Project Code: PO336

IMPACT ASSESSMENT

Holistic Rural Development Program (HRDP) in

SARGUJA, CHHATTISGARH

Implementation Partner: Ambuja Cement Foundation

HDFC BANK

CMSR Consultants
fostering sustainable partnerships

Acronyms

ASER	Annual Status of Education Report
AWC	Anganwadi Center
BaLA	Building as a Learning Aid
CAPI	Computer-Assisted Personal Interviews
CLTS	Community-Led Total Sanitation
CSR	Corporate Social Responsibility
FGD	Focus Group Discussion
FPC	Farmer Producer Company
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
ICAR	Indian Council of Agricultural Research
IDI	In-depth Interview
KII	Key Informant Interviews
NFHS	National Family Health Survey
NGO	Non-Governmental Organization
NRM	Natural Resource Management
OBC	Other Backward Classes
OECD	Organization for Economic Co-operation and Development
PoE	Promotion of Education
RBI	Reserve Bank of India
SC	Scheduled Caste
SDLE	Skill Development Livelihood Enhancement
SHG	Self Help Group
SMC	School Management Committees
ST	Scheduled Tribe
UDISE+	Unified District Information System for Education Plus
VDC	Village Development Committee

Table of Contents

List of Tables

List of Figures

EXECUTIVE SUMMARY

A. Background of the Project

Surguja district, located in the northern part of Chhattisgarh, India, is home to a population of approximately 2.36 million, with 90% residing in rural areas. The region is characterized by hilly terrain, dense forests, and a high tribal population that depends largely on subsistence agriculture. However, the district faces several challenges such as irregular rainfall, water scarcity, lack of modern farming technologies, poor educational infrastructure, low literacy—especially among women—and significant health and sanitation issues. These vulnerabilities collectively hinder the socio-economic development of the region.

In response, HDFC Bank's CSR initiative *Parivartan*, in collaboration with the Ambuja Cement Foundation, launched the Holistic Rural Development Program (HRDP) across 10 villages in Surguja. The program addressed four core areas: Natural Resource Management, Health & Hygiene, Skill Development & Livelihood Enhancement, and Promotion of Education. Key achievements included the installation of solar street lights, improved water conservation infrastructure, sanitation enhancements near water sources, and wide-scale agricultural support through demonstrations, irrigation systems, and livestock health services. The initiative also improved school infrastructure by implementing rainwater harvesting systems, BaLA features, and sanitation facilities, thereby enhancing both learning environments and community well-being.

B. Impact Assessment Overview

The Impact Assessment Study, commissioned by **HDFC Bank** and conducted by **CMSR Consultants**, evaluates the outcomes of the Holistic Rural Development Programme (HRDP) implemented by **Ambuja Cement Foundation** across selected villages in Surguja district, Chhattisgarh. The study assessed the project's performance from 2020 to 2021 across four core thematic areas—NRM, SDLE, PoE, and H&H. The primary aim of the assessment was to evaluate how well the HRDP interventions achieved their intended outcomes, the degree of change experienced by beneficiaries, and to derive actionable insights for future improvements. The evaluation employed a mixed-methods approach, blending quantitative surveys with qualitative research (FGDs and IDIs), and was anchored in a contextualized application of the OECD-DAC evaluation framework, including parameters like relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

Quantitative data were collected from 364 individual respondents using structured questionnaires via digital tools (Survey CTO). The sample was stratified to ensure proportional representation across interventions and villages. The qualitative component included FGDs with community members and IDIs with institutional stakeholders such as school principals, teachers, and Anganwadi workers.

The evaluation tools were aligned with OECD criteria and included both Likert-type and Likert-scale questions to generate numeric scores for analysis. Qualitative insights were converted into ratings on a standardized five-point scale, and triangulation was used to integrate and interpret findings from both data streams. The final assessment yielded composite scores across key indicators using a weighted aggregation method, ensuring both rigor and depth.

Fieldwork was preceded by a detailed desk review of project documents and a three-day training session for field investigators. Data collection was done using CAPI tools for real-time capture and quality checks. Informed consent was obtained from all respondents, and audio recordings were used

for accurate transcription of qualitative data. Daily supervision and backend support ensured the integrity and consistency of the process throughout.

The data analysis plan provided a structured framework for collecting, processing, and synthesizing evidence to address research questions. A scoring matrix, incorporating weighted qualitative and quantitative variables, evaluated the project's performance across key components based on OECD parameters.

C. Demographic Profile

The demographic profile of Surguja offers valuable context for interpreting the outcomes of the HRDP interventions. The district is largely rural, and the sample survey reflected a higher representation of women (58%) compared to men (42%). This gender distribution aligns with the program's strategic emphasis on female beneficiaries, particularly through initiatives in enterprise development via Self-Help Groups (SHGs) and health and hygiene activities, such as the promotion of kitchen gardens.

The **age distribution** reveals a predominantly middle-aged population, with the largest group (38%) falling within the 41–60 years range. Younger adults (aged 18–30 years) account for 28% of the sample, while only 2% are aged 60 and above, suggesting limited representation from elderly individuals.

Educational attainment is generally low, with 28% of respondents being illiterate. A further 26% have completed education up to the 9th grade, and 28% have attained secondary education (10th and 12th grades). Higher education is rare, with only 13% of respondents holding a graduate or postgraduate degree.

Socially, the majority of respondents belong to Scheduled Tribes (ST), representing 61% of the population, highlighting the tribal nature of the area. Scheduled Castes (SC) make up 19%, while Other Backward Classes (OBC) represent 2%, and those from the General category comprise only 1%.

The **occupational profile** underscores the agrarian dependence of the population, with 71% engaged in agriculture. Additionally, 24% of respondents work as daily wage labourers, pointing to the community's vulnerability due to a lack of stable employment opportunities. Other livelihood sources such as business, livestock, and services accounted for only 5% of the population.

D. Key Findings

Based on the sub indicator scores and detailed observations, the overall OECD indicator assessment reveals a project that was relevant and coherent, moderately effective and impactful, but hampered by design limitations, weak sustainability, and inconsistent adaptation.

Relevance (4.1) was a strong point, reflecting a grounded understanding of community needs and local context. Interventions aligned well with beneficiaries' priorities but were undermined by inconsistent implementation and maintenance challenges. Coherence (4.5) stood out, particularly in internal alignment with HDFC's CSR goals. However, external partnerships were underdeveloped, limiting broader ecosystem integration and reducing potential synergistic impact. Efficiency (3.8) was mixed. While timelines and initial service quality were good, design and monitoring weaknesses lowered overall efficiency. Several components showed signs of neglect shortly after implementation.

Effectiveness (4.0) was solid in terms of reach and inclusiveness, but the project struggled to adapt over time. Maintenance issues and rigid planning limited ongoing relevance and responsiveness. Impact (3.9) showed positive short-term outcomes and individual-level gains, but deeper systemic transformation was limited by scale, infrastructure inconsistency, and weak strategy for expansion or

sustainability. Sustainability (2.3) was the weakest area. Without proper exit plans, local ownership, or community capacity for upkeep, many gains risk being short-lived. The table below presents a consolidated summary of the weighted scores across each thematic area, along with the overall project performance rating:

OECD Indicator	Sub-indicators	Weighted Score (Out of 5)				Overall Project Score
		NRM	SDLE	H&H	PoE	
Relevance	Beneficiary need alignment	3.5	4.4	4.1	4.2	4.2
	Local context alignment	5.0	5.0	4.7	4.0	4.7
	Quality of design	3.0	4.0	3.7	3.0	3.4
	Combine weightage score	**3.8**	**4.5**	**4.2**	**3.9**	**4.1**
Coherence	Internal	5.0	4.7	5.0	5.0	4.9
	External	5.0	4.0	3.0	4.0	4.0
	Combine weightage score	**5.0**	**4.3**	**4.0**	**4.5**	**4.5**
Efficiency	Timeliness	3.8	4.8	4.3	4.3	4.5
	Quality of Services Provided	3.2	4.5	4.0	4.3	4.3
	Operational Efficiency	4.0	3.7	3.7	4.0	3.8
	Project design	3.0	3.0	3.0	3.0	3.0
	Combine weightage score	**3.5**	**4.0**	**3.8**	**4.0**	**3.8**
Effectiveness	Interim Results (Output and short-term results)	3.1	4.6	4.0	3.6	3.6
	Reach (Target v/s Achievements)	5.0	5.0	5.0	5.0	5.0
	Influencing Factors (Enablers & Disablers)	4.0	4.0	3.0	4.0	3.6
	Differential Results (Need Assessment)	4.0	4.0	3.3	4.0	3.8
	Adaptation over time	2.0	3.0	3.0	3.0	3.1
	Combine weightage score	**3.8**	**4.3**	**3.8**	**4.3**	**4.0**
Impact	Significance (Outcome)	3.5	4.2	3.6	4.1	4.0
	Transformational change	3.0	4.3	3.7	3.0	3.5
	Unintended change	4.0	4.3	4.3	4.0	4.2
	Combine weightage score	**3.4**	**4.3**	**3.9**	**3.8**	**3.9**
Sustainability	Potential for Continuity	1.8	2.0	1.0	2.0	1.7
	Sustainability in project design and strategy	3.0	3.7	3.0	4.0	3.4
	Combine weightage score	**1.9**	**2.7**	**1.8**	**2.8**	**2.3**
Branding	Visibility (visible/word of mouth)	4.0	3.5	3.0	4.0	3.7
Overall Composite Score		***3.7 (Good)***	***4.1 (Good)***	***3.8 (Good)***	**3.9 (*Good*)**	***3.8 (Good)***

Note: Indicators highlighted in blue represent quantitative indicators.

E. Learnings and Recommendations

- **Empowering SHGs and Enhancing Livelihoods**: The revival and empowerment of SHGs through enterprise activities such as poultry farming, organic agriculture, and transportation services has proven successful. To sustain this, further financial literacy, market linkages, and entrepreneurship training are recommended, alongside continuous support for scaling businesses.

- **Improving Water Management and Infrastructure**: Water management interventions such as check dams, lift irrigation systems, and water tanks are vital for agriculture and daily needs. However, issues with maintenance and water scarcity, especially during summer months, suggest the need for reinforced designs, community-driven maintenance solutions, and better monitoring systems for long-term sustainability.
- **Sustainability and Maintenance**: A structured sustainability framework should be integrated into all interventions, ensuring proper maintenance protocols for infrastructure like solar lighting, irrigation systems, and educational facilities. Strengthening community ownership through skill development, local governance structures, and financial incentives will ensure continued success.
- **Addressing Poultry and Agricultural Challenges**: Targeted interventions, such as providing subsidized heating solutions for poultry farming and strengthening veterinary support, are necessary to address seasonal challenges. Additionally, promoting sustainable agricultural practices and market access will enhance farmers' resilience and profitability.
- **Enhancing Educational Infrastructure and Accountability**: Educational interventions, while successful, need stronger post-installation follow-ups, particularly to address issues like non-functional water systems and missing sports kits. A more robust monitoring and needs assessment system will ensure that interventions meet all expectations.
- **Strengthening Linkages with Government Schemes**: Integrating government programs and community-driven models will enhance the impact and sustainability of interventions. Regular capacity-building sessions and stronger coordination with local stakeholders are key to ensuring the long-term success of rural development initiatives.

CHAPTER I: BACKGROUND

1.1 Introduction

Surguja is a district in the northern part of the state of Chhattisgarh, India. It is one of the oldest districts in the state, with its administrative headquarters situated in Ambikapur. As of the 2011 Census, it had a population of approximately 2.36 million out of which 90% of the people lived in rural areas, and a literacy rate of 60.01% (Census of India, 2011). The region is home to several tribal communities, particularly the Pandos and Korwas tribes who still live in the forest (District Administration Surguja, 2011). These communities primarily engage in agricultural activities, with a heavy reliance on subsistence farming.

The geographical layout of Surguja is characterized by its vast mountainous terrain and dense forests which poses challenges to infrastructure development and affects access to essential services such as healthcare, education, and transportation. Surguja is also faced with challenges related to the provision of modern amenities and employment opportunities outside of agriculture.

Agricultural and Livelihood Challenges

Seasonal variability, combined with insufficient irrigation infrastructure, leads to chronic water shortages for agricultural activities in the region, which is further characterized by erratic precipitation patterns, resulting in alternating periods of drought and flooding (Bhardwaj et al., 2024). Furthermore, the lack of climate-resilient agricultural practices further worsens the vulnerability of these farming communities (Bhalerao et al., 2022).

Farmers in these regions primarily rely on conventional farming methods, which are less efficient and yield lower productivity compared to modern agricultural practices. The situation is further compounded by restricted access to current agricultural knowledge, advanced technologies, and modern farming equipment (Bhardwaj et al., 2024). Moreover, the poor transportation infrastructure networks limits farmers access to the market to sell their produce at a profitable price. There is a need for capacity building and training programs to introduce farmers to sustainable and climate-smart agricultural practices.

Health and Hygiene Concerns

The health and nutritional status of the tribal population is often compromised due to inadequate access to healthcare services and nutritious food. According to the National Family Health Survey (NFHS-5, 2019–21), Surguja exhibits high rates of child malnutrition, with 35.8% of children under five years being stunted, and anaemia prevalence among women aged 15–49 stands at 60.8%, indicating widespread nutritional deficiencies. Projects focusing on nutrition-supportive agriculture aim to address this issue by ensuring the production of diverse and nutritious crops.

Sanitation infrastructure remains inadequate; only 41% of households had access to toilet facilities before the implementation of the Swachh Bharat Mission (NFHS-5, 2019–21). These conditions exacerbate the spread of waterborne diseases, such as diarrhea and cholera, particularly among children.

Educational Gaps and Infrastructure Deficiencies

The educational landscape in Surguja district is characterized by significant infrastructural challenges and disparities in access and quality. According to the Unified District Information System for Education

Plus, Surguja operates 2,365 schools, with 1,448 primary and 93 upper-primary institutions (UDISE+, 2020-21). Many schools do not have sufficient classrooms for children and more than one class is accommodated inside one classroom. Schools also do not have proper toilet facility or running water facilities.

Despite these numbers, the district faces considerable educational challenges. The literacy rate in Surguja is 60.01%, which is below the state average of 70.28% (Census India Surguja, 2011). Notably, the female literacy rate is 50.32%, indicating a significant gender gap in educational attainment. This disparity is particularly pronounced among the tribal communities, who constitute a significant portion of the district's population. The dropout rate among Scheduled Tribes (STs) remains high, with a reported 31.3% for classes I–V, escalating to 62.4% by class X (Council for Social Development, 2018). Infrastructure deficits further exacerbate these educational challenges, such as not always having functional electricity, and not being equipped with internet facilities, thus limiting the potential for digital learning and teacher training.

Financial Exclusion and Limited Livelihood Opportunities

Financial exclusion remains a significant barrier to economic self-reliance in Surguja district, Chhattisgarh. Despite efforts to improve financial inclusion, many tribal communities continue to face challenges in accessing formal banking services. The Reserve Bank of India's Financial Inclusion Report (2021) highlights that underserved regions like Surguja still have limited penetration of banking services and microfinance institutions, leading many households to rely on informal lending mechanisms. This reliance often results in cycles of debt and economic distress, particularly among marginalized groups.

In terms of livelihood opportunities, the district faces constraints due to a lack of skill development programs and non-farm employment avenues. While initiatives like the Deen Dayal Upadhyaya Antyodaya Yojana (DAY-NULM) aim to provide skill training and promote self-employment, their impact in Surguja has been limited. The absence of diversified income sources makes rural communities highly vulnerable to economic shocks and seasonal unemployment. Addressing these issues requires targeted interventions to enhance financial inclusion and expand livelihood opportunities, ensuring sustainable economic development for the communities in Surguja district.

1.2 The HRDP Intervention: A Multi-Sectoral Approach

Recognizing these challenges, the HRDP under HDFC Bank's CSR Parivartan initiative was introduced in 10 villages of Surguja District in Chhattisgarh. Implemented in partnership with the Ambuja Cement Foundation, the HRDP intervention adopted an integrated approach to address gaps in **Natural Resource Management (NRM), Skill Development & Livelihood Enhancement, Education, and Health & Hygiene**. By leveraging community participation and evidence-based strategies, HRDP aimed to build resilience, enhance livelihood security, and promote sustainable development in the region. The project aimed to improve the socio-economic condition of the under privileged society including 2,999 households and a population of 13,659 people through integrated community development in Surguja.

Project Objectives

- **Enhancing Agricultural Productivity and Climate Resilience:** Strengthen the livelihoods of local communities by promoting the adoption of modern agricultural technologies and practices suited for both traditional and cash crops. Given the limitations of rain-fed agriculture due to erratic rainfall and frequent droughts, the project focussed on improving crop

productivity through sustainable irrigation solutions, introducing climate-resilient practices, and supporting smallholder farmers with low land holdings to transition to higher-value, market-oriented crops.

- **Improving Sanitation:** Strengthen sanitation conditions in the target villages through a combination of infrastructure development and community-driven behavioural change. The project implemented Community-Led Total Sanitation (CLTS) strategies to promote better sanitation. Interventions such as the construction of soak pits will be undertaken to improve greywater management, and minimize water stagnation, thereby contributing to a cleaner and healthier living environment.
- **Improving Water Resource Management and Groundwater Recharge:** Address groundwater depletion by creating and renovating water harvesting structures to enhance water availability for both agricultural and domestic use. The project focussed on developing sustainable water management systems aimed at recharging groundwater, ensuring access to potable water for rural households, and expanding irrigation coverage to support agricultural productivity in the target villages.
- **Enhancing Livelihood Opportunities for Women and Marginalized Farmers:** Promote inclusive and sustainable livelihood development by empowering women through SHGs that support income-generating activities alongside savings and credit systems, thereby increasing their financial independence and participation in community decision-making. Simultaneously, strengthen livestock-based livelihoods, such as goat rearing, backyard poultry, and small animal husbandry, for landless, marginal, and smallholder farmers as part of a mixed farming approach. The project focussed on capacity-building, access to veterinary services, and market linkages to improve household incomes and resilience across vulnerable rural populations.
- **Strengthening Educational Infrastructure and Access to Modern Learning**: Improve the quality of education in the region by addressing critical infrastructure gaps in schools and Anganwadis. The project aimed to construct additional classrooms to reduce overcrowding, ensure the availability of functional toilets with running water, and enhance the overall learning environment. Additionally, it will introduce basic digital infrastructure, including computer facilities, to familiarize students and teachers with modern education methods, while also supporting efforts to address teacher shortages where necessary.

Key Activities

The HRDP in Surguja district aimed to address key developmental challenges through targeted interventions across multiple sectors. The key activities undertaken during the reporting period are as follows:

1. **Natural Resource Management:** The project focused on sustainable water and land management in 10 villages, benefiting 2,339 households (11,248 people). Key initiatives included installing 133 solar street lights, renovating check dams, building 10 gabion structures, and setting up 5 Jal Minar units, enhancing irrigation and soil moisture across over 83 acres.
2. **Health & Hygiene:** Sanitation efforts were integrated through the construction of soak pits and promotion of hygiene practices in schools and communities. Sixty soak pits were constructed near hand pumps to enhance water percolation and hygiene around water sources.

3. **Skill Development & Livelihood Enhancement:** The project implemented extensive measures to enhance farm and livestock productivity while promoting diversified livelihoods. Crop demonstrations across 200 acres benefiting 200 farmers, while training and field days on improved practices engaged 250 and 200 farmers respectively. Drip irrigation systems were installed for 40 farmers and vegetable demonstrations on 50 acres for 100 farmers. Vermicomposting was promoted through 50 units. Infrastructure support included lift irrigation across 92 acres and provision of farm tools, poultry units, and small-scale enterprises like tent houses and rice mills. Livelihood support was provided through 14 SHGs. Animal health initiatives in 10 villages covered over 3,800 animals through deworming and vaccinations. Special attention was given to goat rearing, with breed improvement using, construction of 46 goat sheds, and provision of 50 fodder plots and mangers.
4. **Promotion of Education**: The project supported education by enhancing school infrastructure, focusing on water access and learning environments. Rainwater harvesting systems were installed, enabling 2,304 cubic meters of water recharge. BaLA paintings were introduced in 15 primary schools, benefiting 944 students. Furthermore, 25 schools received new or repaired toilets, handwashing units, and soak pits. Safe drinking water sources were also established, significantly improving access to clean water in these schools.

Following table summarises the key activities undertaken under each of the broad thematic areas in Surguja:

Activity Category	Activity Description	Targeted Tasks	Achieved Tasks	Outcome Achieved
Natural Resource Management	Solar street lights	133	133	133 solar street lights were installed in 10 villages, covering 2,339 households and benefitting 11,248 people
	Check Dam Repair	1	1	Check dam repair benefiting 41 farmers across 53 acres, leading to the cultivation of wheat, okra and tomatoes in 12 acres of land, resulting in 111 quintals of produce and an income generation of Rs. 1,97,000/-.
	Gabion Structure Installation	10	10	10 Gabion structures built improving soil moisture over 32.5 acres
	Earthen Check Dam Renovation	1	1	Earthen check dam renovated benefiting 87 farmers leading to the cultivation of wheat across 83 acres of land, resulting in 456 quintals of produce and income generation of Rs. 10,04,300/-
	Jal Minar/Pipe Line Installation	5	5	5 Jal Minar units installed in 168 households benefiting 805 people
	Loose Stone Check Dam Construction (3-5 meters)	1	1	Loose stone check dam constructed improving soil moisture in 20 acres of land
Health & Hygiene	Soak Pit Construction	60	60	60 soak pits constructed near hand pumps
	Kitchen gardens	180	180	Promotion of kitchen garden with 180 families, which increased their availability of nutritious vegetables including chilli, brinjal, spinach, radish, fenugreek,

				coriander leaves etc. This saves them about Rs. 800 a month. Total production is 25.95 quintals, out of which farmers consumed 13.88 quintals at home.
Skill Training & Livelihood Enhancement	Drip Irrigation Installation	40	40	Drip irrigation installed for 40 farmers covering 40 acres, supporting vegetable cultivation. This was also part of Government subsidy through PMKSY scheme. Total production after intervention was 61,212 kg of vegetables and an income of Rs.7,31,564/-
	Crop Demonstration	200	200	Crop demonstration for 200 farmers on 200 acres with improved practices in both Kharif and Rabi season, leading to an additional production of 325.45 quintals & an income of Rs.9,27,532/-
	Farmer Training on Crop Practices	250	250	250 farmers trained in improved Rabi and Kharif practices, such as seed treatment and use of sticky traps, which have resulted in a better yield
	Farmer Field Day at Demo Plots	200	200	200 farmers participated in field days with KVK experts, about better crop protection methods and integrated farming to increase their yields
	Vegetable Demo Plot Installation	100	100	Vegetable demo for 100 farmers on 50 acres of land using improved practices, such as mulching and trellis, leading to an income of Rs. 19,07,003/-
	Vermicompost Making	50	50	50 units of vermicompost installed and adopted by 50 farmers, leading to 492 quintals of compost and an income of Rs. 4,92,000/-
	Lift Irrigation	68	68	Lift irrigation introduced over 92 acres for 68 farmers leading to cultivation of wheat, paddy, mustard and vegetables, and creating an income of Rs. 17,17,300/-.
	Animal Health Camps	10	10	Animal health camps conducted across 10 villages with a total of 1,916 animals treated (Bucks – 659, Goats – 1034, Cattle – 111 and Buffaloes - 112)
	SHG-based Income Generation Activities	14	14	14 SHGs supported with diverse income-generating activities across 154 SHG members leading to a total income generation of Rs.33,80,325/-, including: • Tent House business in Bhitti Khurd & Bhakura • Poultry in Parsa (2 units), • Mini rice and flour mill in Parsa and Baknakhurd, • Chicken Center in Bhafauli and Bhakura,

				• NPM Unit in Baknakhurd • Poultry Farming in Balsedi (2 units), Bhafauli (1), Bhakura (1) and Mendrakhurd (1)
	Farm Tool Support	13	13	Farm tools and logistic support provided to 13 farmers in Ekta Kisan club in Narmadapara village, increasing business benefits to Rs. 4,17,070/- (July, 2022 to December, 2023)
	Critical Input Support for Goats	931	931	Veterinary care provided to 3,873 animals across 931 households
	Goat Shed Development	46	46	46 goat sheds constructed for better hygiene and productivity, after which less ticks were observed in the goats
	Fodder Development	50	50	Fodder plots developed using Napier cuttings benefitting 50 farmers
	Manger Distribution for Goats	50	50	50 mangers introduced for improved goat feeding for at least 325 goats
Promotion of Education	Rainwater Harvesting in Schools	2	2	Rainwater harvesting structures installed in 2 schools
	BaLA Features in Schools	15	15	BaLA features implemented in 15 primary schools benefitting 944 students (485 females and 459 males)
	Drinking Water Units in Schools	25	25	Drinking water sources created in 25 schools benefitting 2192 students (1,048 females and 1,144 males)
	Toilet Construction/Repair in Schools along with hand washing units	25	25	Toilets repaired/constructed with handwash units in 25 schools benefitting 2192 students (1,048 females and 1,144 males)

CHAPTER II: IMPACT ASSESSMENT STUDY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by HDFC Bank and Ambuja Cement Foundation in Surguja district (Chhattisgarh), focusing on their performance over the course of 1 year (October, 2020 to September 2021). The assessment, led by CMSR Consultants, sought to provide an in-depth evaluation of the effectiveness of interventions across targeted rural communities.

This study aimed to measure both short-term and long-term impacts across core thematic areas, including Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene.

The specific objectives were as follows:

1. To evaluate the effectiveness of HRDP interventions in achieving their intended outcomes across all thematic areas.
2. To assess the extent of changes experienced by beneficiaries, including improved resource access, income enhancement, and skill development.
3. To conduct a theme-wise evaluation of the impacts and present an integrated perspective on the project's contribution to the overarching goals of Parivartan.
4. To identify critical insights and lessons learned to inform future project design and implementation, ensuring continuous improvement and alignment with community needs.

2.2 Methodology

Study design

The evaluation adopted a **mixed-methods approach**, combining both quantitative and qualitative data collection and analysis to holistically assess project outcomes across all thematic intervention areas. The study design was guided by the project's objective hierarchy, indicator framework, and evaluation framework.

The quantitative component consisted of a structured survey administered to 364 individual respondents, proportionally distributed across intervention categories and villages. The sample size was calculated at a 95% confidence level with a 5% margin of error, allowing an additional 10-15% to account for potential non-responses.

The qualitative component of the study encompassed Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs). FGDs were conducted with beneficiary groups involved in specific interventions such as agriculture, clean energy, and enterprise development, to capture nuanced perspectives and experiential insights. IDIs were carried out with school principals, teachers, and Anganwadi workers under the PoE focus area. Interviews were also conducted with the implementing NGO team to understand the implementation processes, encountered challenges, and operational dynamics of the project. A total of 20 qualitative interviews were conducted including FGDs and 7 IDIs.

Quantitative data was collected using digital tools hosted on the Survey CTO platform and included a five-point Likert scale questions where respondents had to rate between 1 to 5. Qualitative data from interviews and discussions was synthesized and scored on a five-point scale for each variable as per the Evaluation Matrix. The study used a triangulation approach to interpret findings from both data streams.

Evaluation Framework

The evaluation was guided by outcome and impact-level indicators defined by the project and was structured around a contextualized application of the OECD-DAC evaluation criteria. These included relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding. Each criterion was assessed through specific sub-indicators using both quantitative and qualitative methods, depending on the nature of the indicator.

Relevance was measured by assessing the alignment of project interventions with beneficiary needs (quantitative), the fit with local context (qualitative), and the quality of project design (qualitative). **Coherence** examined both internal consistency and alignment with external actors, policies, or initiatives, assessed qualitatively. **Efficiency** was evaluated by examining the timeliness and quality of services delivered (quantitative), alongside operational efficiency and the appropriateness of project design (qualitative).

Effectiveness focused on interim results, including outputs and short-term outcomes (quantitative), achievement against targets (qualitative), and factors influencing results—such as enablers, disablers, and adaptability of implementation (qualitative). **Impact** explored the significance of changes achieved (quantitative), as well as transformational and unintended changes in the community (qualitative). **Sustainability** was assessed through the project's potential for continuity (quantitative) and how sustainability considerations were embedded in design and strategy (qualitative). Lastly, **Branding** was evaluated based on the visibility of the initiative, both through physical presence and community recognition (qualitative).

Sampling Procedure

The sampling frame was derived from lists of project beneficiaries - households, groups, and institutions - provided by the HDFC project team. The sample was proportionally distributed across each intervention category. These included clean energy under NRM; farm management, enterprise development and SHG revival under SDLE; kitchen gardens, drinking water and sanitation initiatives under H&H; and education-related interventions under PoE. A stratified sampling strategy was applied, further categorized by beneficiary types—household, group, community, and institutions (schools and Anganwadis).

To determine the sample size for each intervention type, the total number of beneficiaries was first calculated. Proportional allocation was then applied to distribute the sample across different activities within each focus area. Once the intervention- and focus area-wise sample sizes were established, further sampling was carried out to ensure adequate village-wise distribution of respondents for each activity. Within each village, respondents were randomly selected to minimize selection bias. In cases where the selected respondents were unavailable, random substitutes were drawn from the master beneficiary list.

For the **PoE component,** the intervention villages were divided into four clusters. In each cluster, 2–3 schools were selected proportionately, based on the total number of such institutions covered under the project. A total of 10 institutions were sampled, with an aim to conduct one interview with a principal, two with teachers, and one with a School Management Committee (SMC) per school. Two interactions with students were also planned in any one of the selected clusters or schools. The final sample size for this category was dependent on the availability of key respondents such as principals and teachers.

The following table presents a detailed summary of the qualitative and quantitative samples achieved during the study:

Method	Respondent group	Focus area				Overall sample	Type of tool
		NRM	SDLE	H&H	PoE		
Quantitative	Individual beneficiaries (farmers and community members)	30	217	102	15	364	Structured survey
Qualitative	Community	3	6	2	-	11	FGD
	School Principals/ teachers/ Anganwadi workers				7	7	IDI
	NGO partner					1	IDI

2.3 Study Preparation and Fieldwork Execution

Rollout Meeting and Desk Review

The study commenced with initial discussions between the evaluation team and HDFC Bank to conceptualize the assessment and gain an in-depth understanding of the project's design and implementation. These discussions were followed by a rapid desk review, which examined key project documents such as the original project proposal, annual reports, evaluation parameters, intervention summaries, and other relevant materials. This review helped contextualize the study and inform the evaluation framework.

Development and finalisation of study tools

Based on the OECD evaluation criteria, HDFC Bank developed standardized survey questionnaires in both English and Hindi, customized for each focus area and intervention category. These tools were provided in both soft copy and digitized formats using the Survey CTO platform for efficient data collection. In parallel, the CMSR team designed additional qualitative tools—including guides for Focus Group Discussions (FGDs) and In-Depth Interviews (IDIs)—to capture contextual insights aligned with the OECD framework.

Field work procedure – training, data collection & quality assurance

A three-day training program was organized in Raipur, Chhattisgarh, to orient the field team on the study's objectives and familiarize them with the project's interventions and survey tools. The training, held jointly for projects in Chhattisgarh and Madhya Pradesh, included two days of classroom sessions and a third day dedicated to mock interviews and debriefing. The trained field team comprised five enumerators, one supervisor, and one locally recruited qualitative researcher. Meanwhile, a backend team managed sampling logistics.

Data collection was conducted over approximately 10 days. Quantitative data were gathered using Computer-Assisted Personal Interviewing (CAPI) on tablets and mobile devices, while qualitative interviews were audio-recorded for accurate transcription and analysis. Informed consent was obtained from all participants before conducting interviews or recordings. Daily coordination between supervisors and field investigators ensured ongoing quality checks and provided real-time feedback to maintain data integrity throughout the process.

2.4 Data Analysis

The data analysis plan established a structured framework for collecting, processing, and synthesizing evidence to address the research questions effectively. A detailed scoring matrix accompanied the assessment, capturing project's performance across key components to ensure a systematic evaluation of the HRDP's impact. The matrix incorporated weighted qualitative and quantitative variables, evaluated against OECD-DAC parameters.

Quantitative data, collected using tools like Survey CTO, includes Likert-scale questions (typically ranging from 1 to 5) to assess variables such as alignment with beneficiary needs (relevance) timeliness (efficiency) and so on. The analysis employed univariate techniques, and aggregated scoring constructs derived from participant responses.

For qualitative data, stakeholder-specific insights from methods such as IDIs and FGDs were aligned with evaluation questions. These insights were converted into ratings on a standardized 5-point scale, guided by rubrics designed for indicators such as alignment with the local context (relevance), coherence (internal and external), operational efficiency, and project design (efficiency) and so on.

Qualitative and quantitative scores were integrated using predefined weights, resulting in combined scores for each parameter. A composite project score was then calculated as a weighted sum of parameter scores. This ensured a comprehensive evaluation framework that balances statistical rigor with contextual insights.

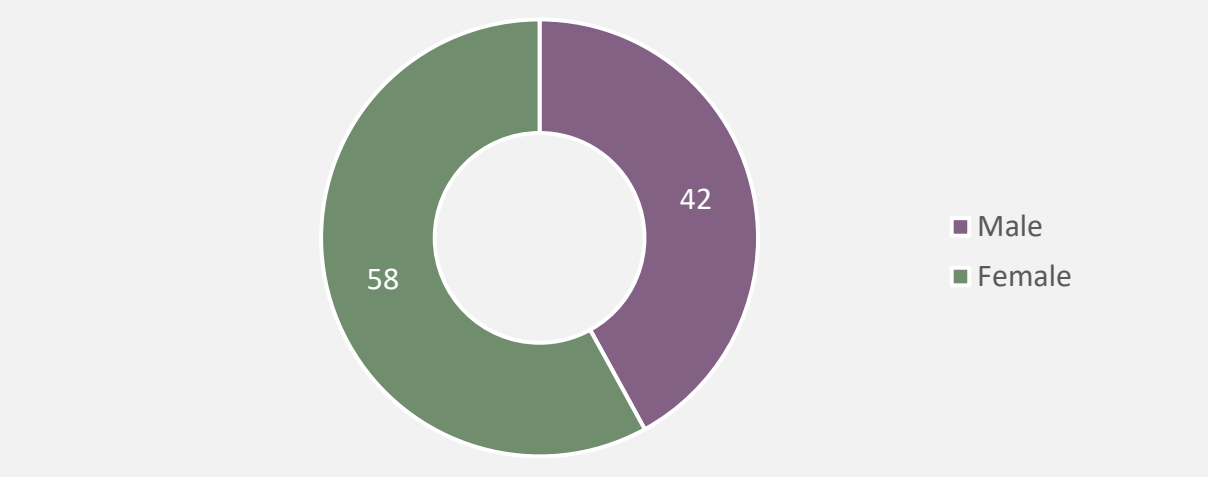
CHAPTER III: DEMOGRAPHICS

Understanding the demographic profile of the community is crucial for ensuring that interventions are relevant, impactful, and sustainable. This section provides an overview of key demographic characteristics, including disaggregation based on gender, age distribution, literacy levels, and occupational patterns, to offer a broader context for the interventions implemented.

3.1 Gender

The female population constituted a significantly larger share (58%) compared to males (42%). This gender disparity can be attributed primarily to the nature of interventions implemented under the project, which predominantly focused on female beneficiaries, particularly enterprise (SHG) and health and hygiene (kitchen garden) related interventions.

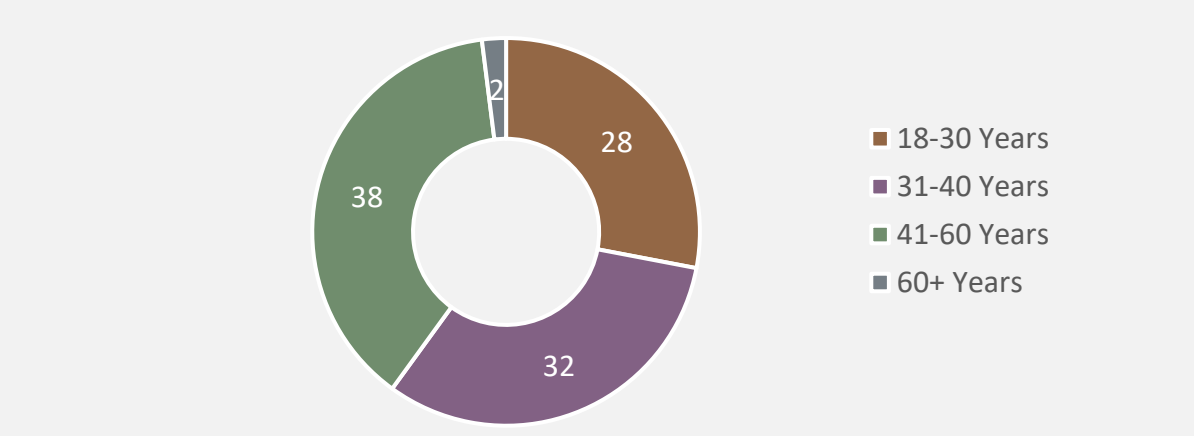
Fig 1: *Gender-wise Percentage Distribution of Respondents*



3.2 Age-group

The age distribution of respondents indicates that the largest proportion (38%) falls within the 41–60 years age group, followed by 32% in the 31–40 years range. Young adults aged 18–30 years constituted 28% of the sample. A relatively small share (2%) of respondents were aged 60 years and above, suggesting limited representation of elderly individuals in the respondent pool.

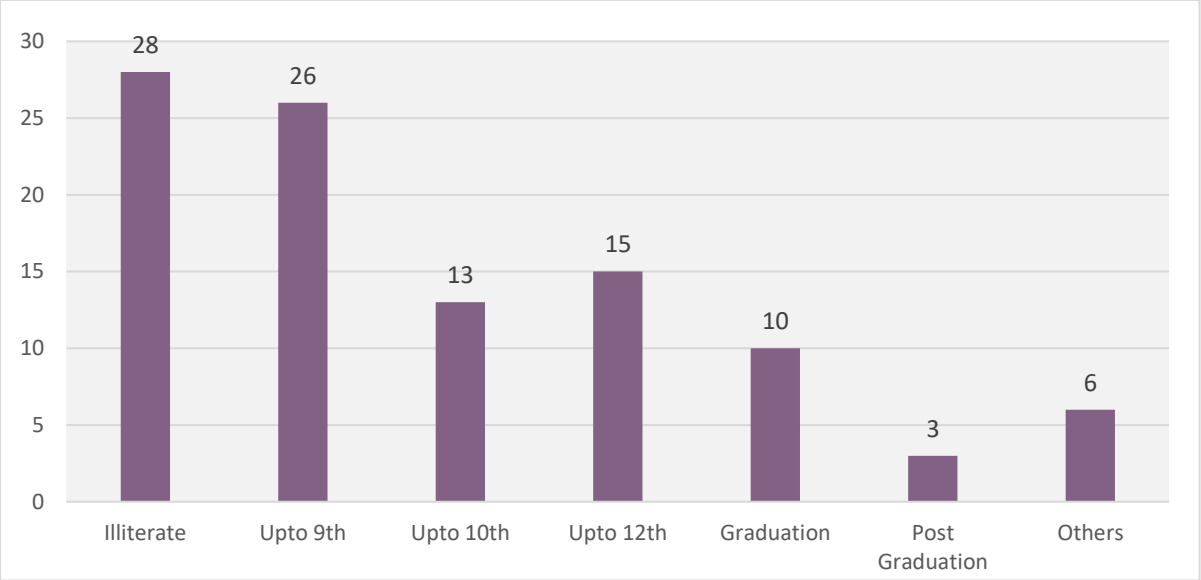
Fig 2: *Age-wise Percentage Distribution of Respondents*



3.3 Educational Status

The educational background of the respondents is predominantly concentrated at the lower levels. About 28% of the participants were illiterate. Another 26% had education up to the 9th grade, indicating that while basic education is somewhat accessible, advancement beyond middle school is limited. Those who completed secondary education (10th and 12th grades) made up roughly 28% of the sample. Higher education was rare, with only 13% of respondents having attained graduation or post-graduation degrees.

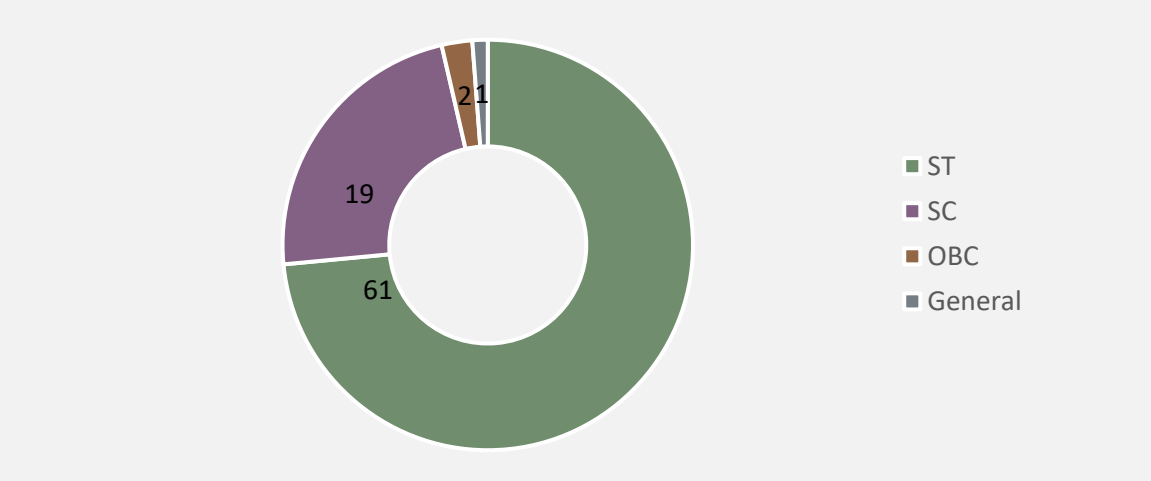
Fig 3: *Percentage Distribution of Respondents by Educational Status*



3.4 Social Category

The data shows a strong predominance of Scheduled Tribes (ST) among the respondents, who make up **61%** of the total sample. This highlights that the sampled population is largely tribal, reflecting the demographic profile of the area. Scheduled Castes (SC) follow at 19%, while Other Backward Classes (OBC) represent just 2% of the respondents. Those from the General category comprised only 1% of the sample.

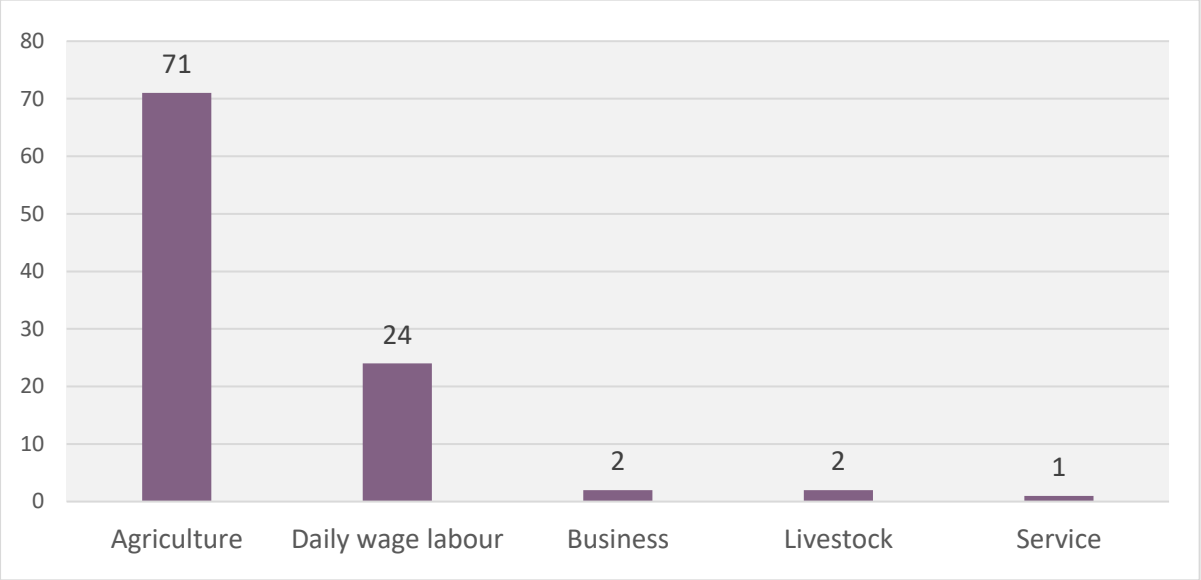
Fig 4: *Percentage Distribution of Respondents by Caste Category*



3.5 Occupational Status

The occupational profile of respondents indicates a heavily agrarian livelihood base. Agriculture is the dominant source of livelihood, with 71% of respondents primarily engaged in it. Daily wage labour comprises 24%, representing a segment engaged in non-agricultural, low-skilled, or temporary jobs—highlighting economic vulnerability and a lack of stable employment opportunities. Other categories – business, livestock and services – together contribute only 5% of the demographics. Together, the two dominant categories of agriculture and daily wage labour constitute 95% of the total respondent base, underlining the community's reliance on either agriculture or manual and seasonal work with limited occupational diversity.

Fig 5: *Percentage Distribution of Respondents by Primary Occupation*



CHAPTER IV: KEY RESULTS AND INSIGHTS

4.1 Natural Resource Management

This section shares the insights and findings that emerged from the qualitative and quantitative research conducted on the interventions related to natural resource management. Based on the sampling, the focus area within natural resource management was identified as solar lighting under clean energy. This primary intervention was spread across the project villages, with varied results. The findings from the study have been presented under the adapted OECD indicators, i.e., relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding.

The analysis reveals a mixed performance across the OECD-DAC evaluation criteria. The NRM initiative received an overall **Relevance** score of **3.7** ('Good'), suggesting the interventions generally met expectations, though some gaps remain.

Villagers noted that the lights allowed for safer movement, extended work hours, and supported children's education. A beneficiary shared, ***"People feel a bit more safe after dark from animals,"*** highlighting improved nighttime safety. Solar lights were appreciated for features like extended range and power-cut resilience, and they even helped reduce costs. As one community member pointed out, ***"Since it is good range, we don't have to buy front porch lights for our homes."*** Despite this, recurring issues were flagged: a respondent from Bhafauli noted, ***"The light has been broken for more than a month and it doesn't work anymore,"*** emphasizing the need for better upkeep.

In terms of **Coherence**, it matched HDFC Bank's and Ambuja Cement Foundation's environmental and rural development objectives. Externally, the initiative complemented broader infrastructure efforts and spurred community interest in renewable technologies. One respondent remarked, ***"We are open to trying other solar power electricals such as fans, lights etc., especially if it will reduce the electricity costs."***

The initiative's **Efficiency** was rated at **3.5**, putting it in between 'Needs Improvement' and 'Good'. While the lights initially delivered high impact by improving safety, extending market hours, and functioning well during outages, there were some delays in implementation. A respondent from Bhittikhurd shared, ***"The solar street light had not worked since day 1".*** Another from Bhafauli added, ***"Earlier it used to run for longer hours than now",*** underlining declining performance. These failures reflect an underlying issue: the absence of structured monitoring and maintenance systems post-installation. Without these, even a well-designed intervention struggles to sustain its benefits.

On **Effectiveness**, the initiative scored **3.8**, confirming high potential with some gaps. Community acceptance and the need for low-cost lighting were strong enabling factors. A local parent explained, ***"It helps the children do homework in the evening",*** illustrating educational gains. However, no significant efforts were made to adjust or improve maintenance practices as issues arose.

Table 1: *'Weighted Scores' for the NRM Initiative on OECD Parameters*

OECD Indicators	NRM - Clean energy (Solar street lights)	Remarks
Relevance	3.8	Good
Coherence	5.0	Excellent

Efficiency	3.5	Good
Effectiveness	3.8	Good
Impact	3.4	Needs Improvement
Sustainability	1.9	Poor
Branding	4.0	Good
Overall	**3.7**	**Good**

The field team reported that only 12 street lights were functional. The long-term impact is at risk if functionality continues to decline. Community members noted that the positive effects had been undermined by widespread technical failures and lack of follow-up, which bred disappointment and scepticism.

Figure 1 Solar Street Lights (Some working, some defective)

The most critical weakness emerged in **Sustainability**, which scored a poor **1.9**. Most respondents were unaware of any maintenance mechanisms. No local capacity was built, and beneficiaries reported that there was no one to call for repairs. No community fund, trained technicians, or governance structures were in place to ensure the continued function of the lights. Yet, the community's openness to solar solutions remains strong. As one resident put it, ***"We are open to trying other solar power electricals such as fans, lights etc."***— a hopeful sign, provided future projects address sustainability from the start.

Finally, **Branding** received a solid **4.0** ('Good'). Beneficiaries were aware that HDFC Bank supported the initiative and recognized the benefits it brought to their daily lives. However, awareness remained mostly local. One community member affirmed, ***"HDFC Bank helped install solar street lights that have had a positive impact on our daily lives",*** but visibility beyond the villages remains limited, suggesting that future projects could better leverage branding to enhance public recognition and trust.

4.2 Skill Development and Livelihood Enhancement

The OECD indicator analysis shows that the project performed strongly in terms of relevance (4.5), effectiveness (4.3), and impact (4.3), particularly in enterprise development and SHG revival, indicating well-aligned interventions and meaningful community outcomes. Efficiency and coherence were consistent across components with an overall score of 4.0, reflecting smooth and coordinated implementation.

However, sustainability emerged as a key concern, with the lowest average score of 2.7, suggesting that long-term continuity of efforts may be at risk without further planning for local ownership and follow-up support. Branding also scored relatively low (3.5), especially in farm management, pointing to limited visibility of the project's contributions. Overall, while the project shows strong performance in execution and results, targeted efforts are needed to improve sustainability and enhance recognition to ensure lasting impact.

Table 2: *'Weighted Scores' for the SDLE Initiative on OECD Parameters*

OECD Indicators	Farm Management	Enterprise Development	SHG Revival	Overall	Remarks
Relevance	4.5	4.7	4.4	4.5	Excellent
Coherence	4.0	4.0	4.0	4.0	Good
Efficiency	4.0	4.2	3.9	4.0	Good
Effectiveness	3.9	4.5	4.2	4.3	Good
Impact	4.3	4.0	4.6	4.3	Good
Sustainability	2.8	2.4	2.9	2.7	Needs Improvement
Branding	3.0	4.0	4.0	3.5	Needs Improvement
Overall	**4.0**	**4.1**	**4.1**	**4.1**	**Good**

The focus groups with participants revealed a strong resonance with community needs across all interventions. **Enterprise development** stood by effectively addressing local economic challenges through interventions like buffalo husbandry, poultry, CSCs, flour mills, and tent rentals in villages such as Bhittikhurd, Bhakura, and Baknakhurd. In water-scarce villages like Narmadapara, check dam renovations and lift irrigation proved vital, enabling crop diversification and income growth. **Animal health camps**, especially in Bhafauli, addressed key livelihood needs. One beneficiary remarked, ***"Before the camps were organised, goats used to die early"***. In Bhakura, vermicomposting reduced fertiliser dependence and improved soil quality. SHGs like **Jai Ambey Mahila Group** in Baknakhurd, previously struggling with climate-driven agricultural losses, began earning alternate incomes now through a flour mill: ***"Earlier we earned little from agriculture, now we earn up to 5000 rupees a month"***, said one member.

Enterprise efforts also empowered women. In Bhafauli, poultry farms offered steady income and skill-building. **Astha SHG** in Bhittikhurd established a successful tent business with HDFC Bank's support, despite seasonal limitations: ***"During marriage season we earn more, but in off-season, we earn less"***. SHG Revival was highly relevant, reactivating dormant groups and offering financial literacy and

business training. Women gained financial independence and community recognition. While interventions matched local needs, sustainability challenges remained. In Narmadapara, higher-altitude villages monopolised lift irrigation water due to damaged paths, prompting concerns of intentional diversion. Bhafauli's health camp lacked follow-up, and compost in Bhakura remained vulnerable to sun exposure. A poultry farm member shared, ***"We need heaters in winter, and during hot weather we need to monitor the indoor temperatures and air otherwise the chickens suffocate"***.

Figure 2 *Animal shelter and mangers for goat feeding, Bhittikhurd*

Interventions aligned with HDFC Bank's CSR goals of sustainable rural development, and SHG revival supported Ambuja Cement Foundation's women's empowerment aims. Although there was limited duplication, the project missed opportunities for deeper collaboration with government programmes. Animal health camps benefited from synergy with the local group "Friends of Animals", who, according to one respondent, ***"They help us with medical assistance, for instance, if we need medical help they will arrange".***

Poultry farms showed success, but ongoing issues with temperature control and machine upkeep limited efficiency. The tent business was well run but seasonally constrained. In Narmadapara, a respondent stated, ***"Even with the tank, there is water shortage as soon as summer starts"***.

Still, SHGs have shown initiative: **Pragati SHG** renamed itself "Pragati Tent House SHG," reflecting business identity ownership. The poultry farms generated monthly profits of INR 8000–10,000, while tent services in Bhittikhurd were moderately successful despite the lack of ongoing evaluation.

Interim outputs were visible. SHGs like the one in Baknakhurd earned steady income from flour mills. Bhakura's poultry SHG improved productivity post-vaccination. A Bhafauli farmer noted, ***"Before the***

vaccinations, the size of goat kids was small, but now the size is bigger and we sell them for double the price".

SHG women gained financial autonomy due to the entrepreneurship activities and took on mentorship roles. A member shared, ***"We now take loans and repay them on time, which has made us more independent".*** Poultry SHGs have become confident entrepreneurs, identifying market prices and sourcing chicks without external help.

Tent businesses expanded beyond weddings, and lift irrigation diversified crops, though summer shortages persisted.

Figure 3 *Animal shelter and mangers for goat feeding, Bhittikhurd*

Figure 4 *Lift Irrigation in Narmadapara*

Lift irrigation enabled multi-season cropping, and animal health camps improved livestock health and sales. Vermicomposting offered new income: ***"Now we are able to sell vermicompost to other farmers for Rs 350 per 10 kg".***

In spite of the successes, many interventions had no long-term maintenance plans. For example, flour mills performed well now but could face market pressures, and poultry farms need infrastructure upgrades to stay viable. Seasonal limits could affect tent businesses, and lift irrigation requires robust water systems for summer resilience.

Beneficiaries recognised HDFC Bank's role, with visible training materials and community engagement. However, outreach in lesser-known areas was limited. Participants directly credited benefits to HDFC Bank, showing good recall.

Figure 5 *Mulching as part of SDLE*

4.3 Health & Hygiene

The health and hygiene interventions aimed at improving the overall health of the community through multiple interventions such as **sanitation, kitchen gardens**, and providing means of **drinking water**. This section delves into the indicator specific findings, with scoring based on the quantitative surveys and the qualitative insights.

The OECD parameter analysis for the sanitation, kitchen garden, and drinking water components reveals a generally positive performance in terms of **relevance (4.2)**, **coherence (4.0)**, and **impact (3.9)**, with kitchen gardens showing particularly strong results (impact score: 4.5). **Efficiency (3.8)** and **effectiveness (3.8)** were consistent across components, reflecting competent implementation and moderate outcomes. However, **sustainability (1.8 overall)** was notably poor, especially for kitchen gardens (1.2), indicating serious concerns about the long-term viability of these interventions without continued support or community ownership. **Branding (3.0)** was uniform but low across all areas, suggesting limited recognition and visibility of project efforts. Despite these challenges, the overall project score of **3.7** reflects a good performance, though substantial improvements are needed in sustainability and branding to ensure lasting impact.

Table 3: *'Composite' scores for the Health and Hygiene Initiative*

OECD parameters	Sanitation (Soak Pits)	Kitchen Garden	Drinking Water	Overall	Remarks
Relevance	4.3	4.4	3.8	4.2	Good
Coherence	4.0	4.0	4.0	4.0	Good
Efficiency	3.9	3.9	3.7	3.8	Good
Effectiveness	3.8	3.9	3.7	3.8	Good
Impact	4.1	4.5	3.2	3.9	Good
Sustainability	2.3	1.2	1.8	1.8	Poor
Branding	3.0	3.0	3.0	3.0	Needs Improvement
Total Project Score	**3.8**	**3.8**	**3.4**	**3.7**	Good

Qualitative data further validated these outcomes. Soak pits were particularly well received for solving longstanding sanitation issues. One resident explained, ***"The area stays clean, there is no dirt, no infections, and the children are able to play happily"***. In Baknakhurd, the design was praised as simple yet effective: ***"No issues like leakage, breaking, or blockage".***

The initiative alignied fully with HDFC Bank's CSR objectives. Kitchen gardens supported food security and health, sanitation reinforced public hygiene, and all interventions complemented national priorities like the Swachh Bharat Mission. However, there was limited coordination with broader schemes.

Beneficiaries appreciated the cost-effectiveness and quick resultsof the kitchen gardening initiative. One Bhittikhurd resident stated, ***"We got good yields, but there are instances where only leafy vegetables grow properly, while the others don't. We also have problems with water supply so we cannot harvest all year round".*** This highlighted external limitations on an otherwise well-received programme. A kitchen garden beneficiary noted, ***"We only get an hour of water supply daily",*** limiting long-term gains. While soak pits had no major structural issues, water scarcity for gardening remained a key concern. Differentiation of impact across social groups was not evident, suggesting generalised rather than targeted benefits.

Figure 6 *Health care poster in Baknakhurd*

Despite positive feedback, weak **Monitoring and Evaluation (M&E)** processes and the absence of a **Theory of Change** limited the ability to track broader impacts. Villagers were unclear about project scope and maintenance responsibilities, which affected both soak pits and kitchen gardens. Follow-up was minimal, and beneficiaries often learned through trial and error.

In Bhittikhurd, reductions in waterborne illnesses and improved child nutrition were reported. A resident from Baknakhurd highlighted the benefits of soak pits**: *"Earlier water was stored at random places, and it made the mud wet and the roads always dirty. After installation of the soak pits, the area stays clean, there is no dirt, no infections and the children are able to play happily".***

Unintended benefits included reduced food expenses and greater meal variety. As shared by a woman beneficiary, ***"my family is happy since now we have options to eat various curries".*** Still, the **transformational potential** remains partial. Although kitchen gardens improved daily life, water scarcity and lack of formal maintenance plans limit long-term transformation.

Figure 7 *Water tank in Mendrakhurd*

The majority of villagers did not know who was responsible for the upkeep. In Bhittikhurd, a farmer asked, ***"If the bore well doesn't work, how will we use the drip system for the garden?***"—a statement that encapsulates the vulnerability of these otherwise beneficial interventions. Without reliable water and local ownership, long-term viability is at risk.

In most of the project villages, women involved in the kitchen garden recognised that HDFC Bank had supported the initiative, including seed provision. However, visibility remained limited to direct beneficiaries. The absence of structured, public-facing branding or awareness campaigns constrained broader recognition.

4.4 Promotion of Education

The Educational Institutions Development initiative includes a range of interventions focused on improving school and Anganwadi infrastructure and the overall learning environment. Activities fall into three main categories: **infrastructure development**, **sanitation**, and **educational material support**. Infrastructure upgrades—such as the establishment of science labs, library setups, smart classrooms, drinking water facilities, and general renovations formed a major part of the initiative. Sanitation improvements were also undertaken to ensure hygiene and dignity, especially for girl students. Specific insights from each of the indicators have been shared in this section.

The weighted OECD indicator scores reflect a generally strong project performance, with **coherence** rated highest at **4.5 (Excellent)**, indicating well-aligned and internally consistent interventions. Other key parameters like **relevance (3.9)**, **efficiency (4.0)**, **effectiveness (4.0)**, **impact (3.8)**, and **branding (4.0)** were all rated as **Good**, suggesting the project was thoughtfully designed, effectively executed, and generated meaningful outcomes. However, **sustainability** scored **2.8**, marking it as an area needing improvement and highlighting concerns about the long-term viability of project gains. The **overall score of 3.9** reaffirms solid performance, though targeted efforts are essential to improve sustainability for lasting impact.

Table 4: *'Composite' scores for Promotion of Education on OECD Parameters*

OECD Indicators	Weighted score	Remarks
Relevance	3.9	Good
Coherence	4.5	Excellent
Efficiency	4.0	Good
Effectiveness	4.0	Good
Impact	3.8	Good
Sustainability	2.8	Needs Improvement
Branding	4.0	Good
Overall	**3.9**	**Good**

The interventions closely aligned with HDFC Bank's HRDP strategy and Ambuja Cement Foundation's rural development vision. The use of BaLA paintings, for example, matched the Foundation's goals of promoting creative, visual-based learning. However, there was limited by the absence of partnerships with government or other CSR programmes. In places like Bhakura, sanitation improvements existed, but without corresponding infrastructure (e.g., rainwater harvesting), synergy was lost.

Figure 8 *Bal paintings outside primary school, Mendrakhurd*

Qualitative interactions with teachers and students of Mendrakhurd revealed that, the renovation of toilets made a marked difference to the school environment. As the headmistress shared, ***"Before, children used to go outside, but now they use the toilets, and it is more convenient for girls."*** However, the quality of design of the water cooler was not satisfactory. In Mendrakhurd, a teacher reported, ***"The cooler's tap often gets clogged, and because there's a loose wire there are instances where people got electrocuted."*** Some schools lacked smart classrooms or rainwater harvesting systems, and where facilities like sports kits were expected, they were often missing.

Sanitation units and water facilities were installed promptly, with a teacher in Balsedi noting, ***"Earlier, students had to rely on hand pump for bathrooms, but now they use the pipelines which is better, and it has greatly benefitted the children."*** BaLA paintings were especially popular. In Mendrakhurd, an assistant teacher observed, ***"children are attracted towards the paintings, which makes learning fun. Children who don't feel like reading can now look at the paintings instead."***

Yet, the lack of ongoing maintenance has hurt operational efficiency. In Bhakura, the educational value of the BaLA murals was lost after they were plastered over, reportedly due to an election mandate. Teachers noted that the murals, which were meant to serve as visual learning tools for students, were concealed during this process, effectively undermining their intended purpose in the school environment. In Mendrakhurd, malfunctioning water coolers and electrocution risks highlighted weak follow-up. The **project design** lacked a clear Theory of Change and robust M&E system, limiting the initiative's ability to assess deeper learning or behavioural changes.

Still the initiative was able to largely achieved intended outcomes, though some gaps remained. **Some** schools like Mendrakhurd and Balsedi reported improved hygiene and engagement. However, in Bhittikhurd, facilities deteriorated like the BaLA paintings were painted over, and water facilities were broken.

While interventions were initially effective, their sustainability faltered. In Bhakura, a student remarked, ***"The paintings of birds, animals, and fruits seem to be hidden behind plaster now since a year."***

The highest impact was noted in the area of significance of outcome driven by improved attendance, hygiene, and student engagement. Students in Balsedi and Bhakura reported increased motivation, and BaLA art helped those less engaged with conventional teaching.

Unintended changes were also noted. For instance, improved access to water and sanitation facilities led to a reduction in absenteeism among children by decreasing illness-related absences, highlighting the direct impact of infrastructure on student health and school attendance. The replacement of hand pumps with motorised pumps made it significantly easier for students to access drinking water, encouraging more frequent hydration. As one teacher shared, ***"Even students who aren't thirsty come to drink water,"*** illustrating how improved infrastructure positively influenced student behaviour and well-being.

Figure 9 *RO for drinking water inside school*

In Bhittikhurd, Mendrakhurd, and Bhakura, communities recognised HDFC Bank's contributions. *"HDFC Bank helped with toilet renovations, water coolers, and paintings,"* shared a local resident. BaLA murals and water systems were frequently associated with the bank's CSR presence. However, awareness remained mostly among direct beneficiaries, suggesting that broader community-level visibility and public engagement could be improved.

4.5 Overall Project Score

The OECD-DAC criteria analysis across the project components— NRM, SDLE, H&H, and PoE reveals an overall strong performance, with a **project score of 3.8 (Good)**. **Coherence** stood out as the strongest area, particularly in NRM and PoE, both scoring **5.0 and 4.5 (Excellent)** respectively, indicating well-integrated and complementary interventions. **Relevance**, **efficiency**, **effectiveness**, and **impact** consistently scored in the **good** range across components, reflecting thoughtful design, solid execution, and tangible benefits to communities. However, **sustainability remains a critical weakness**, with the lowest average score of **2.3 (Poor)**, especially in NRM (1.9) and H&H (1.8), pointing to significant concerns about the longevity and maintenance of outcomes. **Branding** received mixed feedback, with H&H scoring lower (3.0), suggesting the need for improved visibility and recognition. While the project performed well in implementation and immediate results, greater emphasis is required on ensuring long-term sustainability and strategic communication to reinforce its impact.

Table 5: *Overall project scores*

OECD-DAC Criteria	NRM	SDLE	H&H	PoE	Overall
Relevance	3.8 (Good)	4.5 (Excellent)	4.2 (Good)	3.9 (Good)	4.1 (Good)
Coherence	5.0 (Excellent)	4.3 (Good)	4.0 (Good)	4.5 (Excellent)	4.5 (Excellent)
Efficiency	3.5 (Good)	4.0 (Good)	3.8 (Good)	4.0 (Good)	3.8 (Good)
Effectiveness	3.8 (Good)	4.2 (Good)	3.9 (Good)	4.0 (Good)	4.0 (Good)
Impact	3.4 (Needs Improvement)	4.3 (Good)	3.9 (Good)	3.8 (Good)	3.9 (Good)
Sustainability	1.9 (Poor)	2.7 (Needs Improvement)	1.8 (Poor)	2.8 (Needs Improvement)	2.3 (Poor)
Branding	4.0 (Good)	3.7 (Good)	3.0 (Needs Improvement)	4.0 (Good)	3.7 (Good)
Total Project Score	**3.6 (Good)**	**4.1 (Good)**	**3.7 (Good)**	**3.8 (Good)**	**3.8 (Good)**

CHAPTER V: LEARNINGS AND RECOMMENDATIONS

- **A Model of Effective Grassroots Intervention:** The SHG revival and enterprise initiative stands out as a powerful example of effective grassroots intervention. Among all interventions reviewed, it emerged as one of the most successful, thanks to its deep alignment with promoting financial independence and agency—particularly among women. By combining thoughtful design with practical support—including training, financial literacy, and technical guidance—the initiative revitalized 12 SHGs, enabling them to launch entrepreneurial ventures in poultry farming, organic agriculture, tent house services, transportation, and more. Previously, SHG members were heavily reliant on traditional agriculture, which had become increasingly unsustainable due to climate change. These new enterprises provided a crucial alternative, significantly boosting household incomes and economic resilience. For instance, SHGs running flour mills and poultry farms are now generating profits of Rs. 5,000–10,000 per month, empowering members to reinvest and expand their businesses through access to further loans. This economic empowerment has also nurtured greater social engagement, with many women now actively participating in village-level meetings, a notable shift from earlier patterns of limited involvement. Furthermore, trained women have taken on mentorship roles, visiting neighbouring villages to inspire and guide other women toward entrepreneurship. This exemplifies how simple, context-sensitive solutions can create meaningful, scalable, and sustainable change. Therefore, it offers a robust model for replication across other rural settings aiming to drive economic empowerment and social development.
- **Water Management Interventions:** Water management interventions like check dams, lift irrigation, water tanks and jal minars are highly relevant and ensures the beneficiaries had access to water, especially during the summer months when water scarcity is highest. They support multiple needs - agriculture, livestock, drinking water and personal water use, and without these, villagers cannot grow or diversify crops or access drinking water for animals. There were however some issues due to a lack of maintenance and infrastructural issues, such as water gate damage, potentially due to intentional tampering or natural events, indicating vulnerability. The need for frequent repairs suggests that the design may require additional reinforcement or protective measures to ensure long-term sustainability. Another major issue was due to water scarcity during summer months, due to which interventions were not fully utilized. This suggests that future interventions should include robust water availability monitoring, and prioritize resilient designs. There is a need to establish maintenance protocols and allocate resources for regular technical support. In some cases, this could involve community-driven solutions (such as local committees) to monitor and maintain infrastructure.
- **Ensuring Sustainability:** To enhance the long-term viability of interventions, a structured sustainability framework must be integrated into project planning. This includes establishing maintenance mechanisms for solar lighting, irrigation systems, and educational resources, ensuring continued functionality beyond initial implementation. Strengthening community ownership through skill development, financial incentives, and cooperative models can improve self-sufficiency. Enterprises would also benefit from follow-up assessments to ensure business scaling. Additionally, fostering stronger convergence with government programs will provide ongoing support, particularly for sanitation and infrastructure initiatives. Regular

monitoring, capacity-building sessions, and adaptive planning will further reinforce the sustainability of these interventions.

- **Ensuring the Sustainability of Vermicomposting:** To ensure the sustainability of vermicomposting, providing durable and weather-resistant coverings, such as reinforced CGI sheets or alternative protective structures, can help prevent damage caused by heavy rains and exposure to sunlight. Training sessions should be organised to provide guidance on compost storage and protection against adverse weather conditions. Facilitating connections with potential buyers, such as local farmers, nurseries, or agricultural cooperatives, can create market opportunities and incentivize continued production. and the viability of vermicomposting as a long-term livelihood activity.
- **Targeted Solutions for Poultry Farming Challenges:** To address the challenges faced in poultry farming during the winter and rainy seasons, targeted interventions like subsidized heating solutions, energy-efficient lighting or low-cost heaters, should be provided, especially for economically weaker households. Similarly, in hot dry seasons, access to coolers and humidifiers would also help keep the poultry healthy. Access to microloans or financial assistance can enable households to invest in necessary equipment. Strengthening veterinary support via frequent health camps and ensuring vaccination availability can go a long way in mitigating disease outbreaks and promote better care practices.
- **Expand and Integrate Market Linkages:** For entrepreneurship activities, integrate market access and business linkages into the interventions. Many SHGs and agriculture-focused businesses would benefit from guidance on market trends, pricing, and distribution channels to further enhance their profitability and sustainability. For example, for poultry farming in Bhafauli, linking the women to local markets can help scale up their businesses and increase income. Continuing to provide entrepreneurship training, especially in areas of financial literacy and business management, including advanced skills, will ensure continued capacity building.
- **Enhancing Accountability of School Interventions:** The education-related interventions in the project were largely successful in aligning with local needs, with drinking water facilities such as RO, and better sanitation with renovated toilets being well-received by both teachers and students. However, significant gaps in operational efficiency were observed, particularly with non-functional RO systems and exposed wires in some schools, highlighting the need for stronger post-installation follow-up and maintenance. A lot of the schools also reported to not receiving sports kits or rainwater harvesting systems and wishing for better infrastructure for students to play. It is recommended that future projects incorporate a thorough needs assessment, taking into account stakeholder's inputs, and ensure better coordination with external programs and local stakeholders. The issue of sports kits and rainwater harvesting systems not being provided in a school, despite it being listed in the intervention plan, can be combated by establishing a more robust monitoring and verification system during the implementation phase.
- **Addressing Infrastructure and Resource Gaps:** Interventions like kitchen gardening, sanitation facilities, solar lighting, and agricultural support in Surguja were highly relevant to the community's needs and effectively addressed critical challenges such as food security, water access, and health. However, certain resource constraints, such as limited water supply for kitchen gardening and defective solar lighting coverage in some areas, have highlighted the need for more comprehensive planning. Water scarcity limited agricultural productivity despite access to irrigation initiatives or natural manure. Future initiatives should integrate

support mechanisms, including periodic maintenance programs and community-led oversight, to ensure that the benefits of these interventions continue over time.

- **Strengthening External Coherence:** Establishing stronger linkages between community interventions and government schemes can enhance both sustainability and impact. Additionally, community members require periodic training to manage initiatives effectively. Future programs should focus on facilitating government partnerships and conducting regular capacity-building sessions to empower local stakeholders. The absence of maintenance structures and community ownership further constrained impact. Strengthen local governance and ownership mechanisms—such as Village Development Committees (VDCs), Self-Help Groups (SHGs), youth collectives, and School Management Committees—to support ongoing maintenance and problem-solving. Develop phased exit strategies that incorporate training, local institutional linkages, and financial provisioning to ensure the continuity and durability of services.
- **Service Delivery and Monitoring Systems:** Service delivery was generally timely and well-received, especially in areas like livelihood training, goat shelter construction, and health camps. However, the absence of robust Monitoring & Evaluation (M&E) frameworks and feedback mechanisms limited the responsiveness of interventions to emerging challenges—such as water shortages or infrastructure deterioration. To enhance adaptive management, develop a clear Theory of Change for each thematic area with measurable indicators that track not just outputs but long-term outcomes and systemic changes. Integrate digital tools—such as mobile dashboards and real-time beneficiary feedback systems—to support data-driven decision-making and continuous learning.

REFERENCES

- Bhalerao AK, Rasche L, Scheffran J, Schneider UA. Sustainable agriculture in Northeastern India: how do tribal farmers perceive and respond to climate change? Int J Sustain Dev World Ecol. 2022 May 19;29(4):291- 302
- Bhardwaj, R. K., Bhaskar, G. P., Dhurwey, C. K., & Kaushik, D. K. (2024). Challenges in agriculture in tribal areas of Chhattisgarh. *International Journal of Agriculture Extension and Social Development*, *7*(9), 418–421. https://doi.org/10.33545/26180723.2024.v7.i9f.1081
- Census of India, 2011 - https://www.census2011.co.in/census/district/486-surguja.html
- Census India Surguja (2011). Surguja district population, caste, religion data (Chhattisgarh). Retrieved from https://www.censusindia.co.in/district/surguja-district-chhattisgarh-401
- Council for Social Development, 2018. Status of and Barriers to School Education in Chhattisgarh. Ashok Pankaj, Susmita Mitra and Antora Borah. Retrieved from https://csdindia.org/wp-content/uploads/2018/04/Chhattisgarh-Project-Report-2018.pdf
- District Administration Surguja. (2011). *Demography*. Government of Chhattisgarh. https://surguja.gov.in/en/demography/
- International Institute for Population Sciences (IIPS) and ICF. (2021). *National Family Health Survey (NFHS-5), India, 2019-21: Chhattisgarh*. Mumbai: IIPS.
- Unified District Information System for Education Plus (UDISE+). (2021). *Surguja district education profile*. Retrieved from https://apfstatic.s3.ap-south-1.amazonaws.com/s3fs-public/Surguja.pdf

ANNEXURE: FOCUS AREA, INDICATOR AND SUB-INDICATOR WISE SCORES

OECD Indicator	Sub-indicators	Weighted Score (Out of 5)											
		NRM		SDLE				H&H				PoE	Overall Project Score
		Clean Energy	*Overall (NRM)*	*Farm Management*	*Enterprise development*	*SHG Revival*	*Overall (SDLE)*	*Sanitation (Soak pits)*	*Kitchen Garden*	*Drinking Water*	*Overall (H&H)*		
Relevance	Beneficiary need alignment	3.5	3.5	4.4	4.8	4.2	4.4	4.0	4.3	4.0	4.1	4.2	4.2
	Local context alignment	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	4.7	4.0	4.7
	Quality of design	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.7	3.0	3.4
	Combine weightage score	**3.8**	**3.8**	**4.5**	**4.7**	**4.4**	**4.5**	**4.3**	**4.4**	**3.8**	**4.2**	**3.9**	**4.1**
Coherence	Internal	5.0	5.0	5.0	5.0	4.0	4.7	5.0	5.0	5.0	5.0	5.0	4.9
	External	5.0	5.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0	4.0	4.0
	Combine weightage score	**5.0**	**5.0**	**4.5**	**4.0**	**4.0**	**4.3**	**4.0**	**4.0**	**4.0**	**4.0**	**4.5**	**4.5**
Efficiency	Timeliness	3.8	3.8	4.8	5.0	4.7	4.8	3.8	4.8	4.3	4.3	4.3	4.5
	Quality of Services Provided	3.2	3.2	4.6	4.3	3.8	4.5	3.9	4.3	4.0	4.0	4.3	4.3

	Operational Efficiency	4.0	4.0	3.0	4.0	4.0	3.7	5.0	3.0	3.0	3.7	4.0	3.8
	Project design	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
	Combine weightage score	**3.5**	**3.5**	**4.0**	**4.2**	**3.9**	**4.0**	**3.9**	**3.9**	**3.7**	**3.8**	**4.0**	**3.8**
Effectiveness	Interim Results (Output and short-term results)	3.1	3.1	4.1	4.9	4.2	4.6	4.2	3.4	4.3	4.0	3.6	3.6
	Reach (Target v/s Achievements)	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	Influencing Factors (Enablers & Disablers)	4.0	4.0	3.0	4.0	3.0	4.0	3.0	3.0	3.0	3.0	4.0	3.6
	Differential Results (Need Assessment)	4.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0	3.0	3.3	4.0	3.8
	Adaptation over time	2.0	2.0	4.0	4.0	5.0	3.0	3.0	4.0	2.0	3.0	3.0	3.1
	Combine weightage score	**3.8**	**3.8**	**3.9**	**4.5**	**4.2**	**4.3**	**3.8**	**3.9**	**3.7**	**3.8**	**4.3**	**4.0**

Impact	Significance (Outcome)	3.5	3.5	4.2	--	4.2	4.2	3.8	--	3.4	3.6	4.1	4.0
	Transformational change	3.0	3.0	4.0	4.0	5.0	4.3	4.0	4.0	3.0	3.7	3.0	3.5
	Unintended change	4.0	4.0	5.0	4.0	4.0	4.3	5.0	5.0	3.0	4.3	4.0	4.2
	Combine weightage score	**3.4**	**3.4**	**4.3**	**4.0**	**4.6**	**4.3**	**4.1**	**4.5**	**3.2**	**3.9**	**3.8**	**3.9**
Sustainability	Potential for Continuity	1.8	1.8	2.0	2.0	2.2	2.0	1.1	0.1	1.7	1.0	2.0	1.7
	Sustainability in project design and strategy	3.0	3.0	4.0	3.0	4.0	3.7	4.0	3.0	2.0	3.0	4.0	3.4
	Combine weightage score	**1.9**	**1.9**	**2.8**	**2.4**	**2.9**	**2.7**	**2.3**	**1.2**	**1.8**	**1.8**	**2.8**	**2.3**
Branding	Visibility (visible/word of mouth)	4.0	4.0	3.0	4.0	4.0	3.5	3.0	3.0	3.0	3.0	4.0	3.7
Overall Composite Score		***3.7 (Good)***		***4.1 (Good)***				***3.8 (Good)***				**3.9 (*Good*)**	***3.8 (Good)***

CMSR *Consultants*

fostering sustainable partnerships