ongoing programs, preventing duplication of efforts while maximizing impact. Additionally, the facilitation through the MGNREGA department, rather than direct implementation by HDFC, reflects a well-integrated approach that leveraged existing structures for execution. This not only optimized resource utilization but also strengthened local governance mechanisms, reinforcing the sustainability of the intervention.

> *"We did not have any conflicts. We talk to the government and the panchayat. Everything is decided in advance. We basically focused on areas where the government was involved."*
>
> *"We did not receive direct interventions from HDFC, but we facilitated the process through the MGNREGA department by mobilizing the community. The panchayat ultimately carried out the interventions."*
>
> *- Excerpt from ASA NGO, Ujjain*

5.3. Efficiency

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

5.3.1 Timeliness

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Timeliness	4.4	4.6	4.7	4.7	4.6

The NRM intervention was effectively implemented in alignment with the project timelines with a score of 4.4. For water management- watershed management , **48% (n=21) of respondents rated it as "On Time," also 48% (n=21) considered it "Slightly Delayed."** Further, close to 100% of respondents viewed the intervention positively, underscoring the project's strong commitment to staying on schedule and delivering results as planned.

The Infra Support (**well construction) intervention** under **SDLE** was largely perceived as timely and efficiently executed. According to the assessment, **73% of respondents** confirmed that the support was delivered **"On Time,"** highlighting the project's robust implementation framework and commitment to prompt service delivery. While **17%** reported it as **"Slightly Delayed"** And **only 10%** of respondents indicated a moderately delayed in the timing of the intervention.

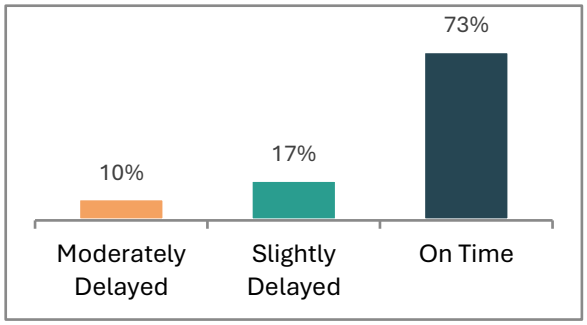

Figure 12: % Distribution of Respondents Across Categories for 'Timeliness' for Infra- well construction under SDLE (n=63)

The Health and Hygiene intervention was effectively implemented in accordance with the project timelines. For water tank, **71% (n=17)of beneficiaries** reporting that it was completed **"on time"** and met their expectations and needs. An additional **30%** felt it was **"slightly delayed,"** This overall positive response highlights strong satisfaction with the prompt execution of key components, reflecting efficient planning and delivery that helped build community trust and ensured timely access to essential health and hygiene services.

For POE, the intervention was largely perceived as timely and efficiently executed. In the case of hard infrastructure support—such as building construction and classroom—**80% (n=15) of respondents confirmed that the support was delivered "On Time," while 20% noted it was "Slightly Delayed."** Overall, This reflects the program's robust focus on ensuring timely access to learning materials, workshops, and support services, ultimately fostering an environment that enhances educational opportunities for beneficiaries without unnecessary disruptions.

5.3.2 Quality of Service Provided

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Quality of Services Provided	4.1	4.2	4.1	4.4	4.2

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

For NRM, ensuring long-term usability and community satisfaction, the program emphasizes high-quality implementation across all interventions particularly in the areas of water tank systems. Each solution is thoughtfully designed to be durable and locally relevant, reducing maintenance needs while delivering sustained benefits. Strategically placed water tank has enhanced accessibility safe and clean drinking water.

The data for the Water Management- water tank on the quality of services provided indicates that the intervention was highly effective. A total of 100% of respondents rated it positively—52% described the quality as "Very Good" and 43% as "Good." This suggests a high level of satisfaction among beneficiaries regarding the intervention's effectiveness and durability in meeting community needs. Only 5% of respondents rated the services as "Acceptable" and felt that improvements were necessary, representing a relatively small proportion. Overall, these high satisfaction levels reflect strong implementation and effective service delivery.

The data on the quality of services under the **Infra Support – Well Construction** component of SDLE reflects a strong and positive response from beneficiaries. A combined **92% of respondents** rated the quality of the intervention favourably, with **46% describing it as "Very Good"** and same, **46% as "Good."** This indicates that most participants found the support both effective and relevant in addressing their agricultural needs. Such positive ratings highlight the intervention's success in providing quality asset—particularly well that met expectations in terms of viability, suitability for local conditions, and timely availability.

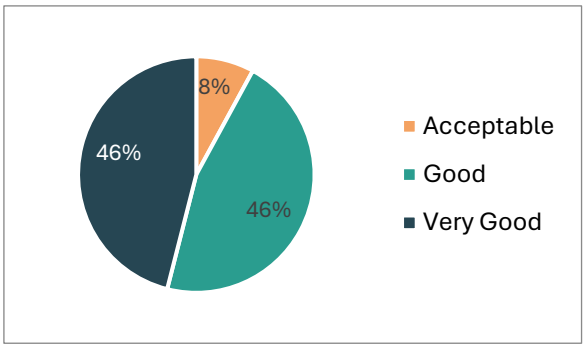

Figure 13: % Distribution of Respondents Across Categories for 'Quality of Services Provided- Infra – well construction' under SDLE (n=63)

For the Health and Hygiene intervention, data related to the water tank components indicate a high level of satisfaction with the quality of services provided. A combined 71% of respondents rated the intervention positively, with 24% describing the quality as "Very Good" and 47% as "Good." An additional 29% found the quality to be "Acceptable". These responses reflect the intervention's overall effectiveness, durability, and alignment with community needs, reinforcing its perceived value and impact on daily living standards.

For Education, the data on the quality of services reflects a strong and positive response from beneficiaries. Specifically, for building infrastructure and Bala painting, **100% of respondents rated the quality favourably—59% described it as "Very Good," while 41% rated it as "Good."** This indicates that the intervention was both effective and relevant, significantly contributing to improved learning environments and meeting the infrastructure needs of schools in the community.

5.3.3 Operational Efficiency

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Operational Efficiency	5.0	5.0	5.0	5.0	**5.0**

This indicator evaluates the validity and realism of the implementation approach, the adequacy of risk considerations, and the efficient allocation and use of resources such as manpower, finances, materials, and time. Interventions under all thematic areas excelled in these aspects, as evidenced by the meticulous planning and execution of its interventions. Therefore, an '**Excellent' score of 5.0** is obtained under this indicator.

> *"Whatever intervention we have done; they are fully utilized. People are growing a second crop and improving their livelihood. These interventions directly impact household income."*
>
> - *Excerpt from ASA NGO, Ujjain*

The insights from the verbatims highlights that the intervention was highly efficient, while demonstrating excellent resource utilization and proactive risk management. It introduced a second crop and non-chemical farming practices, improving agricultural sustainability and income for farmers. The focus on vegetable cultivation further diversified income streams, reducing economic vulnerabilities.

> *"Farmers have been made aware of how they can do non-chemical farming. We have supported some vegetable crops. Farmers are improving their income by cultivating vegetables. This has directly impacted the community"*
>
> - *Excerpt from ASA NGO, Ujjain*

5.3.4 Project Design

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

The project demonstrated exceptional quality in its design and monitoring framework, achieving a perfect **score of 5.0** indicating that the intervention had a comprehensive project design with clearly defined outcomes, and targets, supported by a robust monitoring and evaluation (M&E) framework. The **structured approach** ensured that each intervention was directly linked to measurable outcomes, such as **reduction in water borne diseases** through providing clean drinking water, **improvement in irrigation for at least five acres of land** through construction of dug well and **reduction in theft** through removing darkness in the night. The development of an ecological framework further strengthened project planning by breaking down goals into specific objectives and activities, ensuring alignment with expected impacts. The use of **Standard Operating Procedures** (SOPs) provided clear guidelines for implementation, preventing overlap and optimizing cost efficiency. Additionally, the emphasis on systematic data collection and performance tracking ensured that progress was continuously monitored, allowing for data-driven decision-making and adaptive management.

"Each intervention was designed to deliver specific outcomes. If we created a dug valley, it was expected to improve irrigation for at least five acres of land. This was the approach we followed."
"Each aspect of the project goal was broken down into specific objectives, which were further divided into relevant activities. These activities were linked to measurable outcomes, and ultimately, the overall impact of the project was evaluated based on them".
"We had Standard Operating Procedures (SOPs) for each intervention. These SOPs served as guidelines for implementation, specifying the targeted communities and the execution process".
"We conducted monthly review meetings with the teams. These meetings were crucial for monitoring project progress and ensuring that the objectives were being met."

- Excerpt from ASA NGO, Ujjain

5.4. Effectiveness

The Effectiveness section evaluates the extent to which the project has achieved its intended objectives and delivered the desired outcomes within the planned timelines. This parameter is assessed through five key indicators: **Interim Results (Outputs and Short-Term Results)**, **Reach (Target vs. Achievement)**, **Influencing Factors (Enablers and Disablers)**, **Differential Results**, and **Adaptation Over Time**. These indicators provide a comprehensive understanding of how well the project has performed in terms of translating planned activities into tangible and measurable results.

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

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Interim Results (Output and short-term results)	3.7	4.1	4.4	4.0	4.1

The **Interim Results indicator** evaluates the intervention's success in delivering planned outputs and achieving short-term objectives. The Section covers the current utility of a service of the operational status of any assets provided under the intervention. Along with utilization of the intervention which covers the current utility, or the operated status of any assets provided with the support of HDFC Bank. Similarly, Stakeholder experience and Reflection focuses on the experience and reflection of using various assets, products, and services provided, as well as noticeable changes.

NRM intervention for Current status reveals varied levels of asset functionality for water management – watershed management intervention as perceived by the beneficiaries. Where, **100% (n=21) of respondents reported that the assets were either "Fully Functional" (57%) or "Moderately Functional" (43%), which shows a degree of positive** impact and usability. While the overall findings for, street solar lights suggest substantial challenges in asset effectiveness and sustainability. A significant proportion of respondents highlighted issues, with 10% (n=11) noting the assets were "Doest not Exists**," 82%** (n=11) **stating that assets "Existed but Were Not Functional"**. These responses point to considerable gaps in implementation and operational performance. One of the respondents said, "*The solar street light is not working now. It worked for only a year*". This reflects the need for

greater consistency in the delivery of outputs to ensure that the benefits are uniformly experienced across all target groups. The findings indicate that the interventions have somewhere lacked in effectively addressing key priorities. Further in terms of **utility**, For the **NRM** component, specifically focusing on **Water Management interventions** (Watershed Management), the data indicates a consistent pattern of use over the past two years. A significant majority of beneficiaries reported regular usage, with **57% (n=21) stating they "Always" use the intervention, 38% using it "Often," and 5% "Rarely" using it.** This suggests a relatively high level of continued engagement with the water Management solutions provided.

Under SDLE, the current status of the Infra Support – Weel construction component reveals varied levels of asset functionality. **About three fouth of beneficiaries reported the assets as "Fully Functional" (75%, n=63), while 19% (n=63) reported it to be "Moderately Functional"**. Further, one of the respondents said, *"Earlier, we had no water. Now, we have water. Before, we only had water for a short time, but now we have water all the time. After the well was repaired, we gained these advantages"* indicating a high level of success in terms of usability and perceived positive impact on livelihoods **For Utilization**, infra Support (well) intervention, reveals a mixed yet informative picture in terms over the past two years. While **61% of respondents reported "Always" using the provided well, and 31% used them "Often," an additional 8% used them "Sometimes."** This indicates that an all—100%—have engaged with the intervention to varying extents, reflecting its general relevance and success in promoting sustained usage.

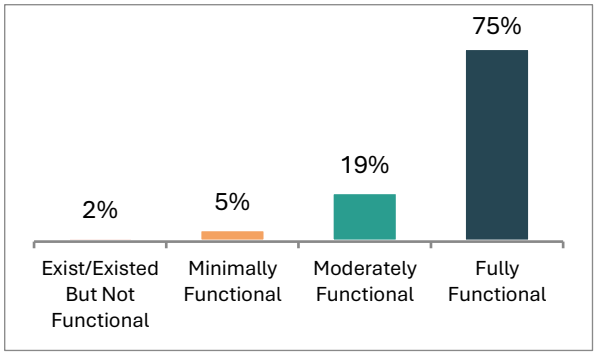

Figure 14: % Distribution of Respondents Across Categories for 'Current Status' for infra -well construction under SDLE (n=63)

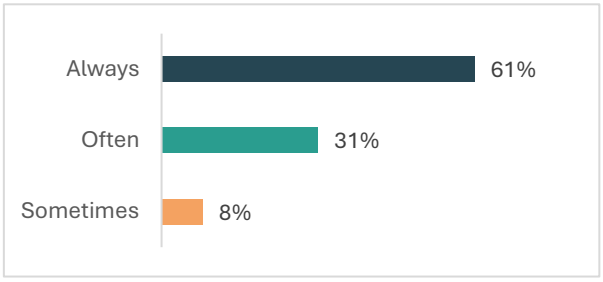

Figure 15: % Distribution of Respondents Across Categories for 'Utilization' for infra -well construction under SDLE (n=63)

For the Health and Hygiene intervention's Drinking– Water tank component has shown strong positive outcomes in both functionality and utilization. A large majority of respondents—**47% (n=17) rated the assets as "Fully Functional" and an additional 47% (n=17) as "Moderately Functional"**—reflecting the effectiveness and usability of the intervention at the household level. Additionally, utilization trends further reinforce this success, **with 53% (n=17) of beneficiaries reporting "Always" using the water tank, 41% (n=17) using them "Often," and 6% (n=17) using them "Sometimes**." These figures indicate consistent and meaningful engagement, demonstrating the intervention's relevance in supporting daily household nutritional needs and promoting better access to clean drinking water.

For POE, the status of the intervention reveals varied levels of asset functionality. Specifically, for building and classroom, around 100% of beneficiaries reported the assets as either "Fully Functional" (68%, n=22) or "Moderately Functional" (32%, n=22), reflecting a high degree of usability and positive impact in enhancing the educational environment. Moreover, in terms of utilization over the past two years, the data indicates consistent and regular use. A substantial 73% (n=22) of respondents reported "Always" using the classroom and building, while the remaining 27% (n=22) stated they used them "Often" or "Sometimes". This suggests that the intervention has been effectively integrated into the daily learning routines of students, reinforcing its relevance and value in the school context.

5.4.2 Reach (Target vs Achievement)

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

The project demonstrated outstanding performance in achieving its proposed targets, earning a perfect score of **5.0** for the "Reach vs Target" indicator under all thematic areas. Stakeholders affirmed that the **project targets were not too high, and they ensured that the entire village is covered**, ensuring the success of the intervention in reaching its intended beneficiaries.

> *"The targets were not too high or unachievable"*
>
> *- Excerpt from ASA NGO, Ujjain*

5.4.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Influencing factors (enablers and disablers)	5.0	5.0	5.0	4.1	**4.8**

The HRDP project achieved an **excellent score of 4.8** for influencing factors, reflecting the significant role of enablers and the effective management of initial challenges. Internally, the project's structured orientation and capacity-building approach ensured that the implementation team was well-prepared, skilled, and aligned with project objectives. Regular workshops, role assignments, and specialized training—such as for the water resources team and shelf help groups —demonstrated a commitment to continuous learning and efficiency. The well-designed program structure further contributed to effective implementation. Externally, factors such as community engagement and the strategic linkage of interventions, like water resource management with livelihoods, enhanced project impact. However, the COVID-19 pandemic emerged as a significant disabling factor, causing delays in execution. Despite this challenge, the project's strong leadership, skilled human resources, and systematic planning played a crucial role in ensuring resilience and eventual success.

> *"Essentially, what we did was conduct a project orientation each year. Right from the beginning, we used to organize workshops with the team, where we discussed the project interventions and their deliverables with the implementation team"*
>
> *"The key factors included our well-designed program and interventions. The way we structured and planned the interventions played a crucial role in ensuring the project's success"*
>
> *- Excerpt from ASA NGO, Ujjain*

Under PoE, the HRDP project achieved a **score of 4.1** for influencing factors, reflecting a balance of enablers and disablers in its implementation. Positive influences included improved attendance, hygiene, and student engagement, driven by interventions such as clean drinking water, improved sanitation, and the introduction of smart classrooms and science kits. These initiatives not only reduced health issues among students but also enhanced their learning experience and participation.

> *"The science kit has been very helpful for the children. They are able to experiment and learn through hands-on activities."*
> *"Smart classrooms allow us to teach in new ways, such as displaying visuals that children can copy into their notebooks."*
> *"The children's attendance is better on Mondays and Saturdays, and participation has increased due to these resources."*
> *"We need more training to use smart classrooms effectively. If trainers demonstrate these tools to the children directly, it will benefit them greatly."*
>
> *- Excerpts from Teacher, Kumharwadi Village, Ujjain*

However, certain disablers affected the overall impact. Technical problems with the water pipeline and cooler installation required schools to independently resolve issues, exposing gaps in sustainability. Additionally, the staff's ongoing expectation of NGO support highlights the limited long-term viability of some interventions. Furthermore, while digital tools and smart classrooms showed potential, inadequate teacher training and limited practical use of these resources restricted their effectiveness, underscoring the need for comprehensive capacity-building efforts to ensure sustained benefits.

5.4.4. Differential Results

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

Differential results assess the extent to which the intervention ensured inclusivity in its design and implementation. The intervention achieved an **Excellent score (5.0)** highlighting that it was highly inclusive, with well-designed strategies to ensure the participation of diverse groups while addressing their specific needs. A strong emphasis was placed on **engaging women**, recognizing their higher commitment levels and the greater success rates achieved when they were the primary beneficiaries. By **targeting 90%** of interventions toward women within households and allocating resources such as **wells** in their names, the project actively **promoted gender inclusion** and **empowerment**. Additionally, while small and marginal farmers benefited significantly, the intervention acknowledged gaps in reaching marginalized communities, indicating a nuanced understanding of differential outcomes. The structured capacity-building efforts for women further reinforced the project's inclusive approach, ensuring that interventions were not only equitable but also highly effective in driving long-term impact.

> *"When working with small and marginal farmers, we saw good results. However, the outcomes were less significant for marginalized communities. When we engaged women, the results were even better. Women tend to be more serious and committed to the interventions compared to men, leading to higher success rates"*
>
> *- Excerpt from ASA NGO, Ujjain*

5.4.5. Adaptation over time

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

The project demonstrated exceptional adaptability over time, achieving a **perfect score of 5.0** for this indicator. It demonstrated excellent adaptability, with proactive adjustments, continuous learning, and a commitment to improvement. While most interventions were completed on time, the project faced unforeseen challenges with the post-warehouse unit due to a lack of prior experience and vendor-related issues. Rather than allowing these setbacks to derail progress, the team responded effectively by replacing the vendor and adjusting timelines to ensure successful completion. Although the intervention took longer than expected, operations eventually commenced, reflecting the project's resilience and ability to course-correct. Notably, community feedback was also taken on regular intervals, and accordingly, necessary adjustment was also made.

5.5. Impact

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

5.5.1. Significance – (Outcome)

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Significance (Outcome)	4.0	4.0	4.1	4.3	4.1

The **NRM** intervention has demonstrated a strong and meaningful impact, particularly through its water management initiatives. Regarding water availability almost 100% (n=42) agreed that access to water source had improved agriculture production in the village. Similarly, almost 100% (n=42) agreed that there was improved water availability in wells and other water sources near the water source rehabilitated post intervention. Further, 95% (n=42) agreed that at overall level, there was increase in total benefits from the water source after the intervention. Moreover, a significant proportion, 98% (n=42) believed that the water borne diseases had significantly come down due the interventions in the last few years. The same has been reported under H&H as well.

For NRM, the qualitative feedback from beneficiaries underscores the tangible improvements brought about by the interventions. Implementing sustainable solutions, such as solar-powered irrigation systems and light facilities, has addressed critical community needs and enhanced daily living conditions. For example, access to reliable water sources has improved agricultural productivity, enabling farmers to diversify their crops and achieve greater income stability. Additionally, solar-powered lighting solutions have contributed to improved safety and extended productive hours for households, particularly benefiting women and children. Further, **under H&H** qualitative feedback from beneficiaries highlights the significant improvements achieved through the interventions. The proper maintenance of water sources as a result of interventions has effectively addressed critical community needs and improved the availability of clean drinking water.

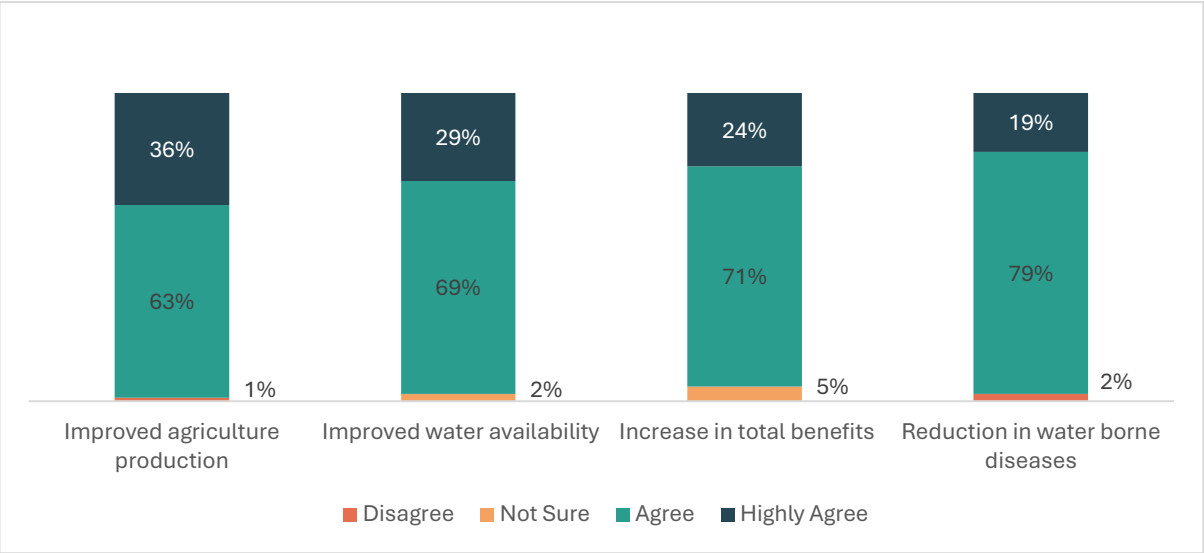

Figure 16: % Distribution of Respondents Across Categories for 'Long term Results- Water Management' under NRM (n=42)

The sustainability of the infra support under the **SDLE initiative** is reflected through consistently positive responses from beneficiaries across multiple indicators. **Approximately 86% (n=307) of respondents *agreed* that the interventions led to increased crop yield ad farm production, 85% (n=307) said they earn more stable farm, while 83% (n=307) agreed that their food security has increased.**

Further, the qualitative feedback from beneficiaries highlights the significant improvements achieved through the interventions. The implementation of sustainable solutions, such as check dams that increase river water levels and installation of sprinklers which require less labour force, effort, and financial input, has effectively addressed critical community needs and improved daily living conditions. For instance, training on home based manure and livestock rearing created an additional source of income, particularly benefiting women in the community. These interventions have not only enhanced livelihoods but also contributed to greater economic empowerment and social well-being.

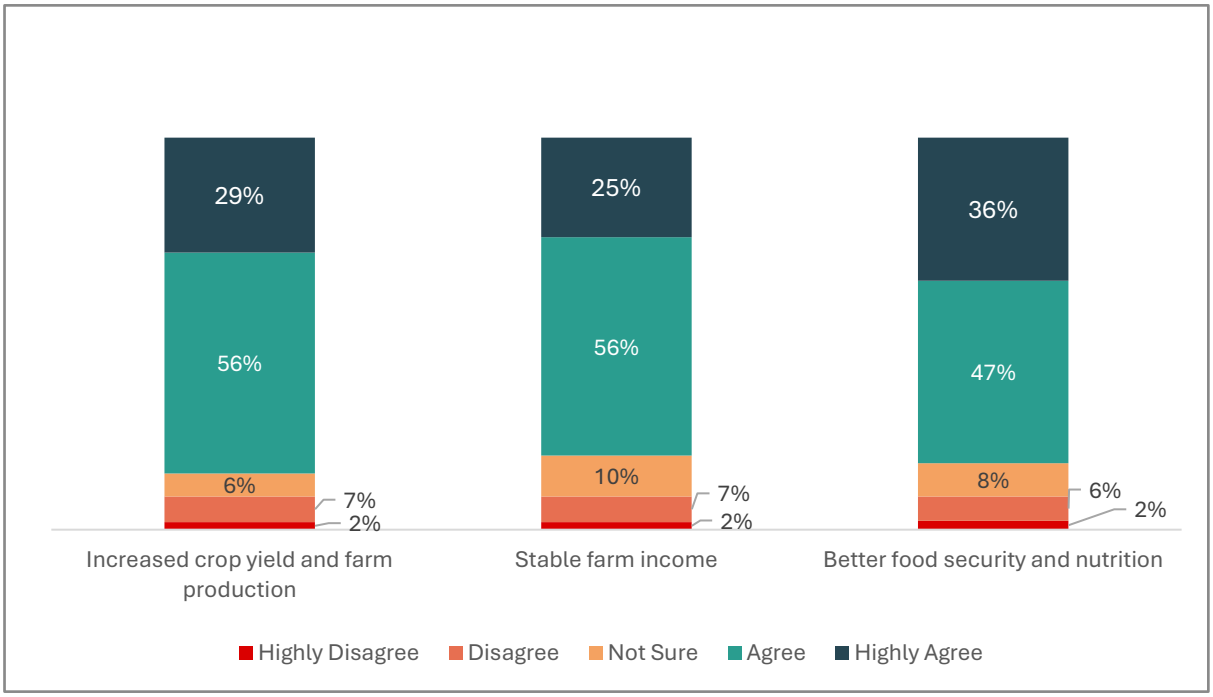

Figure 17: % Distribution of Respondents Across Categories for 'Long term Results- Agriculture' under SDLE (n=307)

For POE, the data from the recent intervention reflects a balanced yet varied impact across key educational indicators in the target communities. Specifically, 63% (n=27) of respondents observed improvements in class participation, and 52% (n=27) observed reduction in drop outs, indicating a significant positive effect on student's education. Notably, 52% (n=27) also reported increase in school's reputation within the community. This data highlights that the interventions have successfully brought meaningful changes to beneficiaries' lives. Improvements in access to clean water and sanitation were particularly noted, with respondents admiring enhanced drinking water facilities and the addition of running water to existing sanitation infrastructure.

5.5.2 Transformational Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Transformational Change	4.3	5.0	4.8	4.4	**4.6**

The **Transformational Change** indicator evaluates the long-term impact of the intervention on community well-being and social dynamics. The **intervention achieved a score of 4.6** reflecting an **excellent level of sustained change** brought about by the project.

Under NRM, the project achieved a good score of **4.3 for transformational change** indicator, underscoring its lasting impact on the community. The implementation of solar lights and water management initiatives has profoundly improved the quality of life for villagers. Solar lights have enhanced safety, reduced accidents, and provided children with the confidence to navigate at night without fear. These lights have also extended productive hours for households, particularly benefiting women and children.

In addition, water management measures, including the installation of solar powered water harvesting systems, have contributed to increased water levels. These interventions have directly benefitted farmers by ensuring sustainable water use for agriculture and improving access to drinking water. The combined impact of these initiatives on daily life and the long-term sustainability of resources reflects the project's ability to drive meaningful and lasting transformational changes in the community.

"Solar lights have been installed throughout the village, which has made a positive impact. it made convenient for the residents to move around."

- *Excerpts from PRI Member, Sandawda Village, Ujjain*

"With the lights installed, theft has reduced significantly. No one can roam around at night because the area is well-lit."

- *Excerpts from PRI Member, Chak Narayangarh Village, Ujjain*

Under SDLE, the project achieved a perfect score of **5.0 for transformational change** indicator, underscoring its lasting impact on the community. The construction of renovation of well, and check dams has greatly transformed the lives of villager. These interventions assisted in raising the water level and have directly benefitted farmers by ensuring sustainable water use for agriculture. Additionally, the introduction of home based fertilizers, reduced the cost of production while increasing the yield per acre. The combined impact of these initiatives on daily life and the long-term sustainability of resources reflects the project's ability to drive meaningful and lasting transformational changes in the community.

"Crops grown with market fertilizers may have a different shine, but ours are organic and healthier and hence they are sold at higher prices. Moreover, preparing fertilizers at home costs about half as much as buying them from the market"

- *Excerpt from Farmer, Kadiyali Village, Ujjain*

-

"The water level has risen, and as a result, agriculture has also improved. People who previously were farming in 2 bighas for cotton farming are now able to farm in 3 bighas . And as cotton farming grew, the benefits were shared among the households."

- *Excerpt from Farmer, Umarna Village, Ujjain*

Under H&H the project achieved an impressive score of **4.8 for the transformational change indicator**, highlighting its lasting impact on the community. The installation of a solar-powered water tank has ensured a continuous water supply for 10-12 hours a day, effectively addressing water scarcity issues. Furthermore, this intervention has significantly improved the lives of villagers by eliminating the need to fetch water from distant locations. Additionally, these measures have contributed to a reduction in the prevalence of common waterborne diseases. The combined impact of these initiatives on daily life and the long-term sustainability of resources underscores the project's ability to drive meaningful and enduring transformational change within the community.

"The ASA organization installed a solar-powered water tank, which provides water for 10–12 hours a day in both villages"

- *Excerpt from PRI member, Sandawda Village, Ujjain*

-

"The health care system is good now. People no longer have to go far for treatment, and they are getting services free of charge. People are saving money and are able to manage household expenses better"

- *Excerpt from PRI member, Umarna Village, Ujjain*

For PoE, the project achieved a score of 4.4 under the **Transformational Change** indicator, falling within the "Good" category and reflecting significant positive changes within the community. Interventions such as wall paintings, improved seating arrangements, and enhanced infrastructure have made schools more engaging and conducive to learning. The paintings have been particularly impactful, serving as daily visual aids that help children retain information and better understand concepts.

The intervention has also fostered a ripple effect, with older children sharing their knowledge with younger siblings, further extending the impact of educational efforts. Older girls, who were previously hesitant to leave their villages for education, now feel confident to attend high school in nearby villages. While these changes indicate meaningful progress, achieving more profound and lasting transformation will require additional interventions and sustained efforts to address remaining gaps.

"Older girls who were apprehensive about leaving the village for school are now confident and attending high school in another village."
"Girls, especially, have participated in programs here and won first prize, which raised their morale."

- Excerpt from Principal, Sandawda Village, Ujjain

5.5.3 Unintended Change

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Unintended Change	4.9	5.0	5.0	4.3	**4.8**

Through qualitative analysis, this indicator **received a score of 4.8** , indicating **high level of additional impacts** that emerged as a result of project activities.

Under NRM, Solar-powered water systems and streetlights have enhanced safety and reduced the time women spend fetching water, enabling their participation in economic activities, training programs, and decision-making. The shift toward shared water management responsibilities between men and women reflects a positive cultural change, while the community's active role in building temporary dams demonstrates growing environmental stewardship.

"Solar energy is safer, it reduces electricity costs, and it causes less pollution in the fields."

- Excerpt from farmer, Umarna Village, Ujjain

"Since the lights have been set up, there are no thefts in the village, and everyone can go about their work safely at night."

- Excerpt from PRI member, Nawatiya Village, Ujjain

Further under SDLE, the doubling of family income has been attributed to the rise in water level, due to project activities, such as well deepening, and sprinklers. Moreover, market linkage through FPO (Farmer Producer Organisation) enabled farmers to buy farm inputs at lower cost and sell farm output at higher prices. All these activated motivated the farmers to work efficiently and earn more income. This increased income was used in enhancing the living standards, promotion of education.

"Earlier, we didn't have milk at home, so we had to buy it from the market. The organization assisted us in getting a loan, through which we bought a buffalo and now we're able to get milk from it and this is how we save money for other needs."

- Excerpt from SHG member, Nawatiya Village, Ujjain

"The availability of resources has encouraged us to work efficiently in the field. This hard work and resource availability collectively resulted in increased yield and income. The increased income is invested in child education."

- Excerpt from Farmer, Kadiyali Village, Ujjain

Under H&H, the initiative has contributed to improved nutrition levels by making milk more accessible and affordable for households. Additionally, easy access to water has resulted in significant time savings for women, enabling them to participate in farming activities and take an active role in decision-making processes.

The health camps have further benefited the community by providing free medical treatment and medicines, reducing both time and financial burdens, as farmers no longer need to travel long distances for healthcare. The provision of clean drinking water has also led to a decline in the prevalence of waterborne diseases. Moreover, the intervention has facilitated financial savings, allowing households to better manage their expenses while simultaneously promoting water conservation.

"Earlier, women had to fetch water from the hand pump, but now they can get water directly from the well. Women are also helping in farming and are part of the decision-making process. Everyone is working together, and their involvement in the project has brought positive changes."

- Excerpt from Farmer, Kadiyali Village, Ujjain

"Earlier, I used to go to the market for treatment, which cost money. Now, I'm able to save money and access good facilities"

- Excerpt from PRI member, Umarna Village, Ujjain

Additionally, under PoE, the introduction of Smart Classes and Smart TVs has transformed perceptions of education, with parents recognizing the value smart class and becoming more motivated to send their girl child to school. This has contributed to increased awareness of the importance of educating girls and a cultural shift towards prioritizing their education. Moreover, the project's efforts to enhance community engagement have indirectly supported economic activities, empowering women and families to invest in their children's education.

"The painting, the tables, and chairs have made the school environment more attractive for them."
"Children try to identify the objects in the paintings and understand their meanings."
"When we show something on the board or in books, children might forget it quickly once we close the book. But if they see a painting on the school wall every day, it stays in their memory."

- Excerpts from Principal, Khatakhedi Village, Ujjain

These unintended changes amplify the project's outcomes and reveal opportunities for scaling up similar initiatives. No significant negative unintended changes were observed, underscoring the project's thoughtful design and implementation.

5.6. Sustainability

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

5.6.1. Potential for Continuity

Composite Index					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Potential for Continuity	3.6	3.9	2.9	3.5	3.8

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

Specifically, 38% (n=21) of beneficiaries believed that "Excellent Measures" had been taken to ensure the smooth and continuous functioning of services, **while another 43% (n=21) felt that "Adequate Measures" were in place**. Additionally, 10% (n=21) acknowledged that "Some Measures" had been undertaken. Despite this generally positive outlook, a smaller but notable segment expressed concern or uncertainty—5% (n=21) stated they were "Not Sure" about the existence of any sustainability planning, and another 5% (n=21) reported that "No Measures" had been implemented so far. Further, during the qualitative interaction, one respondent mentioned, *"The NGO taught us how to switch on the motor, but didn't mention who to contact for repairs if it breaks down."* Another shared, *"There is not clarity about who is responsible for the maintenance".*

The feedback highlights a critical need for enhanced sustainability planning. Establishing clear maintenance and repair frameworks, training local technicians, and fostering partnerships with service providers could address these gaps.

Further, The findings for the **SDLE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 89% of respondents felt that "Excellent or Adequate Measures" had been taken to sustain the initiative. An additional 8% acknowledged that "Some Measures" had been undertaken, indicating that the majority of beneficiaries recognize and appreciate the efforts toward ensuring long-term continuity.

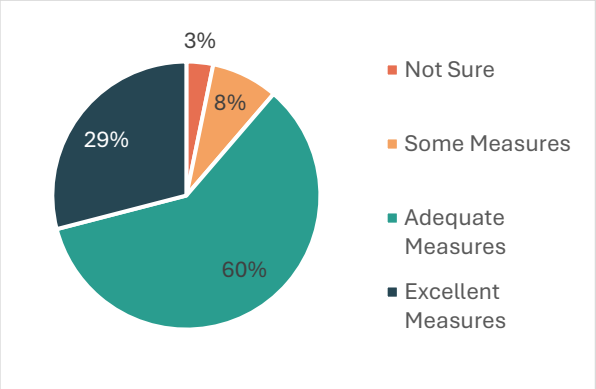

Figure 18: % Distribution of Respondents Across Categories for 'Potential for Continuity-infra support ' under SDLE (n=63)

Since some livestock (goats) and vegetable or fruits plants, died at the early stages there is a need for improved sustainability planning. It is essential to regularly check the health of the plants and the livestock and take corrective measures as soon as possible. Initially, efforts can be made to train villagers at these aspects or partnerships can be done with other organisation which provides these services.

In the case of **H&H**, a significant proportion, 88% (n=17) indicated that excellent to adequate sustainable measure were in place. However, 12% (n=17) of respondents reported that there were no sustainable measures in place, or they were unable to take corrective measures**, due to financial constraints**. However, the relatively low composite score for H&H is majorly attributable to the absence of permanent health facilities in local areas. Villagers have the awareness of the precautionary measure to prevent diseases while they have to travel far locations for general check-ups. The feedback

highlights the critical need for enhanced sustainability planning. To address these gaps, it is essential to establish a monitoring mechanism to assess whether villagers are facing any challenges in availing the benefits of the initiative.

In the case of **POE**, two third (n=15) of the respondents indicated that excellent to adequate sustainable measure were in place. However, 27% (n=15) of respondents reported that there were no sustainable measures in place. During the qualitative interactions, respondents pointed out key issues, such as the **expiration of the subscription for teaching modules in smart classrooms**, with schools being **unaware of who is responsible for renewing it**, leading to a disruption in its use. This highlights the lack of communication between NGO and beneficiaries which hampers the overall sustainability of the intervention.

5.6.2. Sustainability in Project Design and Strategy

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

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving a **perfect score of 5.0** for sustainability aspects. Under NRM, the establishment of solar-powered irrigation pumps and water tanks, under SDLE, the establishment of well and dams for irrigation, reflects a thoughtful approach to creating durable infrastructure. Further, under PoE, the installation of **Smart Classes, digital learning tools, and provision of drinking and sanitation units** thereby, equipping educators with skills to effectively use and maintain digital tools, the project ensured their continued relevance in enhancing the learning experience.

Additionally, from the outset, sustainability was prioritized by actively involving the community in decision-making and implementation. The formation of Self-Help Groups (SHGs), water user groups (WUG), and Farmer Producer Organizations (FPOs) provided a structured framework for long-term governance and resource management. Capacity building was a continuous process, with targeted training, technical support, and the provision of Standard Operating Procedures (SOPs) to equip community members with the necessary skills to sustain interventions beyond the project's lifecycle. The establishment of the Farmer Producer Company, which continues to operate independently, further exemplifies the project's successful institutionalization. Additionally, the project's commitment to remaining engaged with the community for up to ten years post-completion reinforces its focus on fostering self-reliance and resilience. By embedding sustainability into its design, the intervention created an enabling environment that ensures continued benefits even after external support phases out.

"Sustainability was a key focus from the beginning. We ensured active community participation so that after the project's completion, the community could take ownership and continue the initiatives independently"

"Although our official project period is typically three years, we do not exit immediately. Instead, we aim to stay engaged for at least ten years, ensuring that the community remains involved and continues to benefit from the interventions."

- *Excerpt from ASA NGO, Ujjain*

5.7. Branding

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

5.7.1. Visibility

Composite Score					
Indicators	**NRM**	**SDLE**	**H&H**	**PoE**	**Overall score**
Visibility	5.0	5.0	5.0	4.8	**4.9**

The **Visibility** indicator assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and ASA NGO**. The **NRM, SDLE, and H&H** components have achieved a **perfect score of 5.0**, indicating strong brand awareness among the community. Respondents consistently acknowledged that the assets, training and support they received—whether for improved agricultural practices like **sprinklers, water pumps**, and dams or for **health and sanitation initiatives or provision of solar street and home lights**—were facilitated by **HDFC and ASA NGO**. The clear association between these interventions and their **tangible benefits, such as increased income and better health outcomes**, demonstrates effective branding and widespread visibility of the program.

"The committee, along with the HDFC Bank and ASHA Foundation, has been very effective in improving the quality of life in the village"

- *Excerpt from Farmer, Kadiyali Village, Ujjain*

"HDFC Bank and ASA have done a good job. Due to their contribution I got well and home solar light."

-Excerpt from Farmer, Luhari Village, Ujjain

"Right from the beginning, we implemented this project in collaboration with HDFC. The community is aware of that. We have also focused on branding to ensure visibility. We have installed signage for each intervention, prominently featuring HDFC and ASA. We have also placed signage at the entrance of the intervention sites to ensure visibility. This way, the community is well aware that ASA and HDFC are partners in implementing the program."

-Excerpt from ASA NGO, Ujjain

Whereas the **POE component scored 4.8**, reflecting a **comparatively lower level of recognition**. While beneficiaries acknowledged the improvements in **smart classrooms, sanitation facilities, and learning infrastructure**, a few attributed these advancements **fully to implementing organisation, rather than to HDFC Bank**. This suggests a **gap in awareness** regarding the role of HRDP in delivering these educational interventions. Strengthening **branding efforts within the education sector**, through **more visible signage, direct beneficiary engagement, and community awareness campaigns**, could further enhance recognition and reinforce the program's identity among stakeholders.

"I just want to thank HDFC and ASA Foundation for everything they have provided for the betterment of our schools."

-Excerpt from Principal, Khatakhedi, Village, Ujjain

6. Overall Project Score

Table 12: Overall Project Score

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

The HRDP project achieved an **overall score of 4.6**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas. Among the themes, SDLE and POE scored the highest with 4.6, followed by NRM and H&H at 4.5 each.

7. Conclusion and Recommendations

The impact assessment study was conducted to evaluate the outcomes of the Holistic Rural Development Program (HRDP) supported by HDFC Bank and implemented by Action for Social Advancement (ASA) across 15 villages in the Khacharod Block of Ujjain District, Madhya Pradesh. The program aimed to empower rural communities through integrated development across four thematic areas: Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Health & Hygiene (H&H), and Promotion of Education (PoE). The assessment utilized a cross-sectional mixed-methods approach combining quantitative surveys and qualitative tools such as focus group discussions and in-depth interviews with diverse stakeholders including beneficiaries, community representatives, school staff, and implementing partners. The evaluation followed the OECD-DAC framework, assessing parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. The study achieved a comprehensive performance rating of 4.7 out of 5, reflecting high effectiveness across thematic areas.

Natural Resource Management (NRM)

NRM interventions—comprising solar energy installations, watershed management, and plantation drives—were highly relevant and aligned with local needs. The program achieved excellent scores in relevance, coherence, efficiency, and sustainability. Solar-powered assets improved lighting and water access, significantly enhancing safety and agricultural productivity. However, challenges persist in the long-term maintenance of solar infrastructure and water systems.

Recommendations:

- Many farmers are keen to adopt sustainable agricultural practices, but maintaining solar-powered irrigation systems and other infrastructure remains a challenge. Training local technicians and forming repair service partnerships will help ensure the long-term viability of these interventions.
- Water scarcity continues to be a major issue for several households. Expanding access to water storage facilities and solar lighting solutions will not only improve agricultural productivity but also enhance overall living conditions.

- Active community participation is essential for sustaining these efforts. Establishing additional Water User Groups and equipping them with technical expertise and decision-making capabilities will promote ownership and long-term resource management.

Skill Development and Livelihood Enhancement (SDLE)

SDLE interventions targeting small farmers and landless households demonstrated excellent performance, with significant improvements in income diversification, agricultural productivity, and women's empowerment through SHG initiatives. Input and infrastructure support like wells, sprinklers, and organic farming tools were well received. However, challenges included limited post-training employment and market access.

Recommendations:

- Broaden skill development initiatives: As rural economies evolve, there is a growing demand for skills beyond agriculture. Training programs in digital literacy, financial management, and trades such as carpentry and tailoring can create new income-generating opportunities.
- Women hold immense potential as economic drivers in their communities. Providing gender-responsive training programs and establishing support networks can empower them to achieve financial independence and contribute to household incomes.

Health and Hygiene (H&H)

The H&H component saw strong success through the installation of water tanks, construction of toilets, and promotion of kitchen gardens. These efforts led to improved access to clean water and hygiene practices, contributing to reduced waterborne diseases. The initiatives were timely and widely utilized. Nevertheless, some water tanks supplied hard water, limiting their utility.

Recommendations:

- Health camps have significantly improved community well-being, but many individuals require continued medical support. Increasing the frequency of these camps and introducing follow-up care services will help sustain health improvements.
- Hygiene practices begin at home, and reinforcing household-level awareness initiatives will encourage families to adopt better sanitation habits in their daily routines.
- While substantial efforts have been made to improve water and sanitation facilities, regular maintenance is necessary to prevent deterioration. Establishing a community-led maintenance model will ensure these resources remain functional and accessible to all.

Promotion of Education (PoE)

PoE interventions achieved the highest scores, notably in improving school infrastructure, access to digital tools, and hygiene facilities. Initiatives like smart classrooms and Bala painting improved student engagement, reduced dropout rates, and enhanced learning environments. Nonetheless, schools highlighted the need for more digital learning tools and sustained technical support.

Recommendations:

- Smart classrooms have created new educational opportunities for students, but frequent technical issues disrupt the learning process. Implementing a dedicated support system or training local technicians will ensure these digital tools remain functional.
- A well-rounded learning environment includes both academics and play. Expanding recreational spaces and maintaining playgrounds will help keep young children engaged and motivated in school.

8. Case Stories

Case Study: Water changed everything: Ramesh Chandra Yadav's Story (Farmer)

Ramesh Chandra Yadav grew up in Umarna village, where life was a daily struggle. His father worked hard on their small farm, but without enough water, the land stayed dry, and crops barely grew. Their family of 12–13 often went to bed hungry, surviving on just a little flour. Fetching water was exhausting it had to be carried from far away, and there was never enough.

Everything changed in 2018 when Ramesh heard about the **ASA project, supported by HDFC**. A friend introduced him to Mr. Sharma from the project, who explained how they could help. With their support, Ramesh's family built a well. They also connected pipes to the nearby river, ensuring a steady water supply.

For the first time, clean water flowed easily. The farm turned green, and Ramesh started growing vegetables and fenugreek, even in summer. The cows became healthier, producing more milk. With extra crops and milk to sell, money started coming in. Life felt less like a daily fight for survival.

The village changed too. More families-built wells and farming improved. With better incomes, children could stay in school instead of helping fetch water. Health also improved, as people drank clean water and ate fresh vegetables.

Ramesh still finds it hard to believe. **"This well changed everything. We no longer go to bed hungry, and my children can study instead of fetching water. Farming is now a source of pride, not just survival."**

The well was more than just water, it was hope. It gave Ramesh and his village a chance at a better life, where they could dream, grow, and finally feel secure.

Figure 19: SDLE- Well Construction

Case Study: Khatakhedi Growth through the HDFC-ASA Initiative (farmer)

In Khatakhedi, a village in Ujjain, Madhya Pradesh, life was difficult for farmer Devilal and the other villagers. They had to walk long distances to get water, and it was never enough. The water they used was often unclean, leading to frequent illnesses and making everyday life harder.

The conditions get to change when the HDFC-ASA initiative came to their village. The project built nine check dams to store water, giving the village a consistent water supply for the first time. Now, the dams store water, and they don't have to worry about it running out. This made a big difference, improving the health of their crops and animals.

Along with better access to water, farmers like Devilal were taught modern farming techniques. Previously, they didn't know how to care for the soil properly, but now they understand how to use it more effectively, leading to healthier crops.

The initiative also introduced solar-powered lights to the village. Before, it was always dark after sunset, but now, the community can work longer hours and feel safer.

"This program has improved our lives in so many ways. We can now take care of our crops, stay healthy, and plan for a better future," says Devilal, showing how much the program has impacted their lives.

Figure 20: NRM- Solar Street Light Location – 1

Figure 21: NRM- Solar Street Light Location- 2

Case Study: “Making Education Possible: HDFC's School Infrastructure Initiative in Luhari"(Principal)

In the small village of Luhari in Ujjain, a local schoolteacher named Rajan Kunal Bilwara watched his students struggle with basic needs every day. The school lacked the most essential facilities - no reliable water source, no proper bathrooms, and not even chairs for students to sit on during lessons.

When HDFC stepped in with their village development project, the transformation was remarkable. They tackled the basics first: installing water tanks and coolers meant students could finally drink clean, cold water without leaving school. New bathrooms were built, giving dignity back to the students, particularly the girls. The addition of furniture and play equipment turned the bare classrooms into proper learning spaces.

"The difference is like night and day," Rajan shares enthusiastically. "Before, our students spent more time searching for water than studying. Now, they can focus on their lessons in comfort."

He's observed a positive change in student engagement since these improvements were made. With basic needs met, children are more eager to attend school and participate in their education.

Looking to the future, Rajan hopes to see more improvements, such as a protective boundary wall. But he's grateful for the progress made so far. "These changes might seem small to some," he reflects, "but they've made learning possible for our children."

This village's story shows how addressing basic infrastructure needs can transform a school from a place of hardship into an environment where education can flourish.

Figure 22: PoE- Toilet Construction

Case Study: Ripples of Change: The Transformation of Sandawda Village through the ASA Project (farmer)

In Sandawda village, Ujjain, Madhya Pradesh, Birendra Singh's life used to be full of struggles. As a farmer, he had many problems, especially with water. Every day, he and his family had to walk long distances to fetch water, and it was often dirty, which caused sickness. His crops didn't grow well because there wasn't enough water, and life felt like a constant struggle.

But things started to change when the ASA project, supported by HDFC, came to their village. The project brought water pipes and wells that gave the village clean water.

"We no longer have to spend hours fetching water. Now, my crops are growing better, my children are in school, and I feel like we finally have a chance at a better life," says Birendra with a smile. With the new water sources, Birendra's farming got better, and he was able to grow more crops. Solar power was also added, making electricity more reliable and helping save money. Even though there are still some challenges, like fixing equipment, Birendra is hopeful.

His story shows how even small changes can make a huge difference when the community works together.

Case Study: A New Beginning: How the HDFC-ASA Initiative Changed Lives in Ujjain (SHG)

In the villages of Nawatiya and Sandawda in Ujjain, life was very hard for farmers like Pepa and Kailash. Water was hard to find, and without it, farming was almost impossible. "We had to rely on hand pumps that often did not work. Without water, our crops would dry up, and we struggled to earn enough," Pepa says. Women in the village also had few chances to earn money and support their families.

Then the **HDFC-ASA initiative** arrived, bringing much-needed help. The project built wells to provide a steady supply of water**. "Now, we do not worry about water. Our crops have doubled, and we have enough water for our needs," Pepa shares happily**. For the first time, farming became more secure.

Women also gained new opportunities through **self-help groups (SHGs).** Chameli, a member of one such group, took a small loan to buy a buffalo.

"Now, I sell milk and make ghee. I can help support my family," she says with pride.

Farmers were also taught simple methods of **organic farming** and how to test their soil. Kailash joined a local farmer group and now earns more by selling his produce together with others. "Before, we just managed to get by. Now, we can plan for our future," he says with hope.

The **HDFC-ASA initiative** has not only improved farming but has also given families in Ujjain a fresh start and a reason to dream again.

Case Study: Support and Change through HDFC and ASA Foundation

Krishna Oswal, a farmer from Nawatiya village in Ujjain, struggled with water shortages. He and other farmers had to use expensive pumps to get water for their fields, which cost up to Rs. 5,000. This made it hard for Krishna and his family to survive, and many families, including his, had to leave the village to find work in places like Gujarat and Maharashtra.

Situation of the village gets better when HDFC Bank and ASA Foundation came to help. They set up a lift irrigation system that brought water straight to the village. Now, Krishna only has to pay Rs. 500 per bigha for water, which has helped his crops grow better. His crops improved by 70%, and he can now grow wheat, peas, and more, giving his family a stable income.

Krishna's children, who could not attend school before, are now going regularly. With better income, education has become possible. Fewer families are leaving the village now because people like Krishna can stay and earn a living.

"Thanks to the new water system and the help from HDFC and ASA Foundation, we don't have to leave anymore. We can stay and make a better life," says Krishna with hope.

They also introduced solar lights that bring safety and the village growing stronger, Krishna and his family now have a brighter future.

Case Study: A New Beginning: How the HDFC-ASA Initiative Changed Lives in Nawatiya and Sandawda (SHG)

For years, life in the villages of Nawatiya and Sandawda in Ujjain was full of struggles. Water was always hard to find, making farming and daily life difficult. Rajan Kunal Bilwara, a farmer from Nawatiya, remembers how tough it was. "We had to walk so far just to get water, and even then, it was never enough," he says. Without enough water, his crops suffered, and he didn't always earn enough to support his family.

Life began to improve when the **HDFC-ASA initiative** reached the village. The project repaired wells and improved the water supply, allowing farmers like Rajan to grow their crops more easily. "Now, I don't have to wake up every day worrying about water. My fields are green, and my family has enough to drink," he says with relief. The initiative also provided loans to villagers to buy buffaloes, giving them a new way to earn money by selling milk. In Sandawda, women used this opportunity to start small businesses, making and selling papads, agarbattis, and dairy products, helping their families earn a stable income.

The program didn't just help farming. Schools in the village got tables, chairs, and solar-powered lights, making it easier for children to study. "Before, kids had to sit on the floor. Now, they have proper desks and enjoy going to school," Rajan says proudly. Although some challenges remain, life is much better now. Rajan feels more secure about the future, something he couldn't say before.

"Earlier, we didn't know what each day would bring, but now we have water, a steady income, and better chances for our children," he says with gratitude.

The **HDFC-ASA initiative** has not just helped people earn more—it has given families hope for a better life.

9. Annexures

9.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

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

Parameter			Thematic Area	Weighted Average of all interventions	Sum of Average Score	(Actual Sum of Score /Maximum Avg Score)	Weigthage	Indicator's Score	Final Score	Weightage of Parameter	Parameter Final Score with weightages
Relevance	Quantitative	Beneficiary Need Alignment	NRM	3.9	16.7	4.18	50%	2.09	4.45	15%	0.67
			SDLE	4.2							
			POE	4.3							
			HH	4.3							
	Qualitative	Local Context Alignment	NRM	4.5	18.1	4.525	30%	1.36			
			SDLE	4.7							
			POE	4.4							
			HH	4.5							
		Quality of Design	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
Coherence	Qualitative	Internal	NRM	5	20	5	50%	2.50	5.00	10%	0.50
			SDLE	5							
			POE	5							
			HH	5							
		External	NRM	5	20	5	50%	2.50			
			SDLE	5							
			POE	5							
			HH	5							
Efficiency	Quantitative	Timeliness	NRM	4.4	18.4	4.60	30%	1.38	4.64	15%	0.70
			SDLE	4.6							
			POE	4.7							
			HH	4.7							
		Quality	NRM	4.1	16.8	4.20	30%	1.26			
			SDLE	4.2							
			POE	4.4							
			HH	4.1							
	Qualitative	Operational Efficiency	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
		Project Design	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	3.7	16.2	4.05	25%	1.01	4.72	20%	0.94
			SDLE	4.1							
			POE	4							
			HH	4.4							
	Qualitative	Reach (target vs Acheivement)	NRM	5	20	5	25%	1.25			
			SDLE	5							
			POE	5							
			HH	5							
		Influencing factors (enablers and disablers)	NRM	5	19.1	4.775	20%	0.96			
			SDLE	5							
			POE	5							
			HH	4.1							
		Differential Results	NRM	5	20	5	20%	1.00			
			SDLE	5							
			POE	5							
			HH	5							
		Adaptation over time	NRM	5	20	5	10%	0.50			
			SDLE	5							
			POE	5							
			HH	5							
Impact	Quantitative	Significance Outcome	NRM	4	16.4	4.1	50%	2.05	4.4	25%	1.10
			SDLE	4							
			POE	4.3							
			HH	4.1							
	Qualitative	Transformational Change	NRM	4.3	18.5	4.625	30%	1.39			
			SDLE	5							
			POE	4.4							
			HH	4.8							
		Unintended Change	NRM	4.9	19.2	4.8	20%	0.96			
			SDLE	5							
			POE	4.3							
			HH	5							
Sustainability	Quantitative	Potential for Continuity	NRM	3.6	13.9	3.475	60%	2.085	4.09	10%	0.41
			SDLE	3.9							
			POE	3.5							
			HH	2.9							
	Qualitative	Project Design & Strategy	NRM	5	20	5	40%	2.00			
			SDLE	5							
			POE	5							
			HH	5							
Branding	Qualitative	Visibility	NRM	5	19.8	4.95	100%	4.95	4.95	5%	0.25
			SDLE	5							
			POE	5							
			HH	4.8							
P0332 Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.6

9.2 Rating Matrix for Qualitative Scoring

Table 14: Rubric for Qualitative Scoring

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

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

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
			minimal effort to coordinate			
Efficiency	Operational Efficiency (Implementation validity & resource use)	Inefficient use of resources; significant delays and poor execution.	Below-average efficiency some wastage and inefficiencies in execution.	Moderate efficiency. Project resources are used adequately. But there are some gaps or inefficiencies. A WASH project installs water pipelines in a village even though these are provisions to procure it under govt drinking water schemes.	Good efficiency Resources are well allocated with minimal wastage. Some potential risks are identified but not fully addressed.	Highly efficient; Excellent resource utilization, proactive risk management. The implementation approach is selected after carefully considering all possible options in the given context.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Project Design & M&E (Defined outcomes, performance indicators, data collection)	No clear project design & MEL system 1.The project result chain is absent or vaguely defined. 2. There is no M&E system and process to track the progress of the project.	Vaguely defined project design & MEL system 1.There is no clear TOC and result framework (Input, output, outcome and impact indicators). 2. There is M&E system and process to track the progress of the project is limited to activity tracking and limited output tracking.	Moderately defined Project design & MEL system 1.The change pathways is designed is theoretical and have some indicators in the result chain. 2. The M&E system and process to track the progress of the project sub-optimal. (only activity and output indicators) There are designated people with some expertise to design, operationalise and monitor the progress of the project.	Well defined Project design & MEL system 1.There is a TOC and result framework (Input, output, outcome and impact indicators) in place. 2. The M&E system and process to track the progress of the project is optimal. (track activity through outcome) There are designated people with required expertise to design, operationalise and monitor the progress of the project.	Comprehensive Project design & MEL system 1.There is clearly defined TOC and result framework(Input, output, outcome and impact indicators). 2.There is a robust M&E system and process to track the progress of the project (track activity through short term and long term outcome/ Impact)There are designated people with required expertise to design, operationalise and monitor the progress of the project.
Effectiveness	Reach (target vs Achievement) (HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	<40% target reached: Performance is significantly below expectations; it needs urgent attention.	40-60% target reached: Progress made, but still below satisfactory levels.	61-80% target reached: Good progress; approaching target, but room for improvement.	81-95% target reached: Strong performance; nearly met the target.	>95% target reached: Excellent performance; target effectively achieved.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Influencing Factors (Enablers & Disablers)	Strongly Disabling Environment Major barriers (internal/external) significantly hindered progress. Internal: HR shortages/ turnaround of key staff involved int eh project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).
	Differential results across the social groups (Needs Assessment & Inclusion)	Not Inclusive: No efforts to include marginalized or underrepresented groups.	Minimally Inclusive: Some recognition of different needs but no targeted interventions.	Moderately Inclusive: Some targeted actions, but limited depth in addressing differential needs.	Highly Inclusive: Well-designed strategies to include diverse groups, addressing specific needs.	Fully Inclusive: Comprehensive inclusion approach, ensuring equity and representation across all beneficiary groups.
	Adaptation Over Time (Responsiveness to change)	No Adaptation: The project is rigid and does not respond to changing conditions.	Limited Adaptation: Some adjustments, but they are inconsistent and slow.	Moderate Adaptation: Some flexibility in response to external factors.	Good Adaptation: Generally flexible and responsive, implementing necessary changes in a timely manner.	Excellent Adaptation: Highly adaptable with proactive adjustments, continuous learning, and improvement.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Impact	Transformational Change (Enduring systemic changes in norms, poverty, inequalities, exclusion, and environmental impact)	No Transformational Change: No lasting impact on systems, norms, poverty, or inequalities; short-term project effects only.	Minimal Transformational Change: Small localized improvements, but no systemic or policy-level shifts.	Moderate Transformational Change: Some lasting changes in community behaviour or economic conditions, but not widespread or deeply embedded.	Significant Transformational Change: Meaningful shifts in norms, economic stability, social inclusion, or environmental practices, with noticeable long-term benefits.	Profound and Lasting Transformational Change: Deep, systemic shifts in policies, social norms, or economic structures, reducing poverty, inequality, and environmental harm at scale.
	Unintended Change (Extent to which impacts were intended or envisaged)	Severe Negative Change: Significant unintended harm to beneficiaries, environment, or economy, with long-term negative effects.	Moderate Negative Change: Some unintended negative consequences, causing disruption but manageable.	Neutral: No significant unintended changes, either positive or negative.	Positive Unintended Change: Some unexpected benefits that enhance project outcomes and have potential for further improvements.	Highly Positive Unintended Change: Major unforeseen benefits with significant potential for scale-up, leading to broader systemic improvements.

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