Project Code: PO341

IMPACT ASSESSMENT

Holistic Rural Development Program (HRDP) in

GARIABAND, CHHATTISGARH

Implementation Partner: National Institute of Women Child & Youth Development

HDFC BANK

CMSR Consultants
fostering sustainable partnerships

Acronyms

BALA	Building as Learning Aid
CAPI	Computer-Assisted Personal Interviews
FGD	Focus Group Discussion
H&H	Health and Hygiene
HRDP	Holistic Rural Development Program
IDI	In-depth Interview
M&E	Monitoring & Evaluation
NABARD	National Bank for Agriculture and Rural Development
NFH-S	National Family Health Survey
NIWCYD	National Institute of Women, Child and Youth Development
NGO	Non-Governmental Organization
NRM	Natural Resource Management
PoE	Promotion of Education
SDLE	Skill Development Livelihood Enhancement
SHG	Self Help Group
SRI	System of Rice Intensification
SMC	School Management Committees
VDC	Village Development Committee
WASH	Water, Sanitation, and Hygiene

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EXECUTIVE SUMMARY

A. Background of the Project

The **Holistic Rural Development Program (HRDP)** is a flagship CSR initiative by HDFC Bank Parivarthan aimed at promoting sustainable and holistic development in rural areas across the country. This program was implemented for a period of three years (2020-2023) in 15 villages in Gariaband block of Gariaband district of Chhattisgarh, implemented by National Institute of Women, Child and Youth Development (NIWCYD), where interventions were introduced to tackle community-specific challenges.

The interventions aimed at addressing three primary objectives:

Objective 1 - To incubate and scale agriculture and non-agriculture based social enterprises.

Objective 2 - Community members in 15 villages have improved agriculture practices, water and soil conservation, and management of common property resources to adapt and mitigate effects of climate change.

Objective 3 - Communities have increased access to qualitative health and education services.

In order to address these objectives, the project largely focused on the following thematic areas:

Natural Resource Management (NRM): Under NRM, infrastructure for water management-general (pond renovation) was provided to ensure water availability for the community members. Clean energy sources (solar street lights) were an innovative and eco-friendly intervention to improve safety and security in the communities, especially impacting women and children. Plantation saplings were provided to the farmers, promoting diversity in production.

Skill Development & Livelihood Enhancement (SDLE): Through farm management, SHG and enterprise development (poultry enterprise, lac cultivation), the project tried to empower individuals to improve their productivity, diversify income streams, and achieve economic independence. These interventions-built resilience, fostered innovation, and contributed to sustainable community development.

Healthcare & Hygiene (H&H): Interventions such as water management (drinking) intended to ensure access to safe and clean drinking water, leading to improved health of community members. Water storage systems also reduced the time and effort spent by communities, especially women, to fetch water for their regular needs. The kitchen garden provided critical basic nutrition and reduced overall household expenditure.

Promotion of Education (PoE): The Promotion of Education initiatives enhanced school infrastructure to make learning more accessible, engaging, and enjoyable. By addressing essential needs like technology in classrooms, visual learning aids, and recreational facilities (swings), these interventions created a well-rounded environment that encouraged student retention, participation, and academic excellence.

These broad thematic areas were implemented by NICWYD, the implementing partner for this project. CMSR Consultants was hired by HDFC Bank Parivarthan to conduct the impact assessment of the project 1.5 years after its completion.

B. Impact Assessment Overview

The impact assessment was conducted using mixed methods, with qualitative surveys at the household, group, and community level, and qualitative data collection adopted across the four thematic areas. The quantitative component included a CAPI survey of 46 beneficiaries, ensuring a 95% confidence level and a 5% margin of error, with an additional allowance of 10-15% for non-responses. For qualitative insights, focus group discussions were held with farmers, in-depth interviews were conducted with principals and school teachers, and an observational checklist was used to assess school interventions, such as learning aids (smart classrooms & BALA painting) and WASH facilities (construction of toilets).

The sample for this study was drawn from a list of intervention households and groups provided by the HDFC team, and proportionately distributed across key intervention components such as water management - general (NRM), clean energy (NRM), farm management (SDLE), enterprise development (SDLE), water management - drinking water (H&H) and health camps (H&H). A stratified sampling approach was used, categorising beneficiaries by household, group, and community. Based on the total number of beneficiaries (1,036), proportions were calculated for each beneficiary type—households (86.4%), groups (5.7%), and communities (2.7%)—and a sample size of **464** beneficiaries was allocated accordingly. Additionally, 8 schools were selected under the PoE focus area, with the criteria emphasising areas with diverse and comprehensive interventions to capture varied feedback.

The assessment was guided by a modified OECD analytical framework, covering the criteria of Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding. These criteria facilitated a nuanced evaluation of the HRDP, focusing on its alignment with community needs, implementation efficiency, transformative outcomes, resource integration, long-term benefits, and scalability. A rating matrix was employed to quantify success across these dimensions, enabling a structured assessment and providing actionable insights for future program enhancements.

In order to ensure a comprehensive and effective impact assessment, the following steps were adopted over the course of the study:

Tool development

The HDFC Bank team developed initial standardized questionnaires for each focus area and activity, Additionally, the study team created new qualitative tools, including FGDs and IDIs, to gather insights based on OECD parameters.

Data collection

The training program spanned three days. The first two-and--half days were dedicated to classroom-based learning and the remaining half-day was allocated to mock calls. This structure ensured a balanced approach to both theoretical understanding and practical experience. A total of five enumerators and one supervisor from Chhattisgarh participated in the orientation. Additionally, a mix of locally hired researchers and in-house researchers participated in the qualitative data collection. The data collection process employed CAPI on tablets or mobile devices for structured surveys. Qualitative interviews were audio-recorded to facilitate accurate transcription and analysis.

Data analysis

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-DAC parameters.

A. Demographic Profile

- The majority of respondents in the quantitative survey (54%) were male, while a smaller proportion of the respondents (46%) were female.
- The age-wise distribution shows that 66% of participants are between 30–49 years. Older adults (50–59 years) account for 15%, while youth (20–29 years) and seniors (60+) represent 8% and 11% respectively.
- The educational profile shows limited formal education among respondents, with 53% having studied below 9th grade and 14% being illiterate. Only 12% completed 10th grade, 10% reached 12th grade, and just 7% hold graduate or postgraduate degrees. An additional 4% have informal or vocational training.
- The caste-wise distribution is dominated by Scheduled Tribes (68%), followed by OBCs (24%), SCs (7%), and a minimal 1% from the General category.
- Agriculture is the primary livelihood for 89% of respondents, with minimal representation from government employees (1%), service roles (1%), principals (4%), and teachers/Anganwadi workers (5%). This underscores the need for interventions in natural resource management, skill development, and livelihood enhancement.

B. Key Findings

The overall project performance reflects a generally positive trajectory, with the weighted scores indicating 'Good' performance across NRM (3.7), SDLE (3.7), H&H (3.7), and PoE (3.8),

All three NRM interventions—solar lighting, water management, and plantation were found to be highly relevant to community needs, with clean energy scoring the highest (4.0). Coherence was particularly strong across interventions (ranging from 4.5–5.0), reflecting alignment with broader goals. Efficiency and effectiveness (both 3.7) were rated positively, especially for solar lighting which delivered though short-lived but immediate benefits in safety and visibility. Impact received a score of 3.6 due to its immediate impact. However, sustainability emerged as a key concern, with low scores across interventions (2.0–3.0), pointing to weak maintenance and limited community ownership. Branding received a moderate score of 3.7, with plantation and clean energy seen as more identifiable than water-related activities.

The livelihood interventions received an overall score of 3.6, indicating a "Good" performance. Strengths were seen in relevance, coherence, and efficiency (all scoring 4.0), reflecting alignment with local needs and effective use of resources. Effectiveness was moderate (3.7), while impact showed mixed results (3.4), particularly low for enterprise outcomes. Sustainability, however, emerged as a key concern with a score of 2.5, suggesting limited long-term viability without ongoing support.

The Health and Hygiene interventions achieved an overall score of 3.7, indicating a "Good" performance. Strengths were seen in coherence (5.0), reflecting strong alignment with national priorities and HDFC Bank's CSR goals. Relevance (4.1), efficiency (3.8), and impact (3.6) were satisfactory, though with room for improvement. Effectiveness was moderate (3.0), highlighting the need to enhance outcome delivery. The most critical gap lies in sustainability (2.3), pointing to weak community ownership and the absence of structured follow-up mechanisms.

The PoE initiative scored an overall 3.8, indicating a "Good" level of performance. It showed strong relevance (4.2) and coherence (5.0), aligning well with community needs and national education goals. Efficiency (4.1) and impact (4.0) were also positive, reflecting solid implementation and visible

outcomes. However, effectiveness was moderate (3.4), and sustainability emerged as the key concern with a low score of 2.0, pointing to limited community ownership and long-term viability. Branding scored 4.0, aided by consistent visual identity and strong CSR visibility.

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	NRM	SDLE	H&H	POE	Overall Project Score
Relevance	Beneficiary need alignment	4.4	4.6	4.6	4.7	4.6
	Local context alignment	4.0	4.0	4.3	4.0	4.1
	Quality of design	3.0	3.7	3.7	3.0	3.4
	Combine weightage score	3.9	4.0	4.1	4.2	4.2
Coherence	Internal	5.0	4.0	5.0	5.0	4.8
	External	4.7	4.0	5.0	5.0	4.7
	Combine weightage score	4.8	4.0	5.0	5.0	4.8
Efficiency	Timeliness	4.4	4.8	4.8	4.9	4.7
	Quality of Services Provided	4.3	4.3	4.3	4.8	4.5
	Operational Efficiency	3.0	3.3	3.3	3.0	3.2
	Project design	2.7	3.0	2.7	3.0	2.9
	Combine weightage score	**3.7**	**4.0**	**3.8**	**4.1**	**4.0**
Effectiveness	Interim Results (Output and short-term results)	3.7	3.0	3.0	4.4	3.8
	Reach (Target v/s Achievements)	4.3	3.0	4.3	3.0	3.7
	Influencing Factors (Enablers & Disablers)	3.0	3.0	3.0	2.0	2.8
	Differential Results (Need Assessment)	4.0	3.7	3.0	4.0	3.7
	Adaptation over Time	3.0	3.1	3.0	3.0	3.0
	Combine weightage score	**3.7**	**3.7**	**3.0**	**3.4**	**3.5**
Impact	Significance (Outcome)	3.8	4.9	4.9	4.3	4.3
	Transformational Change	3.7	3.3	3.7	4.0	3.7
	Unintended change	2.7	3.0	2.7	3.0	2.9
	Combine weightage score	3.6	3.4	3.6	4.0	3.8
Sustainability	Potential for Continuity	1.9	3.8	3.8	1.4	1.9

	Sustainability in project design and Strategy	2.7	3.0	2.7	3.0	2.9
	Combine weightage score	2.4	2.5	2.3	2.0	2.3
Branding	Visibility (visible/word of mouth)	3.7	3.0	4.7	4.0	3.9
Overall Project Score		**3.7 (Good)**	**3.7 (Good)**	**3.7 (Good)**	**3.8 (Good)**	**3.7 (Good)**

C. Learnings and Recommendations

- **Ensuring Sustainability:** To enhance the sustainability of interventions, clear operational guidelines should be established for VDCs to ensure effective management, particularly for solar streetlights, with designated persons responsible for upkeep.
- **Enhancing the Impact of BALA Paintings and Smart Classrooms:** BALA (Building as Learning Aid) paintings and smart classrooms have proven to be highly effective in engaging young learners, making education more interactive and enjoyable. Their impact can be further enhanced by periodically updating content and involving the local community to ensure long-term sustainability. While the introduction of smart classrooms has significantly improved learning experiences, poor internet connectivity has hindered access to digital content. To address this, renewing subscriptions to educational platforms, creating a library of pre-approved digital resources for offline access, and training teachers in content curation will help ensure consistent access to high-quality materials. These measures will maximize the benefits of smart classrooms and enhance the overall learning experience.
- **Scaling Up Successful Farm Techniques for Enhanced Productivity:** Farm techniques such as bunding and the SRI method have demonstrated significant success in improving overall farm productivity. These practices have not only boosted yields, but also contributed to more sustainable and efficient farming. Given their positive impact, there is a strong potential to scale up these activities to benefit a larger number of farmers, further enhancing productivity and agricultural sustainability
- **Ensuring interventions are completed**: Ensuring full completion of interventions is vital for the effectiveness and credibility of development efforts. A field visit revealed that a claimed pond intervention was only partially completed, inconveniencing the landowner and undermining trust. To prevent such issues, regular monitoring, field verification, proper documentation, and community feedback are essential for transparency, accountability, and timely course correction.
- **Strengthening Vermicomposting for Sustainability:** To address challenges with earthworm survival, it is essential to establish local sources for high-quality earthworms and explore alternative composting materials that improve survival rates. Additionally, training farmers on optimal moisture, temperature, and organic matter balance can enhance the effectiveness of vermicomposting. Encouraging farmer cooperatives or community-led vermicomposting units can also help ensure a steady supply of resources and knowledge-sharing, making the practice more sustainable and scalable.

CHAPTER I: BACKGROUND

1.1 Introduction

Gariaband, located in the eastern part of Chhattisgarh, is a predominantly rural and forested district characterized by a large tribal population and an economy heavily reliant on agriculture, forest produce, and animal husbandry. The district shares its eastern boundary with Odisha and is part of the ecologically sensitive Eastern Ghats region. While Gariaband has benefitted from government efforts to expand rural infrastructure and improve access to basic services, challenges persist in areas such as education quality, healthcare accessibility, irrigation, and livelihood diversification. According to the Census of India (2011) and various government reports, Scheduled Tribes (STs) constitute a majority of the population and the district continues to face development gaps, especially in remote and forested villages where connectivity and service delivery remain limited.

Agricultural practices and climate adaptation

Agriculture and allied sectors remain the primary source of livelihood in Gariaband, Chhattisgarh. However, the region is confronted with a range of challenges that compromise productivity and sustainability. Erratic rainfall, recurrent drought-like conditions, and limited irrigation coverage have made farming highly dependent on the monsoon, increasing the vulnerability of smallholder farmers (Chhattisgarh State Action Plan on Climate Change, 2020). The undulating topography and prevalence of low-fertility red and lateritic soil further constrain agricultural performance (IGKV Agricultural Profile Report, 2021). Farmers in the district, particularly small and marginal landholders, often lack access to climate-resilient seed varieties, modern farming techniques, and institutional credit, which limits their capacity to adopt more productive practices (ICAR Research Bulletin, 2020). Livestock rearing, although widely practiced, suffers from inadequate veterinary infrastructure, seasonal fodder scarcity, and limited extension support. Moreover, poor market linkages, insufficient storage infrastructure, and frequent price fluctuations in agricultural commodities reduce profitability and discourage diversification into high-value crops or commercial ventures (NABARD District Development Report, 2022). These structural constraints collectively hinder income stability and the transition to resilient, market-oriented farming systems in the region.

WASH practices and health outcomes

Gariaband district continues to face critical public health challenges, including limited healthcare infrastructure and workforce shortages, with a doctor-to-population ratio of 1:2492—below WHO norms (CAG Report, 2024). Malnutrition remains widespread, with 35.7% of children stunted and 59% of women anemic (NFHS-5, 2019–21). Access to safe drinking water is another concern, as many fluoride removal plants in villages have become non-functional (Times of India, 2024). Additionally, Particularly Vulnerable Tribal Groups (PVTGs) in the region face barriers in accessing essential health and nutrition services (BMC Proceedings, 2011).

School infrastructure and quality education

In the rural regions of Gariaband, education faces multiple challenges such as infrastructural facilities. Schools in remote villages often operate with inadequate facilities, limited digital access, and a shortage of trained teachers, which affects the quality of learning. Moreover, the disconnect between education and employability, due to the lack of vocational training or career-linked curriculum, diminishes the perceived value of formal education (Ministry of Rural Development, 2020). Addressing these issues through investment in rural education infrastructure and integration of skill-based learning is essential to improve educational outcomes and empower rural youth in Gariaband.

1.2 Project Context

HDFC launched the Holistic Rural Development Program (HRDP) with a vision to drive sustainable and community-led development across 15 villages in Gariaband district of Chhattisgarh. This initiative, undertaken in partnership with NICWYD (National Institute of Child, Women and Youth Development), aimed to promote rural empowerment through three primary objectives and their respective planned outcomes:

Creating self-sustainable communities by empowering individuals and local systems to achieve the following objectives:

- Promotion of agriculture as means of promoting livelihood in the area.
- Capacity building and handholding support to promote sound agricultural and dairy practices in the area.
- Natural resource management to ensure the wellbeing of local ecological systems.
- Awareness creation and improvement of health care and hygiene facilities for everyone.
- Ensuring quality education for the students by integrating technology and establishing better infrastructure at schools.

HRDP Gariaband project activities started in March 2021, having coverage of 15 villages in Gariaband block of Gariaband district, Chhattisgarh. As per the 'Project Impact Report' following tasks were carried out during the project duration (December 2020 to November 2023):

It should be noted that not all interventions were implemented in all the villages; for example, while solar street lights were installed in all the 15 villages, specific enterprises were established only in selected villages.

Activity Category	Activity Description	Targeted Tasks	Achieved Tasks	Outcome Achieved
Natural Resource Management	Solar street Light installation	150	150	Installed 150 Solar Street lights under Natural Resource Management in 15 villages and provided clean energy facilities at community level.
Natural Resource Management	Pond Renovation	4	5	Five (5) community ponds renovated/developed in 5 villages under HRDP and through community and Govt. contribution which increased the potentiality and moisture level of the pond.
Skill Development and Livelihood Enhancement	Onion cultivation, promoted in 50 acres of land through FIG in villages covering 245 farmers.	50	50	An alternate onion crop plan was introduced in 8 villages to reduce crop damage and enhance productivity for 245 small and marginal women farmers.
Skill Development and Livelihood Enhancement	LAC Promotion	10	10	Brood lac has been released in semialata, Kusum &Palas plants to promote lac cultivation covering 36 farmers.
Skill development and Livelihood Enhancement	Land levelling and bunding	108.47	100	To convert the barren land into cultivable land 108.47acres (IFRA & Revenue) land have been developed

				covering 233 farmers through this intervention. This activity aimed to enrich soil moisture levels of the agricultural lands to help farmers grow suitable crops/millets. This Increased the land potentiality & moisture level of the farm land. Project supported – 100 acres Community contribution – 8.47 Acre
Skill development and Livelihood Enhancement	Tree Plantation	15	15	To spread awareness about climate change & to protect the environment, an initiative of tree plantation drive has been carried out under Holistic Rural Development Program in the villages of Gariaband. The tree plantation drive was observed through the support of forest department, VDC and the Hariyali group.
Skill Development of Livelihood Enhancement	Established 1 unit of millet- based value addition outlets at cluster level through promotion of millet-based foods and one mini production unit.	1	1	One millet-based value addition unit was established at the cluster level to promote millet-based food products. The unit benefits a self-help group (SHG) of women strengthening their capacity through income-generating activities. The initiative also promoted nutrition-sensitive recipes, helping to raise awareness and increase demand for millets. As a result, women farmers experienced improved decision-making power and greater access to resources.
Health & Hygiene	Bori bagicha	190	190	A number of 190 households adopted the concept of bori bagicha. This encouraged and built confidence among the landless, small and marginal farmers for cultivation of vegetables.
Skill Development and Livelihood Enhancement	SRI Scaling	150	150	Scaled 150 acres of SRI (paddy) covering 245 farmers in 15 villages.
Skill Development and Livelihood Enhancement	Enterprise in Villages	3	3	Established 3 units of enterprises at village level and provided the service to the community through the JLG model. Strengthened the SHGs through income generation activities.
Skill Development and Livelihood Enhancement	Fisheries Promotion	45	45	Supported yearlings/ fingerling to 45 families. Strengthened the capacity of farmers towards fishery farming and utilized the farm ponds.
Promotion of Education	BALA Painting at Aanganwadi centers	5	5	BALA is an innovative concept towards qualitative improvement in education system, through intervention in Anganwadi building infrastructure. BALA was implemented in 5 Anganwadi centers under HRDP operated villages of Gariaband, Chhattisgarh

CHAPTER II: IMPACT ASSESSMENT STUDY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by National Institute of Child Women and Youth Development (NICWYD), in Gariaband district of Chhattisgarh, focusing on their performance over 3 years (2020-2023). The assessment, led by CMSR Consultants, sought to provide an in-depth evaluation of the effectiveness of interventions supported by HDFC Bank CSR across targeted rural communities.

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

The specific objectives of the evaluation 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 impact and present an integrated perspective on the project's contribution to the overarching goals of Parivartan.

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 **464** individual respondents, proportionally distributed across intervention categories and villages. The estimated 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. However, to ensure a minimum of 30 respondents per intervention type, the final sample size reached 464.

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 HDFC Bank's project managers and NGO team to understand the implementation processes, encountered challenges, and operational dynamics of the project.

Quantitative data was collected using digital tools hosted on the Survey CTO platform and included both Likert-type questions—where respondents rated their level of agreement—and Likert scale questions—comprised of multiple items that were combined into composite variables. 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 a set of project-defined outcome and impact-level indicators and employed a customized version of the OECD-DAC evaluation criteria. These included seven core dimensions: **relevance**, **coherence**, **efficiency**, **effectiveness**, **impact**, **sustainability**, and **branding**. Each criterion was further disaggregated into specific sub-indicators, which were assessed using either quantitative or qualitative methods, as appropriate to the indicator.

Under the **relevance** criterion, the evaluation examined the alignment with beneficiary needs (quantitative), responsiveness to the local context (qualitative), and the overall quality of project design (qualitative). **Coherence** was assessed through an analysis of internal alignment among project components and external coordination with broader sectoral or governmental efforts, both using qualitative methods. **Efficiency** was measured through a mix of quantitative and qualitative assessments, covering timeliness and quality of services (quantitative), as well as operational efficiency and design robustness (qualitative). The **effectiveness** of the project was evaluated using a combination of quantitative and qualitative methods to capture interim results, target achievement, the role of enabling and disabling factors, differential results across contexts, and the project's adaptability over time. **Impact** focused on the significance of the project outcomes (quantitative), as well as transformational and unintended changes (qualitative). **Sustainability** was explored through the potential for continuity of project benefits (quantitative) and the integration of sustainability considerations in design and strategy (qualitative). Finally, the **branding** dimension assessed the project's visibility and recognition within the community through qualitative inquiry

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 plantations and clean energy under NRM; farm management and enterprise development under SDLE; kitchen gardens, health camps, 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 institutions (schools or Anganwadi Centres) 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. From each Anganwadi Centre, interviews were conducted with one teacher and one helper. 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, with a minimum threshold of 30 unique responses set for the PoE category.

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)	54	286	27	97	464	Structured survey
Qualitative	Community	2	3	2	-	7	FGD
	School Principals/ teachers/ Anganwadi workers				6	6	IDI
	NGO partner					1	FGD

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. Parallelly, 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 four 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 the 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.

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.

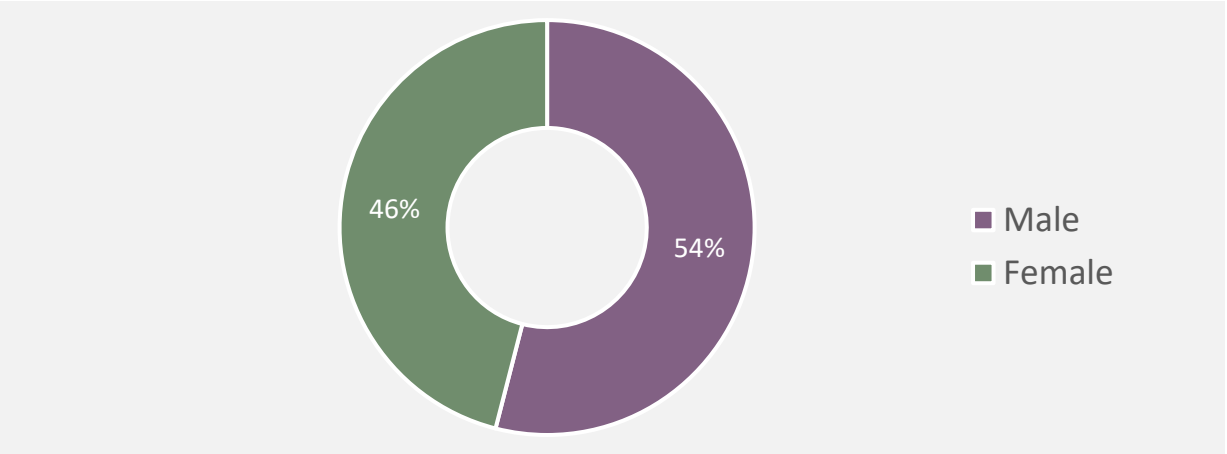
CHAPTER III: DEMOGRAPHICS

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 majority of respondents out of the total 485 respondents, 54% were male, while a smaller proportion of the respondents (46%) were female. The lower proportion of female respondents can be attributed to the fact that male respondents represented the household during surveys. Women, on the other hand, were primarily interviewed in the context of enterprise development activities.

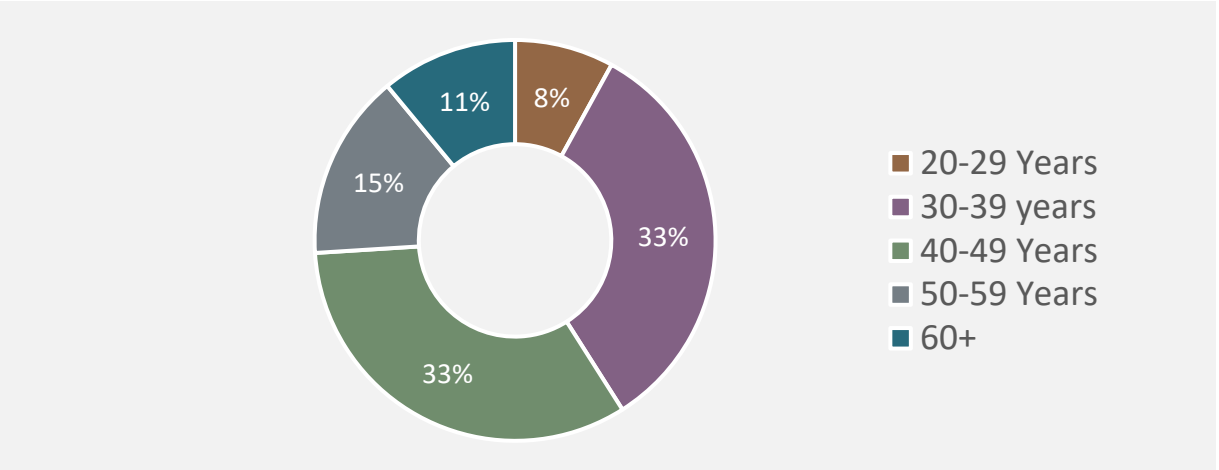
Fig 1: *Gender-wise Percentage Distribution of Respondents*



3.2 Age-group

The age-wise distribution indicates that the majority of participants belong to the 30–39 years and 40–49 years age groups, together accounting for 66%. A smaller yet notable share of 15% falls within the 50–59 years category, reflecting moderate participation from older adults. In contrast, youth representation (20–29 years) is relatively low at 8%, while those aged 60 and above make up only 11%.

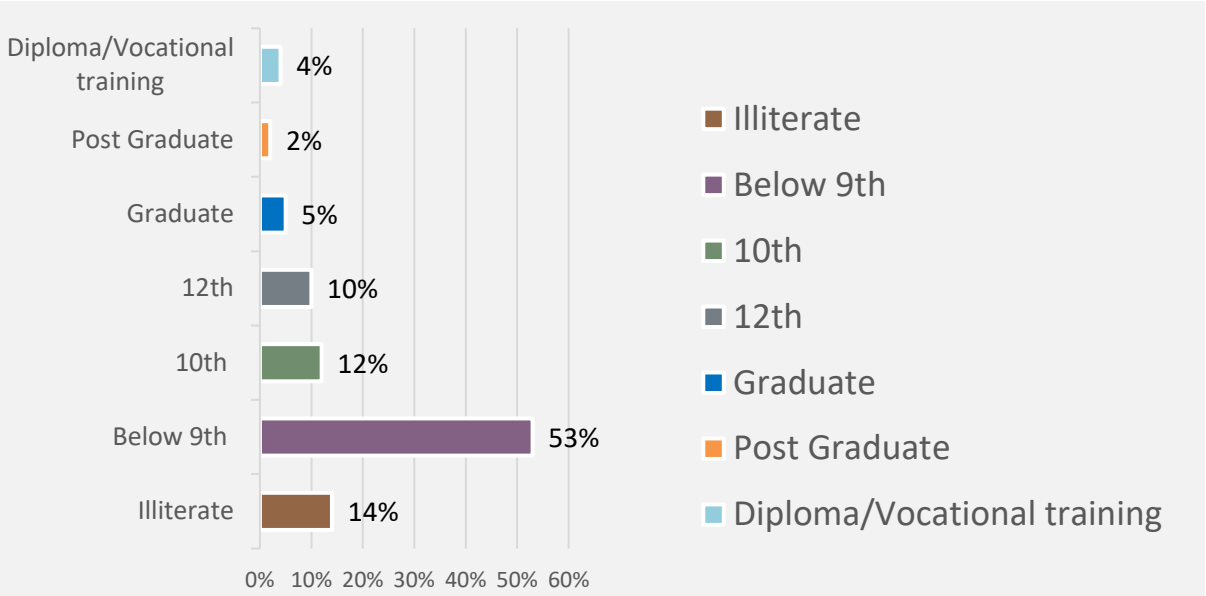
Fig 2: *Age-wise Percentage Distribution of Respondents*



3.3 Educational Status

The educational profile of the respondents indicates that a majority (53%) have studied below the 9th grade while 14% are illiterate, reflecting limited access to formal education. A smaller proportion has completed secondary education, with 12% having studied up to the 10th grade and 10% up to the 12th grade. Only 5% of respondents are graduates, and just 2% have attained postgraduate education. Additionally, 4% fall under the 'others' category, which may include informal or vocational training.

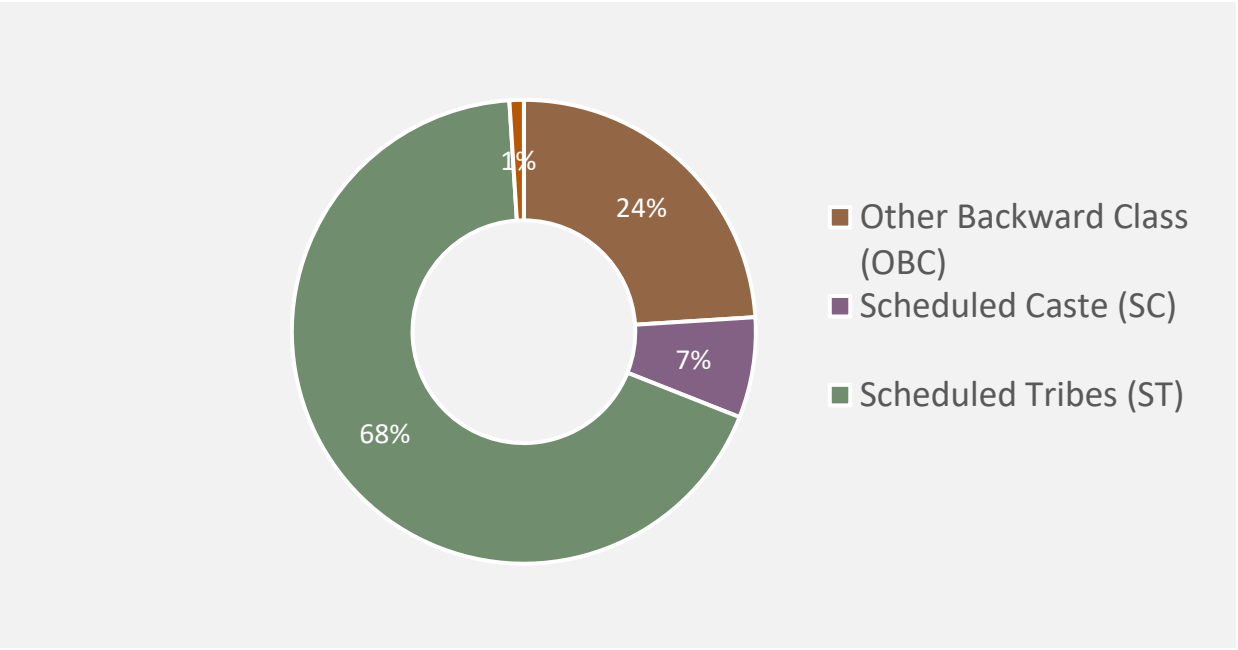
Fig 3: *Percentage Distribution of Respondents by Educational Status*



3.4 Social Category

The caste-wise distribution shows that the majority of participants (68%) belong to the Scheduled Tribes (ST), followed by Other Backward Classes (OBC) at 24%. Participation from the Scheduled Castes (SC) stands at 7%, while individuals from the General category form a minimal proportion of just 1%.

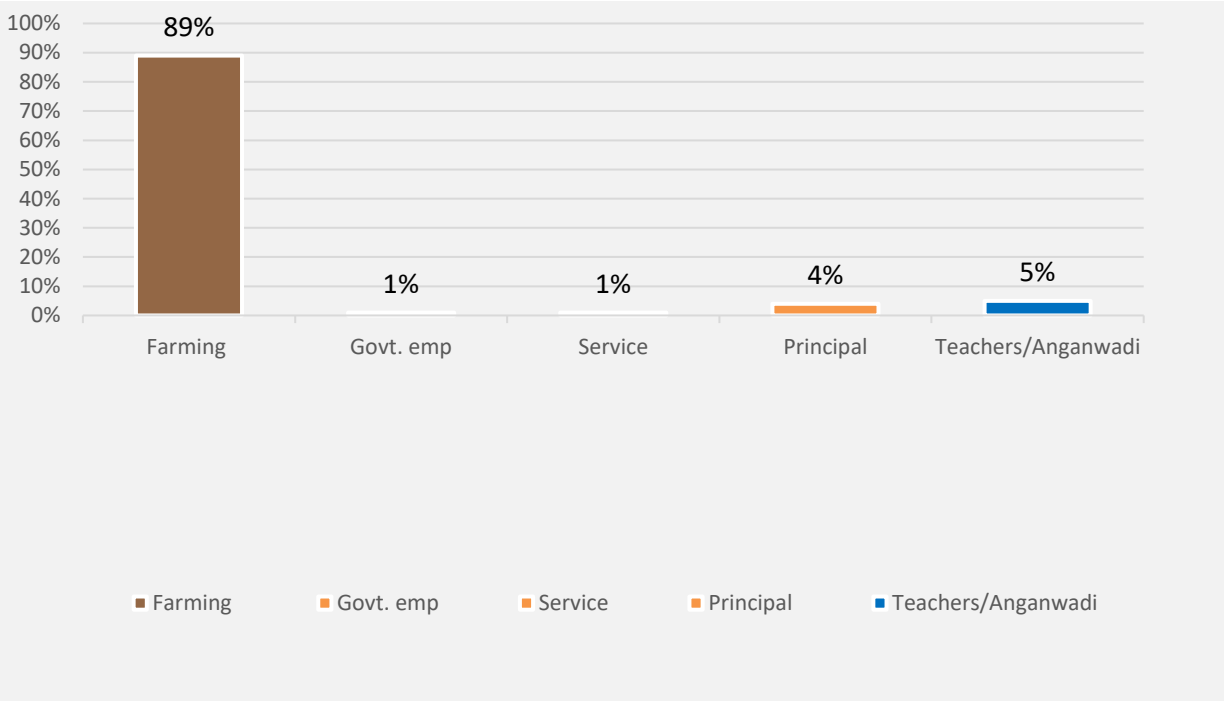
Fig 4: *Percentage Distribution of Respondents by Caste Category*



3.5 Occupational Status

The occupational distribution clearly highlights that agriculture is the primary livelihood, with a substantial 89% of respondents engaged in farming-related activities. In contrast, participation from other occupational groups is minimal — government employees (1%), those in service roles (1%), principals (4%), and teachers/Anganwadi workers (5%). This suggests that the respondents were largely dependent on agriculture-related activities for their livelihood, emphasising the need for interventions such as natural resource management, skill development, and livelihood enhancement.

Fig 5: *Percentage Distribution of Respondents by Occupational Status*



CHAPTER IV: KEY RESULTS AND INSIGHTS

4.1 Natural Resource Management

This section presents insights from the qualitative and quantitative assessment of the project's interventions in water management, plantation, and clean energy (solar streetlight installation). The evaluation is structured around the OECD-DAC indicators—relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding to provide a comprehensive understanding of the interventions' performance. The overall weighted average score across interventions stands at **3.7**, reflecting adequate performance with specific areas requiring further attention.

In terms of relevance, all three interventions demonstrated high relevance, with clean energy scoring the highest at **4.0**, followed closely by water management and plantation (both at **3.9**). This indicates that the interventions were well-aligned with community needs particularly solar lighting, which enhanced safety and night-time visibility. Plantation and water-related initiatives also resonated with local priorities. Water management and plantation each scored **5.0**, while solar lighting scored **4.5** for coherence. Efficiency received a good score of **3.7** due to implementation timelines and proper resource utilization, with solar streetlights scoring slightly higher (**3.8**) than the other two (**3.6** each). Likewise, effectiveness was also rated well **(3.7)** indicating that the expected results were somewhat achieved. All interventions produced visible and positive changes, with solar lighting showing slightly stronger impact (**3.8**) compared to plantation (**3.6**) and water management (**3.5**). However, sustainability emerged as a critical area of concern. Solar lightning **(2.0)** and plantation **(2.3)** scored poorly while water management-general scored **3.0**, indicating moderate sustainability. Findings highlight weak maintenance systems, limited community ownership, and the need for exit strategies that ensure continuity post-project. In terms of branding, the NRM activities received a moderate score of **3.7.**

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

OECD Indicators	Water management-General	Plantation	Clean energy (Solar streetlight)	Overall	Remarks
Relevance	3.9	3.9	4.0	3.9	Good
Coherence	5.0	5.0	4.5	4.8	Excellent
Efficiency	3.6	3.6	3.8	3.7	Good
Effectiveness	3.5	3.8	3.9	3.7	Good
Impact	3.5	3.6	3.8	3.6	Good
Sustainability	3.0	2.3	2.0	2.4	Poor
Branding	3.0	4.0	4.0	3.7	Good
Overall	**3.7**	**3.7**	**3.7**	**3.7**	**Good**

The qualitative findings indicate that the interventions were generally well-aligned with the needs of the beneficiaries and were implemented in a timely manner. For example, the rejuvenation of ponds in water-scarce villages emerged as a highly relevant intervention. Community members reported using these ponds for essential daily activities such as washing clothes, bathing, and other household needs, reflecting both the intervention's necessity and its immediate utility. However, several concerns regarding the quality and sustainability of the interventions were raised across villages. While solar street lights, have initially been impactful in enhancing safety and accessibility, the functionality of many streetlights declined over time. In several villages, the lights are now either non-functional or operate only for limited hours, thereby reducing their long-term usefulness. Additionally, in **Bamhini** village, the pond was partially dug, leaving the intervention unusable for the community and failing to generate any visible benefits or adaptation. Similarly, **in Butnega village, a beneficiary reported receiving 18 saplings, of which only 7 survived by the time of the visit. This highlights issues related to post-plantation care, grazing protection, and availability of water.** This highlights the need for stronger planning around maintenance and community ownership.

1 Non-functional Street light

It is important to note that the adoption of the interventions by the community was moderate. While in **Bendtukar village**, where residents demonstrated a sense of ownership. As one community member stated ***"We are dependent on rainfall for the to get clean water but have ensured that no one disposes of garbage near the pond."*** On the other hand, limited adaptation was observed in other areas due to incomplete implementation or structural limitations. For example, in Bamhini village, the half-dug pond remains unusable, and in many villages, plantation efforts were hindered by insufficient water supply. Moreover, the farmer who donated his land for the construction of the water structure intending it to benefit the wider community, is now unable to cultivate crops on it. This has led to dissatisfaction and underutilization of resources. As the farmer expressed his disappointment, stating, ***"I gave the land believing it would benefit the entire community, but since the pond was only partially dug, it serves neither that purpose nor can I use it for farming."***

2 Branding board, Sohagpur village

The installation of streetlights initially had a significant impact on the lives of community members. However, this impact was short-lived due to the non-functionality of many streetlights over time. While some villages still have functional streetlights, in others, none of the installed lights are operational, limiting the long-term benefits of the intervention. However, with the rejuvenation of the pond located nearby, the entire village now benefits from an easily accessible water source. This pond has become an essential part of daily life, providing water for bathing and other needs, reducing the dependency on distant water bodies. Its revival has significantly improved convenience and water availability for the community.

Qualitative discussions revealed that all surveyed villages in Gariaband, Chhattisgarh, received solar streetlights. However, functionality varied widely, and the following table reveals the current levels of functionality of the various solar streetlights:

Table 2: *Village-Wise Current Functionality Levels of Solar Streetlights*

Village	Installed	Functional	Non-functional
Toiyamuda	10	0	10 (100%)
Kanjasara	10	5 (50%)	5 (50%)
Butenga	10	0	10 (100%)
Benduka	10	10 (100%)	0
Khatti	10	3 (30%)	7 (70%)
Sadhauli	10	9 (90%)	1 (10%)
Amroda	10	7 (70%)	3 (30%)
Total	**10**	**34 (49%)**	**36 (51%)**

4.2 Skill Development and Livelihood Enhancement

The analysis of the SDLE initiative, based on OECD evaluation parameters, reveals an overall positive performance across key domains, with a few critical areas requiring attention. The overall performance of the livelihood interventions, received an overall score of **3.6,** categorizing the initiative as 'Good'. While relevance, coherence and efficiency show consistent strengths, impact and sustainability requires improvement. Relevance, coherence and efficiency scored **(4.0)** suggesting that the interventions aligned with the local context and the resources allocated were utilized effectively to generate intended outputs.

In terms of **effectiveness,** a moderate score **(3.7)** was assigned, with enterprise development performing best (4.0) followed by SHG (3.8) and farm management (3.3). These scores indicate that while the planned outcomes were achieved, the interventions may need stronger support to maximize results. The enterprise development component was rated the most effective, mainly due to a one-day poultry training conducted with KVK officials. Despite its short duration, the session had a strong impact, strengthening the skills of the beneficiaries. Participants felt that additional training could enhance their skills further.

The **impact** score of **3.4** reflects a mix picture. While farm management and SHG scored 3.7, the enterprise development component significantly lagged at 2.9. The score suggests limited long-term or transformative change, particularly in entrepreneurial outcomes.

However, the key area of concern is **sustainability** with a low score of **2.5.** These results emphasize that the benefits of the intervention may not be self-sustaining in the absence of continued external support. To enhance the long-term sustainability of interventions, it is essential to establish clear and practical operational guidelines for Village Development Committees (VDCs). These guidelines should define roles, responsibilities, and maintenance protocols to ensure the effective management of community assets, particularly infrastructure. Furthermore, periodic training and capacity-building for VDC members will help institutionalize maintenance practices, foster ownership, and ensure the continued functionality of assets beyond the project period.

Table 3: *'Weighted Scores' for the SDLE Initiative on OECD Parameters*

OECD Indicators	Farm management	SHG	Enterprise development	Overall	Remarks
Relevance	4.1	4.0	4.0	4.0	Good
Coherence	4.0	4.0	4.0	4.0	Good
Efficiency	4.0	4.0	4.1	4.0	Good
Effectiveness	3.3	3.8	4.0	3.7	Good
Impact	3.7	3.7	2.9	3.4	Needs Improvement
Sustainability	2.6	2.8	2.1	2.5	Needs Improvement
Branding	3.0	3.0	3.0	3.0	Good
Overall	**3.6**	**3.7**	**3.5**	**3.6**	Good

The qualitative discussions reveal that most interventions under farm management, SHG strengthening, and enterprise development were well-aligned with the needs and priorities of the local community. Many beneficiaries were primarily dependent on agriculture but lacked access to modern farming techniques. The initiative effectively addressed this gap by introducing context-specific interventions. This includes vermicomposting, bunding, and System of Rice Intensification (SRI) training. These efforts enhanced agricultural productivity by equipping farmers with essential knowledge and tools. Interventions like land levelling and bunding emerged as particularly impactful. Farmers across multiple villages appreciated how these activities addressed longstanding cultivation challenges. A farmer emphasized the benefits of vermicomposting over chemical fertilizers, saying, ***"Chemical fertilizers are harmful not only to crops, but also to the soil, whereas vermicompost offers a natural and sustainable alternative. However, it needs protection from direct sunlight, which is quite a task."***

2 LAC Cultivation

In Bendkura, farmers appreciated the cost savings and ease of cultivation due to land levelling. One farmer mentioned, ***"When we use JCB for land-levelling, we pay Rs. 1200 for 1 hour. This time, we didn't have to pay anything and our land was ready for farming".*** Another farmer added, ***"Since land levelling was done in our farms, we don't have to spend any amount on land treatment for the next 10 years".*** The infrastructure support provided to Self-Help Group (SHG) such as sewing machines, flour mills, and agricultural tools were provided to enhance livelihood. A woman from Sadhauli shared, ***"Earlier, we used to go outside the village to grind flour and lentils. Now we can do it near our home, which saves time and money."***

3 Flour-mill machine, Sadhauli village

Another beneficiary from the same village shared ***"Though all the SHG members benefit from the flour***

mill machine, I am the only one who uses it. Other members of the group are unable to use the machine", indicating a lack of adaptation and capacity-building among the rest of the group. This has built confidence among women.

The project lacked systems for adaptive learning and mid-course corrections. As a result, it struggled to respond to evolving challenges. In contrast, a group from Kanjasara village faced issues with tool utilization due to lack of training. A beneficiary shared ***"We were given the tools but no training on how to use them. As a result, we are unsure how to make proper use of them."*** The members of Self-help groups (SHGs) have initiated regular monthly savings of Rs. 50, which they described as a crucial financial safety net during emergencies. **A woman from Sadhauli village mentioned to inaugurate her own garment store by lending money from SHG which improved her financial condition.** Other SHG members from the same village highlighted that they earn Rs. 800–1,000 per month from the flour mill machine provided by HDFC Bank.

Similarly, enterprise development, especially poultry farming and LAC cultivation received positive feedback. The distribution of chicks for enterprise development was a commendable initiative aimed at enhancing poultry-based livelihood opportunities. To support this, the KVK also conducted a day-long training session to build initial capacity. While beneficiaries appreciated this support, they expressed that additional hands-on training would have further strengthened their confidence and skills in successfully rearing poultry. in Bendkura village noted improved income through poultry farming, stating, ***"We have received some profit from poultry. It has increased some income for us***". In Butnega, the fisheries enterprise was also reported to be a successful income-generating activity. Across villages, farmers engaged in enterprises such as poultry, bamboo, and LAC cultivation reported earnings ranging from Rs. 5,000 to Rs. 50,000 over the past year.

While all three interventions—farm management, SHG revival, and enterprise development had a positive impact, the benefits were not sustained over time. In Betunga village, for instance, none of the farmers is currently practicing vermicomposting, and no systems have been established to ensure its continuation. Farmers were unaware of where to procure earthworms, and they reported challenges such as limited livestock, which resulted in insufficient availability of cow dung. Sustainability in enterprises varied across villages. A beneficiary in Dongrigaon shared, ***"The chicks provided to us died within a few days".*** However, in Bendkura village, a few farmers continue to practice LAC cultivation, although its viability appears to be declining. As a beneficiary in Butnega village noted, ***"I received 300 LAC plants but now only 3-4 plants are left"*** indicating very low sustainability. On a positive note, poultry enterprises in Bendkura are still running and farmers are earning from it, showing some potential for continuity despite wider challenges. **During the evaluation, farmers from Butnega village shared that only a few individuals had received tangible benefits, while others were merely asked to be present for photographs on the farms without receiving any actual support**.

4.3 Health & Hygiene

The Health and Hygiene interventions show a generally positive performance with clear strengths and notable areas for improvement across kitchen gardens, drinking water-general, and sanitation initiatives. Using OECD-DAC criteria for evaluation, the interventions achieve an overall score of **3.7**, reflecting a **"Good"** level of performance. However, disaggregated scores reveal important contrasts between components. Relevance **(4.1)**, efficiency **(3.8)**, impact **(3.6)** showed adequate performance, meeting some expectations but requires improvement. Coherence emerges as the strongest parameter, with a score of **5.0** across interventions, highlighting the strong alignment with national policies and internal consistency with HDFC Bank's CSR priorities.

However, effectiveness **(3.0)** presented mixed results, reflecting the need for improvement. Most critically, sustainability scored poorly **(2.3),** underscoring the need for robust follow up strategies and community ownership.

Table 4: *'Weighted Scores' for the Health & Hygiene Initiative on OECD Parameters*

OECD Indicators	Drinking water	Kitchen Garden	Sanitation (Toilets)	Overall	Remarks
Relevance	4.1	4.4	4.3	**4.1**	Good
Coherence	5.0	5.0	5.0	**5.0**	Excellent
Efficiency	3.7	3.9	3.7	**3.8**	Good
Effectiveness	3.0	3.6	3.8	**3.4**	Needs Improvement
Impact	3.7	4.0	2.9	**3.6**	Good
Sustainability	1.9	3.0	2.1	**2.3**	Poor
Branding	4.0	5.0	5.0	**4.7**	Excellent
Overall	**3.5**	**4.0**	**3.8**	**3.7**	Good

The qualitative discussions reveal that the interventions under health and hygiene had been of great benefit for the community members. Prior to the intervention, the community members often require to travel long distances to fetch water, relied on water sources with high iron content. The installation of drinking water tanks helped address such challenges. While it has been largely beneficial, instances of unintended negative change were also reported, for instance, **in Kanjasra village, although the water tank was functional and installed on one side of the village, residents from the other side where no tank was provided became furious and restricted its use for the entire community. This led to underutilization of the resource and gaps in equitable planning and community engagement.** Furthermore, the existence of certain implementation gaps was also observed, such as in Toiyamuda village, a drinking water tank was installed and connected to a borewell without assessing its depth, limiting the villagers' ability to fully utilize it. The positive impact includes, in villages like Khatti, the connection of the water tank to a borewell, requiring only a simple switch to operate, has significantly reduced the effort needed to fetch water, particularly benefiting women in the community.

Similarly, while the vegetable seeds such as okara, bitter gourd, bottle gourd etc aligned with the local context, availability of critical resources such as water was not adequately considered during the planning phase which impacted the overall efficiency. While, kitchen gardens were effective in villages such as Dongrigaon which utilized the seeds provided for self-consumption. A beneficiary shared, ***"This has contributed to reduction in expenses to buy vegetables for my family".***

5 Drinking water tank - Amroda village

However, the beneficiaries across villages stated that since they generally face water shortage, kitchen gardens, despite being beneficial, couldn't be practiced for the whole year.

Sustainability demonstrated poor prospects for ongoing benefits and sustainability. For instance, in Barukha village, the water tank faces frequent breakdown; it has been non-functional for the past one month. While the program aimed to create an enabling environment through the interventions, there was limited focus on embedding sustainability into the design and management processes. For instance, in Butenga village, the drinking water tank has been non-functional for the past 2 years. While the implementation agency stated that the Panchayat or VDC takes charge of the infrastructure provided by HDFC bank, the existence of VDC was not seen on the ground.

It is important to note that no evaluation was done during the project implementation phase to check whether the interventions lead to sustained improvements. A respondent from Butenga village stated ***"No one has visited the community yet to assess whether the provided services are functioning properly".***

Branding outcomes further reinforced the varying visibility of the initiatives. Sanitation emerged as the most visible and appreciated component, scoring **4.7** on branding. Beneficiaries were aware of HDFC Bank's role, often attributing improvements in village sanitation directly to the Bank's support. However, it failed to receive a full score due to negative impression due to the dysfunctional water tanks and conflict in Kanjasara village.

4.4 Promotion of Education

The Educational Institutions Development initiative demonstrates a generally positive performance across most OECD evaluation parameters, with an overall weighted score of **3.8 out of 5**, indicating a "Good" level of achievement. The initiative shows strong alignment with community needs and developmental priorities, reflected in the high score for relevance **(4.2).** coherence scored a perfect 5.0 underscoring the strategic fit of the interventions with national education goals and HDFC Bank's CSR vision**.** Efficiency and impact scored **4.1** and **4.0** respectively highlighting satisfactory implementation despite occasional operational hurdles. However, effectiveness **(3.4)** was slightly lower, pointing to some gaps in translating inputs into sustained educational outcomes.

The most critical concern was **sustainability**, which scored a low **2.0**, suggesting that several interventions may lack the mechanisms or community ownership necessary for long-term continuation. The Branding score **(4.0)** reflects a strong positive viability of the educational institution development initiative. The consistent use of logos, wall paintings helped reinforce the association with HDFC Bank's CSR efforts.

Table 5: *'Weighted Scores' for the PoE Initiative on OECD Parameters*

OECD Indicators	Weighted score	Remarks
Relevance	4.2	Good
Coherence	5.0	Excellent
Efficiency	4.1	Good
Effectiveness	3.4	Needs Improvement
Impact	4.0	Good
Sustainability	2.0	Poor
Branding	4.0	Good
Overall	**3.8**	Good

The qualitative findings offer valuable insights into how communities and schools experienced the interventions, providing depth to the quantitative data. Initiatives such as smart classrooms, BALA (Building as Learning Aid) paintings, library books, sports equipment, and play materials were widely appreciated across schools and Anganwadis. These efforts were seen as relevant and impactful, especially in enhancing learning environments and improving hygiene. In Amroda High School, the renovation and installation of tiles in the toilets have significantly enhanced hygiene standards and made the spaces easier to clean and maintain.

6 Bala Painting- Anganwadi, Ganjaipuri village

Similarly, BALA paintings and smart classroom served as effective learning aids, helping students grasp concepts more easily by integrating educational content into their surroundings. The Anganwadi worker in Amroda village highlighted, ***"the children understand the images of animals and vegetables. Some of them also recognize the alphabets painted on the walls"***. By introducing modern teaching aids and resources, the intervention shifted the educational environment from traditional, textbook-based learning to dynamic and visual methodologies. However, challenges such as inadequate training and lack of proper internet connectivity for most teachers has left them unable to fully utilise the technology. Furthermore, the distribution of mats has improved the working conditions for Anganwadi workers, ensuring a more comfortable and structured space for both children and caregivers. ***"The mat has enhanced our comfort"*** shared the Anganwadi worker, highlighting how this modest intervention made a noticeable difference in her daily routine.

7 Incomplete structure without pipe connection from water tank in Toyimuda Middle School

Apart from educational aids, interventions such as water filter had an indirect positive impact on their

education. In Amroda High School, the installation of a water cooler has significantly improved access to clean drinking water for students. The principal highlighted***, "Prior to the intervention, students had to leave their classrooms to fetch water from a distant tubewell, causing disruptions in learning. The new water facility ensures they have access to safe drinking water within the school premises".*** However, the impact was short-lived**.** "***We've had the water filter repaired several times. On one occasion, we even had to send it to a workshop and spent around Rs. 5,000 on repairs, along with additional transportation costs. However, it has been dysfunctional for the past year, and we haven't repaired it since."*** Another teacher continued. Despite positive reception, several issues affected usability and sustainability. Toyimuda Middle school faced certain implementation challenges. For instance, in Toyimuda Middle School, both the handwashing structure and proper pipe connectivity to the water filter due to which the water filter remained unused leading to underutilization and wastage. Moreover, the BALA paintings were not appropriate for specific class levels. In Barukha Primary School, BALA paintings were left incomplete. School authorities also pointed out that **no one visited to follow up to assess the condition or functionality of the provided interventions.**

The branding indicates that HDFC Bank's interventions have achieved exceptional visibility in the schools through effective use of visual branding tools, such as boards and wall paintings. It did not receive a full score because in some of the schools such as Toiyamuda Middle School, the staff was not fully aware about HDFC Bank, although banners and boards were placed across schools/Anganwadis.

4.5 Overall Project Score

The evaluation of the project across the four thematic areas—Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Health & Hygiene (H&H), and Promotion of Enterprises (PoE)—based on the OECD-DAC criteria presents a generally positive yet uneven performance. With an overall score of **3.7**, the project is assessed as "Good", reflecting well-conceived interventions and efficient execution in many areas. However, performance varies across thematic components and criteria, revealing clear opportunities for strengthening effectiveness and long-term sustainability.

Table 6: *Overall project score*

OECD-DAC Criteria	NRM	SDLE	H&H	PoE	Overall
Relevance	3.9 (Good)	4.0 (Good)	4.1 (Good)	4.2 (Good)	4.2 (Good)
Coherence	4.8 (Excellent)	4.0 (Good)	5.0 (Excellent)	5.0 (Excellent)	4.8 (Excellent)
Efficiency	3.7 (Good)	4.0 (Good)	3.8 (Good)	4.1 (Good)	4.0 (Good)
Effectiveness	3.7 (Good)	3.7 (Good)	3.4 (Needs Improvement)	3.4 (Needs Improvement)	3.5 (Needs Improvement)
Impact	3.6 (Good)	3.4 (Needs Improvement)	3.6 (Good)	4.0 (Good)	3.8 (Good)
Sustainability	2.4 (Poor)	2.5 (Needs Improvement)	2.3 (Poor)	2.0 (Poor)	2.3 (Poor)
Branding	3.7 (Good)	3.0 (Good)	4.7 (Excellent)	4.0 (Good)	3.9 (Good)
Overall Score	**3.7 (Good)**	**3.7 (Good)**	**3.7 (Good)**	**3.8 (Good)**	**3.7 (Good)**

CHAPTER IX: LEARNINGS AND RECOMMENDATIONS

The evaluation of the Holistic Rural Development Programme (HRDP) interventions in Gariaband, Chhattisgarh, has yielded critical insights into the effectiveness, relevance, and long-term sustainability of the initiatives. The findings point to both impactful outcomes and areas that require strategic enhancements to ensure deeper and more lasting benefits for the communities.

- **Ensuring Sustainability through Strengthened Governance Mechanisms:** Sustainability remains a cornerstone of effective rural development, and a key learning is the critical need for clearly defined operational and maintenance protocols for Village Development Committees (VDCs), especially in managing community assets. Although VDCs were reportedly formed, field visits revealed no evidence of their active presence, underscoring the risk that even well-intentioned interventions may become defunct without regular oversight. To address this, VDCs must be formally strengthened and supported in developing standard operating procedures (SOPs) for the routine upkeep and repair of assets. Assigning designated individuals for maintenance responsibilities can help prevent neglect and ensure timely minor repairs. In addition, periodic training and capacity-building sessions for VDC members are essential to institutionalize these practices, reinforce accountability, and foster a strong sense of ownership within the community. These steps will help embed sustainable systems within local structures and ensure the continued functionality of assets well beyond the project period.
- **Enhancing the Educational Impact of BALA and Smart Classrooms:** Education-related interventions, particularly the introduction of BALA (Building as Learning Aid) paintings and smart classrooms, have had a visibly positive impact on student engagement and learning outcomes. BALA paintings have transformed school infrastructure into interactive learning spaces, while smart classrooms have introduced students to digital and visual learning tools that make education more accessible and enjoyable. However, the effectiveness of smart classrooms has been hindered by poor internet connectivity, which limits access to real-time online content. To address this, renewing subscriptions to educational platforms, developing a library of pre-approved digital resources for offline access, and training teachers in content curation are essential steps. Additionally, training more than one teacher in each school to manage and utilize smart classroom technology will ensure continuity and broaden the impact, even in the absence of the primary trained teacher. These measures will help maximize the benefits of smart classrooms and significantly enhance the overall learning experience.
- **Strengthening Vermicomposting for Sustainability:** To address challenges with earthworm survival, it is essential to establish local sources for high-quality earthworms and explore alternative composting materials that improve survival rates. Additionally, training farmers on optimal moisture, temperature, and organic matter balance can enhance the effectiveness of vermicomposting. Encouraging farmer cooperatives or community-led vermicomposting units can also help ensure a steady supply of resources and knowledge-sharing, making the practice more sustainable and scalable.
- **Scaling Up Successful Farm Techniques for Enhanced Productivity:** Farm techniques such as bunding and the System of Rice Intensification (SRI) have shown notable success in improving agricultural productivity in the region. These methods have led to better water conservation, improved soil health, and increased crop yields, contributing to more sustainable and climate-resilient farming practices. Given their demonstrated effectiveness, there is considerable scope to scale up these interventions across more villages and farming communities. Doing so would not only amplify productivity gains, but also encourage the adoption of low-cost, eco-friendly techniques that promote long-term

agricultural sustainability. Strategic support through farmer training, demonstration plots, and peer learning can facilitate wider adoption and ensure consistent results.

- **Ensuring Sustainability:** To enhance the long-term sustainability of interventions, it is essential to establish clear and practical operational guidelines for Village Development Committees (VDCs). These guidelines should define roles, responsibilities, and maintenance protocols to ensure the effective management of community assets, particularly infrastructure like solar streetlights. Assigning designated individuals for regular upkeep and minor repairs can prevent neglect and extend the utility of such interventions. Furthermore, periodic training and capacity-building for VDC members will help institutionalize maintenance practices, foster ownership, and ensure the continued functionality of assets beyond the project period. It is important to involve Community members at the planning stage to ensure resources are utilized efficiently. For example, in Kajansara village, a water tank remained unused due to a dispute between two groups of villagers over its placement. This situation could have been avoided through early and inclusive community engagement during the planning and decision-making process.
- **Ensuring that interventions are completed** - To ensure the effectiveness and credibility of development efforts, it is essential to verify that all planned interventions are fully completed on the ground. For instance, in the case of the pond, it was claimed that the intervention had been completed; however, the field visit revealed that the pond had only been partially dug, which not only left the work incomplete but also caused inconvenience to the landowner. This highlights the importance of ensuring that interventions are fully implemented as planned and regularly monitored to prevent such issues and uphold the credibility of the initiative. Such discrepancies can undermine community trust and compromise intended outcomes. Therefore, it is recommended that regular monitoring mechanisms be put in place to track the progress and actual completion of interventions. This should include periodic field verification, proper documentation, and community feedback to ensure transparency, accountability, and timely course correction where needed.

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

OECD Indicator	Sub-indicators	Weighted Score (Out of 5)													Overall Project Score
		NRM				SDLE				H&H				PoE	
		Water Management-General	Plantation	Clean Energy	Overall	Farm Management	SHG Development	Entrepreneurship	Overall (SDLE)	Drinking water	Kitchen Garden	Toilet	Overall (H&H)		
Relevance	Beneficiary need alignment	4.2	4.3	4.5	4.4	4.6	4.1	4.0	4.6	4.6	4.2	4.0	4.6	4.7	4.6
	Local context alignment	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.3	4.0	4.1
	Quality of design	3.0	3.0	3.0	3.0	3.0	4.0	4.0	3.7	3.0	4.0	4.0	3.7	3.0	3.4
	Combine weightage score	**3.9**	**3.9**	**4**	**3.9**	**4.1**	**4.0**	**4.0**	**4.0**	**4.1**	**4.4**	**4.3**	**4.1**	**4.2**	**4.2**
Coherence	Internal	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	4.8
	External	5.0	5.0	4.0	4.7	4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	4.7
	Combine weightage score	**5.0**	**5.0**	**4.5**	**4.8**	**4.0**	**4.0**	**4.0**	**4.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**4.8**
Efficiency	Timeliness	4.0	4.3	4.5	4.4	4.8	4.9	5.0	4.8	4.8	4.8	0.0	4.8	4.9	4.7
	Quality of Services Provided	4.0	4.3	4.3	4.3	4.7	4.4	4.0	4.3	4.3	4.3	4.0	4.3	4.8	4.5
	Operational Efficiency	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.3	3.0	3.0	4.0	3.3	3.0	3.2
	Project design	3.0	2.0	3.0	2.7	3.0	3.0	3.0	3.0	2.0	3.0	3.0	2.7	3.0	2.9
	Combine	**3.6**	**3.6**	**3.8**	**3.7**	**4.0**	**4.0**	**4.1**	**4.0**	**3.7**	**3.9**	**3.7**	**3.8**	**4.1**	**4.0**

	weightage score													
Effectiveness	Interim Results (Output and short-term results)	4.2	3.6	3.7	3.7	4.3	4.0	4.0	3.0	3.0	3.2	4.0	3.0	4.4	3.8
	Reach (Target v/s Achievements)	3.0	5.0	5.0	4.3	2.0	5.0	5.0	3.0	3.0	5.0	5.0	4.3	3.0	3.7
	Influencing Factors (Enablers & Disablers)	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.0	2.8
	Differential Results (Need Assessment)	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.7	3.0	3.0	3.0	3.0	4.0	3.7
	Adaptation over time	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.1	3.0	3.0	3.0	3.0	3.0	3.0
	Combine weightage score	**3.5**	**3.8**	**3.9**	**3.7**	**3.3**	**3.8**	**4.0**	**3.7**	**3.0**	**3.6**	**3.8**	**3.0**	***3.4***	**3.5**
Impact	Significance (Outcome)	4.4	3.5	4.1	3.8	4.4	4.3	0.5	4.9	4.9	5.0	0.5	4.9	4.3	4.3
	Transformational change	3.0	4.0	4.0	3.7	3.0	3.0	4.0	3.3	3.0	4.0	4.0	3.7	4.0	3.7
	Unintended change	2.0	3.0	3.0	2.7	3.0	3.0	3.0	3.0	2.0	3.0	3.0	2.7	3.0	2.9
	Combine weightage score	**3.5**	**3.6**	**3.8**	**3.6**	**3.7**	**3.7**	**2.9**	**3.4**	**3.7**	**4.0**	**2.9**	**3.6**	**4.0**	**3.8**
Sustainability	Potential for	2.0	1.8	2.1	1.9	2.3	2.7	1.5	3.8	1.8	0.0	1.5	3.8	1.4	1.9

	Continuity														
	Sustainability in project design and strategy	3.0	2.0	2.0	2.7	3.0	3.0	3.0	3.0	2.0	3.0	3.0	2.7	3.0	2.9
	Combine weightage score	**3.0**	**2.3**	**2.0**	**2.4**	**2.6**	**2.8**	**2.1**	**2.5**	**1.9**	**3.0**	**2.1**	**2.3**	**2.0**	**2.3**
Branding	Visibility (visible/word of mouth)	3.0	4.0	4.0	3.7	3.0	3.0	3.0	3.0	4.0	5.0	5.0	4.7	4.0	3.9
Overall Composite Score		**3.7 (Good)**				**3.7 (Good)**				**3.7 (Good)**				**3.8 (Good)**	**3.7 (Good)**

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