Project Code: PO347

IMPACT ASSESSMENT

Holistic Rural Development Program (HRDP) in

BURHANPUR, MADHYA PRADESH

Implementation Partner: Aga Khan 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
NABARD	National Bank for Agriculture and Rural Development
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

Burhanpur, a tribal-dominated district in Madhya Pradesh, is characterized by difficult terrain, socio-economic deprivation, and developmental deficits across key sectors such as agriculture, healthcare, education, and financial inclusion. Tribal communities, primarily Korku and Bhil, face compounded vulnerabilities stemming from subsistence agriculture, limited livelihood diversification, inadequate infrastructure, and systemic marginalization. Recognizing these deep-rooted challenges, the Holistic Rural Development Program (HRDP)—implemented under HDFC Bank's CSR initiative, *Parivartan*, in partnership with the Aga Khan Rural Support Programme (India)—adopted a multi-sectoral, community-driven approach across 15 villages in the Khaknar block.

The HRDP intervention was designed to holistically enhance farmers' income, improve access to water and sanitation, strengthen educational infrastructure, and diversify livelihood options through skill development. Its objectives included: promoting natural farming and livestock-based value chains; improving water supply and sanitation via behavior change and infrastructure repair; enhancing school infrastructure and learning environments; and increasing financial inclusion and awareness through the empowerment of Village Development Committees (VDCs) and women leaders.

The HRDP project delivered multi-sectoral interventions across four key domains: Natural Resource Management (NRM), Promotion of Education (PoE), Skill Development & Livelihood Enhancement (SDLE), and Health & Hygiene (H&H).

Under NRM, 3,000 plants were distributed to 150 farmers to support long-term income generation. Additionally, solar street lights were installed across all 15 villages, promoting clean energy access.

In the PoE domain, infrastructure upgrades were undertaken at Dhaba middle school, including sanitation and drinking water facilities. Digital learning tools were introduced in two schools, reaching around 500 students, while libraries and play-based learning zones were set up in seven schools, benefiting 1,241 children. Awareness campaigns on hygiene, nutrition, and education were conducted for over 1,000 community members.

For SDLE, 463 farmers were trained in natural farming practices, with exposure visits and demonstrations extending the benefits to 1,631 individuals. Sixty farmers received support for creeper vegetable cultivation and related equipment to strengthen market linkages. Community animal health systems were bolstered through the training of 193 *Pashu Sakhis*, who received veterinary toolkits. Vulnerable families were also supported through poultry units and small enterprise setups such as general stores. Organic multi-cropping was encouraged among 15 farmers, while bunding and mini lift irrigation facilities benefited over 120 farmers across 401.29 acres. The project also facilitated the distribution of high-quality seeds—cotton, maize, pigeon pea, and green gram—boosting productivity and promoting farm diversification.

In the H&H domain, minor millet and backyard vegetable cultivation was promoted in all 15 villages to improve household nutrition. Quarterly health camps were conducted, and basic medical care was made accessible at the village level. Additionally, household toilets were constructed to promote improved sanitation practices.

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 the Aga Khan Rural Support Programme (India) across selected villages in Burhanpur district, Madhya Pradesh. The study assessed the project's performance from 2020 to 2023 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 409 individual respondents using structured questionnaires via digital tools (Survey CTO). The sample was stratified to ensure proportional representation across interventions and villages, with a minimum threshold of 30 respondents per intervention. The qualitative component included 10 FGDs with community members and 12 IDIs with institutional stakeholders such as school principals, teachers, and Anganwadi workers. One FGD was also conducted with the NGO partner team to understand implementation dynamics.

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 took place over 10 days, 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 context of the project area provides essential background for interpreting intervention outcomes. The respondent base was predominantly male (57%), reflecting the agricultural focus of the interventions. The age distribution was concentrated between 31–60 years (79%), with minimal representation from younger adults or the elderly.

Educational attainment was low, with 50% of respondents being illiterate and only 2% holding graduate or postgraduate degrees. Socially, the study population was overwhelmingly tribal, with 79% belonging to Scheduled Tribes (ST), followed by OBCs (13%) and SCs (8%). The occupational profile confirmed the agrarian nature of the region: 69% of respondents were engaged in farming, while another 15% worked as farm or daily wage laborers, underscoring the community's dependence on agriculture and manual labor.

D. Key Findings

The overall project performance reflects a generally positive trajectory, with the weighted scores indicating 'Good' performance across SDLE (3.8), H&H (3.6), and PoE (3.8), while NRM lags behind at 3.2, falling into the 'Needs Improvement' category.

Within the NRM component, clean energy initiatives, particularly solar street lighting yielded encouraging results where operational conditions allowed, though their long-term viability was hampered by the absence of a sustainability framework and inadequate follow-up mechanisms. Similarly, plantation efforts, while conceptually aligned with environmental goals, suffered from weak technical oversight and limited community participation, ultimately constraining their effectiveness. These findings are reflected in the weighted scores, where NRM achieved a relevance score of 3.7 but lagged behind in sustainability (1.7) and operational efficiency (2.0). Moving forward, interventions would benefit from a more strategic approach, emphasizing technical rigor, participatory planning, government convergence, and robust monitoring systems to ensure sustained outcomes.

SDLE interventions exhibited strong initial alignment with community needs, reflected in a high combined relevance score of 4.2 and effectiveness score of 4.1. Both farm-based and enterprise-oriented initiatives played a catalytic role in improving agricultural productivity, enhancing household resilience, and fostering positive behavioral shifts. However, the analysis revealed critical structural gaps that could limit scalability and sustainability, including insufficient post-intervention handholding, weak institutional convergence, and the need for broader, more inclusive outreach. Addressing these areas will be essential for transforming promising models into scalable rural development frameworks capable of delivering long-term benefits.

The H&H initiative delivered notably strong results in sanitation, with coherence, efficiency, and impact receiving some of the highest scores across all thematic areas (4.5, 4.0, and 3.6, respectively). Sanitation emerged as the most impactful and well-branded component, benefiting from clear alignment with community needs and visible improvements in hygiene practices. However, other components—such as kitchen gardening and health camps—underperformed due to limited sustainability measures, weak adaptive planning, and inadequate monitoring frameworks. These shortcomings point to the need for embedding adaptive mechanisms, strengthening outcome-based monitoring, and developing a clear Theory of Change to ensure that early gains in community health and well-being are sustained over time.

The PoE initiative made significant strides in creating inclusive, engaging early education environments, with strong relevance (4.0), effectiveness (3.7), and impact (4.0) scores underscoring its progress. The intervention successfully increased enrollment, improved health and hygiene practices, and stimulated classroom participation, particularly among younger children. However, infrastructural deficiencies, limited convergence with government educational programs, and the absence of a robust results framework constrained its overall potential. Community feedback revealed both immediate successes—such as improved attendance and child engagement—and persistent gaps, including weak monitoring systems and insufficient infrastructural support, which limited scalability and long-term transformation. Strengthening structured partnerships, enhancing infrastructure resilience, and implementing rigorous monitoring mechanisms will be critical for sustaining these gains and deepening the intervention's impact across all age groups.

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	4.7	4.4	4.3	4.4	4.4
	Local context alignment	3.0	4.0	3.7	4.0	3.7
	Quality of design	2.0	4.0	3.3	3.0	3.1
	Combine weightage score	***3.7***	***4.2***	***3.9***	***4.0***	***3.7***
Coherence	Internal	5.0	5.0	5.0	5.0	5.0
	External	2.0	3.0	4.3	3.0	3.8
	Combine weightage score	***3.5***	***4.0***	***4.5***	***4.0***	***4.4***
Efficiency	Timeliness	5.0	4.8	4.9	4.9	4.8
	Quality of Services Provided	4.9	4.6	4.6	4.3	4.6
	Operational Efficiency	2.0	4.0	3.7	3.0	3.2
	Project design	1.5	3.0	3.0	2.0	2.4
	Combine weightage score	***3.7***	***4.2***	***4.0***	***3.8***	***3.8***
Effectiveness	Interim Results (Output and short-term results)	4.5	4.6	4.5	4.4	4.5
	Reach (Target v/s Achievements)	3.0	4.5	5.0	4.0	4.1
	Influencing Factors (Enablers & Disablers)	2.5	4.0	2.7	3.0	3.1
	Differential Results (Need Assessment)	2.0	3.5	3.7	4.0	3.3
	Adaptation over time	1.5	3.5	1.7	2.0	2.2
	Combine weightage score	***2.9***	***4.1***	***3.5***	***3.7***	***3.4***
Impact	Significance (Outcome)	4.3	4.4	4.4	4.4	4.4
	Transformational change	2.0	3.5	3.0	4.0	3.1
	Unintended change	3.0	3.0	3.3	3.0	3.1
	Combine weightage score	***3.4***	***3.6***	***3.6***	***4.0***	***3.5***
Sustainability	Potential for Continuity	1.8	2.4	1.7	2.1	4.4
	Sustainability in project design and strategy	1.5	3.0	2.3	3.0	2.5

	Combine weightage score	***1.7***	***2.6***	***1.5***	***2.5***	***3.4***
Branding	Visibility (visible/word of mouth)	3.5	4.0	4.0	4	3.9
Overall Project Score		3.2 (Needs Improvement)	3.8 (Good)	3.6 (Good)	3.8 (Good)	3.7 (Good)

E. Learnings and Recommendations

a. Ensuring Sustainability: Integrating a structured sustainability framework into project planning is essential. This includes maintenance mechanisms for solar lighting, irrigation, and education resources, alongside community ownership. Strengthening government convergence, regular monitoring, and community-led oversight will enhance long-term impact and self-sufficiency.

b. **Addressing Infrastructure and Resource Gaps:** Water scarcity limited agricultural productivity despite access to quality seeds and irrigation initiatives. Similarly, education and hygiene interventions faced challenges due to inadequate infrastructure, including the lack of secure storage, drinking water, and sanitation facilities in schools and Anganwadis. Investing more in essential infrastructure—such as irrigation systems for agriculture and improved school and Anganwadi facilities—will create a more supportive environment for learning, hygiene, and community well-being.

c. **Strengthening Coordination and Capacity Building:** Stronger linkages with government schemes and periodic training for community members can enhance impact and sustainability. Future programs should focus on fostering partnerships and building local capacity.

d. **Embedding Monitoring and Learning in Future Initiatives:** Structured follow-up mechanisms and real-time beneficiary feedback will help refine interventions and ensure responsiveness to evolving community needs.

e. **Ensuring Data Accuracy and Transparency:** It was observed that several mobile numbers in the beneficiary list were repetitive, with the same numbers appearing across multiple villages. This issue, which was not just an exception but fairly significant, raises concerns about data accuracy and transparency. Addressing such discrepancies will enhance credibility while ensuring targets are met effectively.

CHAPTER I: BACKGROUND

1.1 Introduction

Burhanpur, a predominantly tribal district in Madhya Pradesh, is marked by its challenging topography, limited access to essential services, and socio-economic vulnerabilities. According to NITI Aayog's 2021 report on Aspirational Districts, Burhanpur faces persistent developmental gaps in agriculture, education, healthcare, and infrastructure. The district has a high concentration of Scheduled Tribe (ST) communities, particularly Korku and Bhil tribes, who primarily depend on subsistence agriculture and livestock for their livelihoods (Census of India, 2011).

Agricultural and Livelihood Challenges

Agriculture and livestock rearing form the economic backbone of Burhanpur's rural population. However, erratic rainfall patterns, declining soil fertility, and limited irrigation facilities have hindered productivity and food security (Madhya Pradesh State Agriculture Policy, 2020). The undulating terrain restricts the availability of arable land, and smallholder farmers often struggle with fragmented landholdings, lack of access to high-quality seeds, and inadequate knowledge of sustainable farming practices (ICAR Report, 2019). Additionally, weak market linkages and price volatility in agricultural commodities further constrain income growth, making it difficult for farmers to transition from subsistence farming to commercial agriculture (NABARD, 2020).

Health and Hygiene Concerns

Burhanpur has historically lagged in healthcare infrastructure, with limited access to quality medical facilities, leading to high rates of malnutrition, maternal and child health issues, and waterborne diseases (NFHS-5, 2021). The absence of basic sanitation infrastructure and poor hygiene practices have exacerbated health challenges in rural communities. According to the National Family Health Survey (NFHS-5), over 40% of children in Madhya Pradesh suffer from malnutrition, with tribal areas like Burhanpur experiencing even higher prevalence rates. The lack of access to clean drinking water further compounds health vulnerabilities, increasing the incidence of waterborne diseases such as diarrhea and cholera (Jal Jeevan Mission, 2022).

Educational Gaps and Infrastructure Deficiencies

The educational landscape in Burhanpur reflects significant infrastructural and pedagogical deficiencies. Many government schools in the district lack adequate classrooms, sanitation facilities, and digital learning resources (Unified District Information System for Education Plus [UDISE+], 2021). Low literacy rates among tribal communities, coupled with high dropout rates, particularly among girls, pose a substantial challenge to achieving equitable educational outcomes. The Annual Status of Education Report (ASER) 2022 highlights that learning levels in Madhya Pradesh's rural areas remain below the national average, with students struggling in basic literacy and numeracy skills.

Financial Exclusion and Limited Livelihood Opportunities

A key barrier to economic self-reliance in Burhanpur is financial exclusion, with limited penetration of banking services and microfinance institutions in tribal villages (Reserve Bank of India [RBI] Financial Inclusion Report, 2021). Many households continue to rely on informal lending mechanisms, often leading to cycles of debt and economic distress. Furthermore, the lack of skill development programs and non-farm livelihood opportunities has constrained income diversification, making rural

communities highly vulnerable to economic shocks and seasonal unemployment (Ministry of Rural Development, 2020).

1.2 The HRDP Intervention: A Multi-Sectoral Approach

Recognizing these challenges, the Holistic Rural Development Program (HRDP) under HDFC Bank's CSR Parivartan initiative was introduced in 15 villages of the Khaknar block, Burhanpur district. Implemented in partnership with the Aga Khan Rural Support Programme (India), the HRDP intervention adopts an integrated approach to address gaps in **Natural Resource Management (NRM), Skill Development & Livelihood Enhancement, Education, and Health & Hygiene**. These villages have been carefully selected based on high tribal population concentrations and prevailing poverty levels. By leveraging community participation and evidence-based strategies, HRDP aims to build resilience, enhance livelihood security, and promote sustainable development in the region.

Project Objectives

- **Enhancing Farmers' Income**: Increase farmers' earnings during the project period by promoting natural farming practices, improving irrigation systems, strengthening crop value chains, diversifying crops to include vegetables, and developing livestock-based value chains, particularly for goats and backyard poultry. The project will also facilitate market linkages through a Farmer Producer Company (FPC) and initiate basic agri-processing to enhance value for farmers.
- **Improving Sanitation**: Enhance sanitation conditions in target villages through intensive behavior change initiatives focused on hygiene practices. The project will employ Community-Led Total Sanitation (CLTS) approaches to encourage the sustained use of existing sanitation infrastructure.
- **Expanding Access to Clean Drinking Water**: Ensure reliable access to clean drinking water by repairing and maintaining existing water sources and developing new, community-managed drinking water schemes as needed.
- **Enhancing the Learning Environment in Schools**: Improve school infrastructure to create a better learning environment by implementing digital learning tools, upgrading sanitation and drinking water facilities, establishing mini-libraries, and providing essential learning materials.

Key Activities

The HRDP in Khaknar block, Burhanpur district, Madhya Pradesh, aimed to address key developmental challenges through targeted interventions across multiple sectors. The project focused on enhancing agricultural productivity, improving sanitation and drinking water access, strengthening education infrastructure, and promoting sustainable livelihoods. The key activities undertaken during the reporting period are as follows:

1. **Natural Resource Management:** A total of 3,000 plants were distributed among 150 farmers, providing a foundation for future income streams. Additionally, solar street lights were installed in all the 15 villages, as part of 'clean energy' intervention under NRM.
2. **Promotion of Education:** To enhance educational infrastructure, the middle school at Dhaba underwent repairs, and a toilet unit was constructed for boys and girls. A drinking water unit was installed, improving access to clean water. Digital learning facilities were set up in two schools, benefiting 500 students, while a library with books, furniture, and experiment kits

supported 253 students. Awareness events on education, malnutrition, and hygiene reached 1,033 community members. Additionally, learning and play zones were established in seven schools, positively impacting 1,241 students.

3. **Skill Training & Livelihood Enhancement:** A strong focus was placed on natural farming, with 463 farmers trained in organic practices and 111 attending exposure visits to learning centers. Organic farming input demonstrations benefited 1,631 farmers. Support for creeper vegetable cultivation, market linkage facilitation, and training in animal husbandry helped improve livelihoods. Additionally, 15 Pashu Sakhis received vaccination and deworming materials, while castration and weighing machine support were extended to 15 villages. Incentives for 193 Pashu Sakhis strengthened community-based animal healthcare. Poultry rearing support and general store setup helped some of the most economically vulnerable families establish sustainable income sources. Organic multi-cropping was promoted among 15 farmers, while bunding and mini lift irrigation facilities were developed to support more than 120 farmers, covering a total of 401.29 acres. The project also facilitated the distribution of high-quality seeds including cotton, maize, pigeon pea, and green gram, which contributed to increased crop yields and encouraged farm diversification.
4. **Health & Hygiene:** Millet promotion events engaged 230 participants, emphasizing the nutritional benefits of minor millets. Backyard vegetable cultivation was encouraged across 15 villages to improve household nutrition. Additionally, quarterly village-level treatment camps ensured better healthcare access, with villagers expressing appreciation for the medical support.

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

Activity Category	Activity Description	Targeted Tasks	Achieved Tasks	Outcome Achieved
Natural Resource Management	Plantation	3000	3000	150 farmers received 20 plants each, ensuring future income generation.
Promotion of Education	School Repairing	1	1	Middle school at Dhaba repaired, improving infrastructure.
	Toilet Unit Construction	1	1	Toilet unit installed in Dhaba middle school for boys and girls.
	Drinking Water Unit Construction	1	1	Drinking water facility installed in Dhaba school.
	Digital Learning Support	2	2	Digital equipment installed in two schools, benefiting 500 students.
	Library Setup	1	1	84 books, furniture, and experiment kits provided for 253 students.
	Awareness Events (education, malnutrition, hygiene)	5	5	1033 community members participated, improving awareness levels.
	Learning and Play Zone Establishment	7	7	57 learning items supported in 7 schools, benefiting 1241 students.
Skill Training & Livelihood Enhancement	Natural Farming Training	15	16	463 farmers trained in organic farming techniques.

	Natural Farming Exposure Visits	4	4	111 farmers attended exposure visits at different learning centers.
	Organic Farming Input Demonstration	15	15	1631 farmers benefited from organic manure preparation trainings.
	Creeper Vegetable Cultivation Support	60	60	60 farmers supported with bamboo, seeds, and manure.
	Market Linkage Support	60	60	60 farmers provided with weighing machines and crates.
	Animal Husbandry Training	30	30	990 animal rearers trained in livestock management.
	Medication & Deworming Support	15	15	15 Pashu Sakhis supported with vaccination and deworming materials.
	Castration & Weighing Machine Distribution	15	15	15 villages covered with necessary veterinary equipment.
	Pashu Sakhi Monthly Incentives	195	193	Community-based animal healthcare model established.
	Village-Level Para Workers Wages	221	225	Trained para-workers facilitating HRDP activities in 15 villages.
	Quarterly Training for Volunteers & Pashu Sakhis	8	8	Training on livestock and natural farming conducted by experts.
	Poultry Rearing Support	3	4	4 families received poultry support with 600 chicks and infrastructure.
	General Store Setup for Poorest Households	2	3	3 families received general store setup support for income generation.
	Multi-cropping with organic practices	15	15	15 farmers supported with organic inputs and training.
	Mini Lift Irrigation (550m pipeline, accessories)	30	30	120 farmers covering 401.29 acres benefited.
	Farm bunding (50m each)	60	60	Soil erosion reduced on 120.72 acres, enhancing soil moisture.
	Quality Seed Promotion	150	150	150 farmers received cotton, maize, pigeon pea, and green gram seeds.
Health & Hygiene	Promotion of Millets and its Benefits	1	1	230 people participated; 200 members from 15 villages gathered to learn about the health benefits of minor millets.
	Small Area at Backyard for Health Improvement	200	200	Covered all 15 villages; promoted homegrown vegetables for better nutrition and health.
	Quarterly Basic Treatment at Village Level	15	15	Covered all 15 villages; provided grassroots-level medicine and health guidance. Villagers appreciated the initiative.

CHAPTER II: IMPACT ASSESSMENT STUDY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by Aga Khan Rural Support Programme (India) in Burhanpur (Madhya Pradesh), 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 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 409 individual respondents, proportionally distributed across intervention categories and villages. The estimated sample size was 340, 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 409.

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.

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 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 8–12 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)	43	232	108	26	409	Structured survey
Qualitative	Community	2	6	2	-	10	FGD
	School Principals/ teachers/ Anganwadi workers				12	12	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. 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.

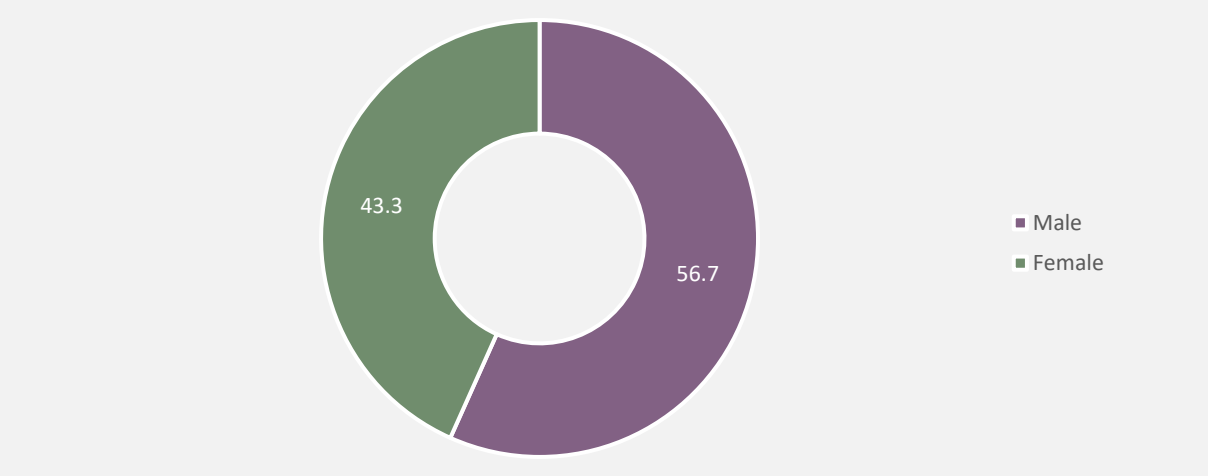
CHAPTER III: DEMOGRAPHICS

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 male population constituted a significantly larger share (57%) compared to females (43%). This gender disparity can be attributed primarily to the nature of interventions implemented under the project, which predominantly focused on male farmers, particularly agriculture related interventions.

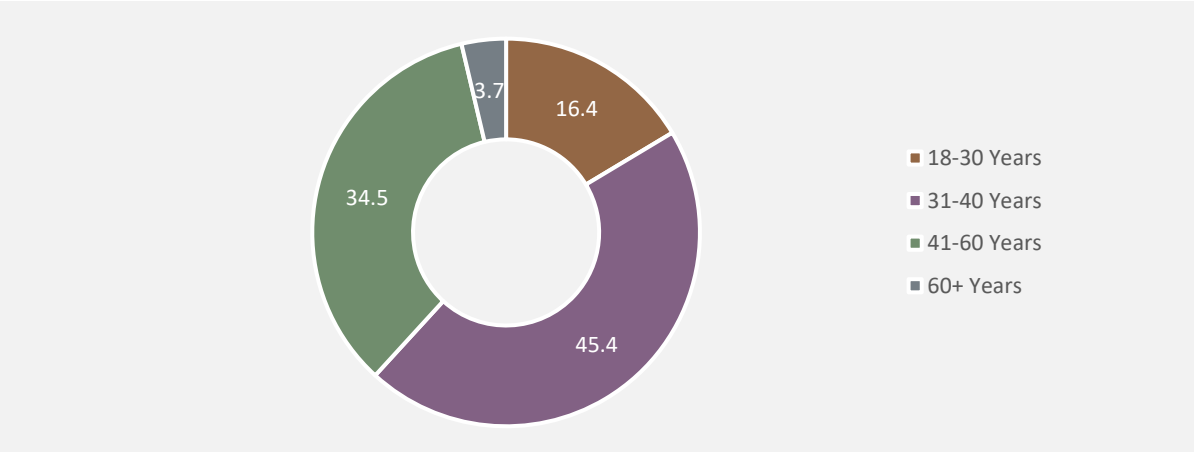
Fig 1: *Gender-wise Percentage Distribution of Respondents*



3.2 Age-group

The age distribution of respondents indicates that the largest proportion (45%) falls within the 31–40 years age group, followed by 34% in the 41–60 years range. Young adults aged 18–30 years constituted 16% of the sample. A relatively small share (4%) of respondents were aged 60 years and above, suggesting limited representation of elderly individuals in the respondent pool.

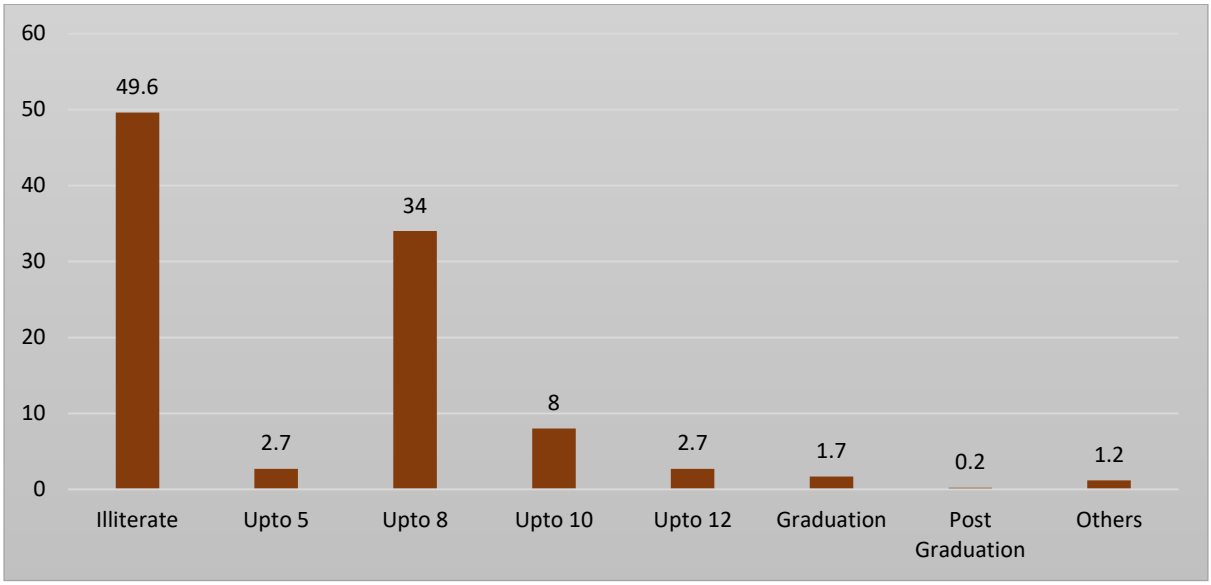
Fig 2: *Age-wise Percentage Distribution of Respondents*



3.3 Educational Status

The educational profile of respondents reveals a significant concentration at the lower end of the educational spectrum. Nearly half of the respondents (approximately 50%) were illiterate. A considerable portion (34%) had received education up to the 8th grade, suggesting that while some access to primary and middle school education exists, progression beyond this level remains limited. The proportion of respondents with secondary education (up to 10th and 12th grade) is low, collectively accounting for just about 11%. Higher educational attainment is notably scarce, with only 2% of respondents reporting graduation or post-graduation qualifications.

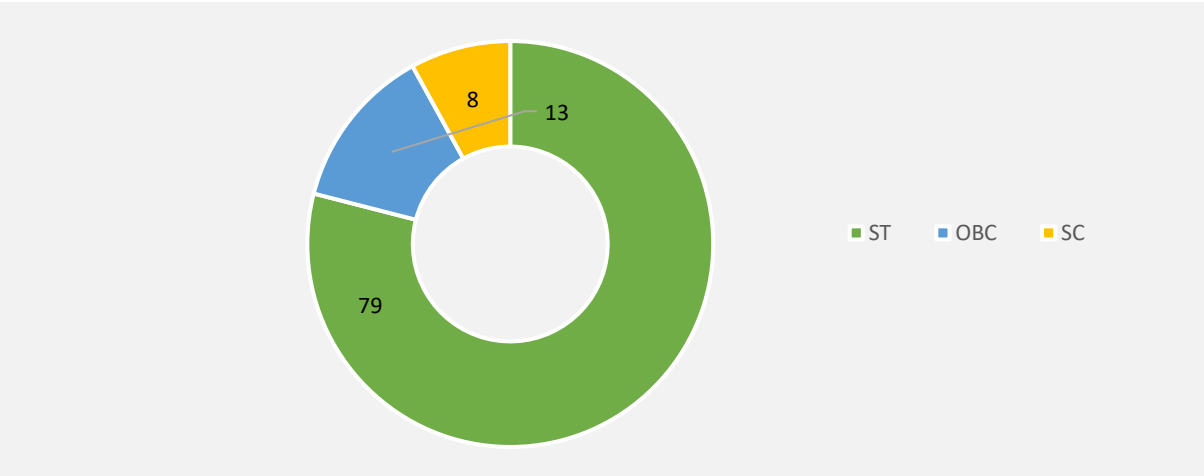
Fig 3: *Percentage Distribution of Respondents by Educational Status*



3.4 Social Category

The data reveals a predominant representation of the **Scheduled Tribes (ST)** category among respondents, accounting for **79%** of the total. This suggests that the sampled population is largely tribal, reflecting the demographic profile of the area. **Other Backward Classes (OBC)** constitute **13%**, while **Scheduled Castes (SC)** make up **8%** of the respondents.

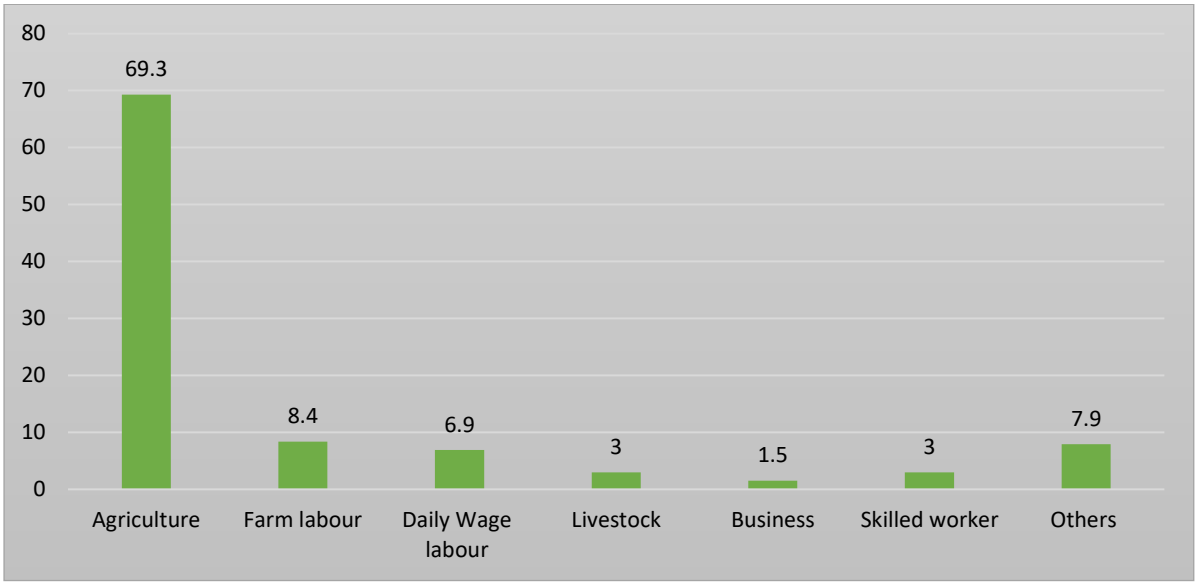
Fig 4: *Percentage Distribution of Respondents by Caste Category*



3.5 Occupational Status

The occupational profile of respondents indicates a **heavily agrarian livelihood base**. **Agriculture** is the dominant source of livelihood, with **69%** of respondents primarily engaged in it. **Farm labour** accounts for **8%** of the respondents while **Daily wage labour** comprises **7%**, representing a segment engaged in non-agricultural, low-skilled, or temporary jobs—highlighting economic vulnerability and a lack of stable employment opportunities. Together, these three categories (agriculture, farm labour, and daily wage labour) constitute **84%** of the total respondent base, underlining the community's reliance on **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. The interventions NRM were identified as Plantation and clean energy (solar street lights installation). These two primary interventions were 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 overall weighted score for NRM initiatives stands at 3.2, indicating moderate success but also pointing toward areas that require further attention.

In terms of **relevance**, the interventions scored relatively well (3.7 overall), with solar street lighting receiving a higher score (4.0) than plantations (3.4). This suggests that the clean energy intervention aligned better with the community's immediate needs, particularly in enhancing safety and visibility in public areas. **Coherence** across both interventions was consistent (3.5), although categorized as needing improvement, implying a moderate alignment with other ongoing development efforts in the area. **Efficiency** was one of the stronger aspects (3.7 overall), indicating that the interventions were generally implemented in a timely and resource-efficient manner. However, **effectiveness** lagged slightly behind, with a score of 2.9, revealing that the intended outcomes were not fully realized, particularly in plantation activities (2.8).

The **impact** of the initiatives also showed moderate results (3.4 overall), again with solar lighting (3.6) performing better than plantation (3.1). This reflects a more tangible and immediate benefit from solar lighting compared to the longer-term benefits of tree plantations. However, a major area of concern is **sustainability**, which received a low score of 1.7, highlighting the need for stronger community ownership, maintenance mechanisms, and long-term planning to ensure continued benefits from the interventions. In terms of **branding**, the NRM activities received an average score of 3.5, with solar lighting again seen as more visible and easily associated with the project's identity (score of 4.0), compared to plantations (3.0).

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

OECD Indicators	Plantation	Clean energy (Solar Street Lights)	Overall	Remarks
Relevance	3.4	4.0	3.7	Good
Coherence	3.5	3.5	3.5	Needs Improvement
Efficiency	3.6	3.7	3.7	Good
Effectiveness	2.8	3.1	2.9	Needs Improvement
Impact	3.1	3.6	3.4	Needs Improvement
Sustainability	1.6	1.9	1.7	Poor

Branding	3.0	4.0	3.5	Needs Improvement
Overall	**3.1**	**3.5**	**3.2**	Needs Improvement

The qualitative findings from the assessment also reveal a mixed picture regarding the relevance, efficiency, effectiveness, impact and sustainability of the solar lighting and plantation initiatives under NRM. On one hand, the solar lighting intervention clearly aligns with rural infrastructure needs. It has enhanced community safety, supported children's education, and enabled small businesses where the lights were functional. As one child shared, ***"We can do homework under this light and write on copies also. We do group reading under this light. We can also play during evening and night."*** Shop owners also shared that improved lighting helped attract more customers. Furthermore, these lights unexpectedly encouraged social gatherings and study groups, contributing positively to the community's social fabric. However, widespread technical failures and the absence of follow-up support undermined these benefits, fostering disappointment and skepticism among community members. One respondent noted, ***"We can meet in the evening as there is light"*** while another voiced concerns over the lack of maintenance and trust erosion. These benefits point to the intervention's potential to positively influence daily life and social interactions in rural areas.

However, these gains were significantly undermined by widespread technical issues and the absence of maintenance mechanisms. The functionality of solar street lights across villages presents a mixed picture, with several lights either non-functional or operating for limited hours.

Village	**Installed**	**Functional**	**Non-Functional**
Karkheda	12	10 (only for a few hours)	2
Dhaba	12	12	12
Nagzhiri	12	6 (only for a few hours)	6
Basli Raiyat	12	6 (only for 2-3 hours)	6
Ghansyampur	12	4 (only for 2-3 hours)	8
Sayar	12	4 (only for few hours)	8
Saikheda Kala	12	3	9
Kalapat	12	7 (only for 2-3 hours)	5
Tajanpur	12	4 (only for 2-3 hours)	8
Samariya	12	5 (Only for a few hours)	7
Total	120	41%	59%

Community members frequently cited that the lights either did not work or operated for only 2–3 hours, revealing underlying design or installation flaws. As one villager observed, ***"No such step is taken, it is as it is, since the NGO installed it."*** The absence of a structured follow-up, monitoring, or repair system highlights a critical gap in the intervention's sustainability. Notably, there were no attempts to engage PRI or local governance structures to ensure the upkeep of the solar infrastructure.

Figure 1 *Functional Solar Street Lights*

Figure 2 *Non-functional Solar Street Lights*

In contrast, the plantation initiative was perceived as significantly less effective. While broadly relevant in principle, its execution was technically weak and poorly contextualized. The saplings distributed failed to survive in most villages, largely due to a lack of agro-climatic suitability, absence of irrigation support, and limited community capacity for plant care. As noted by a respondent from Kalapath, ***"Those who received saplings, only few are surviving,"*** and another in Tajanpur echoed, ***"The plants' growth is poor and still have not grown."*** These failures indicate a lack of due diligence in planning, inadequate post-distribution support, and weak alignment with local conditions.

Moreover, the plantation initiative lacked a clear targeting strategy. Beneficiaries reported inconsistency in the number of saplings received—despite being promised 20, many got only 4 or 5—and the absence of follow-up further diminished the intervention's potential. There were no mechanisms in place to track survival, provide aftercare, or adapt the approach based on observed challenges. As a result, the plantation component failed to generate any significant environmental or economic benefits and did not foster community ownership or engagement with local governance structures such as Forest Committees.

A cross-cutting theme in both interventions is the absence of adaptive management. Despite clear indications of underperformance, there were no corrective actions or strategic pivots to address the gaps. Community members expressed a willingness to cooperate for future improvements. One respondent said, ***"Yes. We will need some more lights in the lanes which will be helpful during the nights. We will need to talk to the NGO or other agency for this."*** This demonstrates that community engagement and ownership could be fostered with a more participatory approach.

Another positive aspect is the visibility and community recognition of HDFC Bank and its implementing partner, Aga Khan Rural Support Programme (India). The solar light initiative received a strong visibility score of 4.0, suggesting good brand recall and local appreciation. In contrast, the plantation effort scored moderately at 3.0, reflecting its limited reach and impact.

4.2 Skill Development and Livelihood Enhancement (SDLE)

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.

With an overall score of **3.8**, the SDLE initiative is assessed as 'good', particularly excelling in relevance (4.2) and efficiency (4.2), indicating that both the farm management and enterprise development components are well-aligned with community needs and complement broader development strategies. Efficiency (4.2) also received strong ratings, suggesting that the resources allocated were utilized effectively to generate intended outputs.

In terms of effectiveness, the initiative achieved a slightly higher score for enterprise development (4.3) compared to farm management (3.9), culminating in a respectable overall score of 4.1, indicating that most planned outcomes are being met. However, the impact scores (3.9 for farm management and 3.2 for enterprise development, averaging to 3.6) suggest room for deeper, long-term change at the beneficiary level, particularly in the enterprise domain.

The most notable concern arises in the area of sustainability, where both components scored just 2.6. This indicates significant challenges in maintaining the benefits of the initiative over time without continued external support. Branding (4.0) was consistently rated well across both components, reflecting good visibility and stakeholder recognition of the SDLE initiative.

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

OECD Indicators	Farm management	Enterprise development	Overall	Remarks
Relevance	4.2	4.3	4.2	Good
Coherence	4.0	4.0	4.0	Good
Efficiency	4.2	4.2	4.2	Good
Effectiveness	3.9	4.3	4.1	Good
Impact	3.9	3.2	3.6	Good
Sustainability	2.7	2.6	2.6	Needs Improvement

Branding	4.0	4.0	4.0	Good
Overall	**3.9**	**3.8**	**3.8**	Good

The qualitative findings reveal that the programme has demonstrated a strong contextual fit with community needs. Overall, the initiative has been received positively, with farmers and beneficiaries citing tangible improvements in productivity, income, and resilience. However, certain gaps in sustainability, external coherence, and inclusivity highlight areas for further strengthening.

The farm-based interventions were widely acknowledged as both relevant and effective. The initiative's focus on soil conservation, irrigation, organic farming, and pest management was well-aligned with local agricultural challenges. Bunding, in particular, emerged as a key success factor. Farmers frequently highlighted its impact on soil moisture retention and nutrient preservation: ***"Bunding has proved to be beneficial for us… now the water flows but the fertilizing elements remain in the land."*** This was echoed in reports of increased groundwater levels and improved agricultural yield. Exposure visits also played a transformative role in promoting organic farming and introducing new cultivation techniques, as evidenced by one farmer's reflection: ***"We saw many kinds of fruits and vegetable cultivation and have learnt many new things there."*** The transition to organic methods not only improved productivity but also reduced input costs, with one participant sharing: ***"We used to spend Rs. 1500 for one bag of fertilizer, but now we prepare fertilizer by ourselves..."***

However, while seed distribution was appreciated, its impact was muted in regions facing water scarcity or where seed-saving practices were absent. In Nandurkala village, a farmer shared, ***"We grow only one crop in a year. Water-related problem is there,"*** pointing to the infrastructural constraints that limited the intervention's sustainability. Although farmers recalled being informed that further seed provision would follow***—"We were told about the benefits of the seeds... we would get more seeds later"***—the absence of follow-up support such as irrigation infrastructure or seed banks curtailed the intervention's long-term viability.

Organic pesticide preparation also demonstrated high relevance and effectiveness, lowering chemical use and promoting eco-friendly alternatives. A farmer explained, ***"Earlier, we used chemical medicines for pests... Now we prepare organic medicines and get results for 15 days to one month."*** These practices encouraged behavioral shifts toward sustainable agriculture. Similarly, the yellow strip pest control measure showed strong outcomes, with one respondent stating, ***"Now I am getting almost double the profit as I used to get earlier."*** The intervention's ability to enhance crop resilience and profitability was widely recognized.

Despite these positive outcomes, sustainability planning remained moderate. Many of the farm-based solutions relied on periodic NGO support—for instance, yellow strips or seed replenishment—rather than building community-owned systems. ***"We sowed those seeds and got some good crops but didn't sell the yield. We consumed those at home,"*** one farmer noted, indicating a lack of integration with market systems. While the project encouraged local innovation and demonstrated adaptability through context-sensitive implementation, its long-term sustainability was challenged by gaps in formal infrastructure, market linkage, and institutional convergence. The external coherence score of

3.0 further underscored this limitation, highlighting missed opportunities for aligning with government schemes and other development actors.

On the enterprise development front, the programme introduced micro-enterprise activities such as goat rearing and auto-repair services, tailored to local economic contexts and beneficiary skills. Goat

rearing was particularly well-received. The provision of goat shelters and veterinary care filled critical service gaps. One participant acknowledged this support: ***"Earlier we didn't have this facility but since the society people came to the village we have this facility and we have also received the animal shelter house."*** The introduction of Pashu Sakhees as community-based animal health workers added further value by offering localized care services such as deworming and vaccinations. This decentralized model improved animal health and reduced dependency on external veterinarians: ***"The Pashu Sakhee does de-worming and vaccination… and they do not eat any of the fodders."***

While the enterprise initiatives successfully aligned with local needs, the coverage was uneven. In some villages, the absence of animal health camps left gaps in service delivery, and many respondents called for scaling up the intervention. ***"We will need more goats and more shelters as well,"*** one person remarked, pointing to the mismatch between demand and support. Women, particularly, gained from training in goat management and organic farming, contributing to moderate inclusivity scores. Still, in areas like Kalapath and Samariya, outreach to SC/ST and landless households was either not evident or inadequately documented, reflecting a need for more targeted inclusion.

The entrepreneurship model demonstrated strong financial efficiency. A grant of ₹15,000 enabled beneficiaries to start or stabilize income-generating activities, including auto repair shops. One recipient shared, ***"Rs. 15000/- was provided to me and with the amount I purchased the auto parts,"*** and affirmed, ***"I can run my family very well now."*** The timely disbursement and autonomy in fund usage enhanced ownership and trust. However, post-disbursement support was minimal. There was little evidence of structured mentoring, formal market linkages, or reinvestment planning. As one entrepreneur noted, ***"Currently I am not able to save much amount to purchase other parts,"*** illustrating the limitations in enterprise growth without embedded financial or institutional scaffolding.

Although the interventions led to improved household incomes and reduced economic vulnerability, their wider ripple effects were limited. Few signs of enterprise scaling, community-wide replication, or cooperative formations were observed. Beneficiaries also expressed the need for additional capital,

pointing to a critical gap in follow-up funding mechanisms***: "It would be better if I get some more amount to purchase some more parts."***

Project visibility and community ownership were strong across both farm-based and enterprise activities. Beneficiaries consistently recognized HDFC Bank's role, citing banners, branded training materials, and consistent community engagement. However, suggestions were made to increase outreach in underserved areas. Overall, while the enterprise development interventions were responsive, cost-effective, and well-received, they would benefit significantly from strategic depth in post-establishment support, financial planning, and market integration.

4.3 Health & Hygiene

The Health and Hygiene interventions demonstrate a broadly positive impact with distinct strengths and challenges across three key components—kitchen gardens, health camps, and sanitation. A quantitative analysis of these initiatives, based on OECD parameters, offers a mixed picture.

The overall average score of 3.6 suggests a "Good" level of performance, though some categories such as sustainability and effectiveness warrant closer scrutiny. Coherence emerges as the strongest parameter, with a score of 4.5 across interventions, highlighting the strong alignment with national policies like the Swachh Bharat Mission and internal consistency with HDFC Bank's CSR priorities. Sanitation performed best in terms of coherence (5.0), branding (5.0), and impact (4.2), while kitchen gardens scored relatively low on sustainability (2.0) and impact (3.4). Health camps showed consistent but moderate scores across most parameters, with its lowest in sustainability (1.0), indicating a need for structured follow-up mechanisms. While efficiency scores were relatively high (ranging from 3.7 to

4.3), effectiveness remained an area needing improvement, particularly for kitchen gardens and health camps. The stark disparity in sustainability scores where all interventions averaged only 1.5, emphasizes systemic challenges in maintaining long-term community engagement and functionality of services post-intervention.

Table 3: *'Weighted Scores' for the Health & Hygiene Initiative on OECD Parameters*

OECD Indicators	Kitchen Garden	Health Camps	Sanitation (Toilets)	Overall	Remarks
Relevance	3.6	4.1	4.2	3.9	Good
Coherence	4.5	4.5	5.0	4.5	Good
Efficiency	4.3	3.7	4.3	4.0	Good
Effectiveness	3.5	3.6	3.7	3.5	Needs Improvement
Impact	3.4	3.8	4.2	3.6	Good
Sustainability	2.0	1.0	2.6	1.5	Poor
Branding	4.0	3.0	5.0	4.0	Good
Overall				**3.6**	Good

The qualitative data richly complements the quantitative findings and provides insight into the lived experiences and perceptions of community members. The health camps were received with strong community appreciation, especially for their focus on providing free medical consultations and medicines to underprivileged families. As one respondent noted, ***"Health camp was organized to diagnose the disease and provide treatment to all villagers."*** However, the lack of continuity or referral support mechanisms post-camp limited their long-term health outcomes. In contrast, sanitation interventions demonstrated both high relevance and impact, especially for women, who valued the privacy, dignity, and safety the toilets provided. One beneficiary reflected, ***"If something is important in life, that is toilet. We are ladies, it is problematic for us to go outside every time…"*** This sentiment was widely echoed, suggesting not only physical infrastructure improvement but also behavioral and cultural shifts.

Nonetheless, field observations brought forward critical insights regarding implementation gaps. In Dhavti village, for instance, toilets were repurposed as bathrooms, while in Samaria, broken fixtures indicated poor construction quality and weak post-installation maintenance. These issues cast doubt on the long-term usability of the sanitation assets and underline the need for robust monitoring systems. Still, it was encouraging to find some evidence of ongoing NGO engagement: ***"Even now, they come and check the condition and see whether any damage has taken place."*** This differentiated sanitation from other interventions in terms of post-construction support and contributed to its relatively higher performance in sustainability and differential results.

Figure 4 *A toilet repurposed as bathroom*

Figure 3 *A toilet with broken door*

The kitchen garden intervention presented a more complex narrative. While initially appreciated for helping families grow vegetables and reduce food expenses—***"We got the vegetables from the kitchen garden and didn't have to purchase the vegetables, so we spent less amount of money"***—its sustainability was significantly undermined by seasonal water shortages and lack of continued support. Villagers in Tajanpur and Kalapat reported a complete discontinuation of the activity, largely due to water scarcity during the summer. One respondent said, ***"Yes, during summer there was the problem of water. We didn't have water nearby and the plants dried up due to lack of water."*** Compounding this was the absence of follow-up seed distribution and re-training. The intervention lacked an adaptive design to local environmental challenges, which significantly reduced its long-term utility and relevance, despite its initial promise.

Current status of Kitchen Gardens

- The kitchen gardening initiative across various villages has seen limited success and poor sustainability. In Nagzhiri, while vegetable seeds were initially provided, the activity is no longer functional. Similarly, in Basli Raiyat, four kitchen gardens were supported, but none are currently operational.
- In Sayar, six families received support; however, only two continue the practice, while four discontinued shortly after initiation. In Tajanpur, none of the beneficiaries who received support are continuing kitchen gardening. In Ghansyampur, 10 farmers were provided seeds, but none have sustained the activity.
- In Saikheda Kala, four farmers received seeds; only one continues, while the rest have stopped. In Kalapat, kitchen gardening has also ceased among all those who received seeds.
- Moreover, in Nagzhiri and Basli Raiyat, beneficiaries reported poor seed quality, resulting in poor or no plant growth, further contributing to discontinuation.

Another critical finding across interventions was the absence of a defined Theory of Change or robust Monitoring and Evaluation (M&E) framework. The lack of strategic planning hampered the initiatives' capacity to generate measurable long-term impact or adjust based on real-time learnings. Most monitoring was activity-focused rather than outcome-driven. This oversight was especially detrimental in the kitchen garden and health camp components, where discontinuation and minimal outcome tracking respectively highlighted systemic design and delivery weaknesses. Nevertheless, sanitation efforts once again stood out due to the relatively better institutionalization of monitoring practices and community engagement.

On the parameter of efficiency, while interventions scored relatively high (4.0 overall), there were disparities in execution. The health camps, though well-timed and efficiently organized, failed to build linkages with local health systems for sustained care. Kitchen gardens were implemented with initial input efficiency—seeds, bamboo, and training—but lacked an ecosystem approach to ensure long-term viability. Sanitation efforts displayed better cost-efficiency, particularly through shared financial models involving community co-investment. The toilets were not only constructed at a reasonable cost but also inspired households to contribute financially or upgrade facilities themselves, reinforcing the perception of shared ownership.

Branding outcomes further reinforced the varying visibility of the initiatives. Sanitation emerged as the most visible and appreciated component, scoring a perfect 5.0 on branding. Beneficiaries were aware of HDFC Bank's role, often attributing improvements in village sanitation directly to the Bank's support. A local respondent observed, ***"There is a project namely HRDP, under the HDFC Bank and Aga Khan Sanstha has worked together for the development of your village."*** Kitchen gardens also enjoyed relatively high visibility, though this did not translate into sustained adoption. Health camps scored lower (3.0), indicating that while they were valued, their connection to HDFC Bank was less well-communicated or remembered.

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 quantitative analysis indicates a broadly successful intervention with an overall weighted score of 3.8 out of 5, suggesting general effectiveness and alignment with intended objectives. Key OECD parameters such as relevance, coherence, impact, and branding each received high scores of 4.0, reflecting the initiative's clear purpose, alignment with broader development goals, and positive community perception. Efficiency and effectiveness were rated slightly lower (3.8 and 3.7 respectively), pointing to moderate implementation bottlenecks. However, sustainability emerged as a significant area of concern, with a low score of 2.5, suggesting that many interventions may not endure without continued external support. The results suggest that while the project has succeeded in delivering immediate educational improvements and has been well-received, its long-term viability is uncertain without deeper integration into local systems and structures.

Table 4: *'Weighted Scores' for the PoE Initiative on OECD Parameters*

OECD Indicators	Weighted score	Remarks
Relevance	4.0	Good
Coherence	4.0	Good
Efficiency	3.8	Good
Effectiveness	3.7	Good
Impact	4.0	Good
Sustainability	2.5	Poor
Branding	4.0	Good
Overall	**3.8**	Good

The qualitative data adds rich context to these scores and reveals both strengths and systemic gaps in the intervention. Across multiple sites, provision of learning materials, toys, hygiene kits, and sanitation-related supplies (like chlorine solutions) clearly contributed to better hygiene practices, reduced illness, and greater child engagement. A standout example was Saikheda AWC, where an integrated approach—including educational materials and a functioning RO system—resulted in visible health improvements: ***"Earlier, the children used to remain sick with cough, cold, and fever, but now they do not fall sick frequently."*** However, other locations such as Kalapath and Sayar highlighted operational weaknesses due to unaddressed infrastructure deficits. The lack of secure storage in Kalapath led staff to take toys home to prevent theft: ***"The assistant takes the toys to her home every day and brings them back because the window in the Anganwadi is broken, and there is a risk of theft."*** This example underlines how incomplete infrastructural support can undermine otherwise well-intentioned interventions. Further, the use of fragile materials such as paper toys in Kalapath limited their utility: ***"Most of the paper toys have decayed,"*** highlighting the mismatch between design and durability.

Implementation quality varied considerably across sites. While Saikheda emerged as a model for comprehensive intervention, including education, hygiene, and health components, centers like Sayar struggled due to neglect of structural repairs and missing elements like wall painting or durable teaching tools. Even where elements like water testing kits and play materials were introduced, the absence of broader systemic inputs diluted the overall impact. School-level interventions saw improved student engagement and attendance, especially in Saikheda and Nandurakala, aided by sports equipment and teacher training. A teacher in Saikheda noted that ***"training is conducted for teachers... this makes a better attachment between the teacher and the students,"*** pointing to an improvement in classroom dynamics. Still, the lack of remedial classes or targeted academic support for older or lagging students remained a concern, suggesting the intervention favored breadth over depth.

The initiative demonstrated strong internal coherence, aligning well with HDFC Bank's HRDP and the Aga Khan Development Network's vision for inclusive development through quality education. This alignment was evident in activities like smart classroom setup, BALA painting, and sports promotion. However, external coherence scored lower due to limited partnerships with government or other CSR

actors, reducing the scope for scaling and efficiency. Missed opportunities for convergence became apparent in cases where infrastructure repair—typically a government responsibility—was unfulfilled, as seen in Sayar: ***"The building is in a very bad shape... The proposal has been sent for approval."*** This gap underscores the need for strategic partnerships and formal institutional linkages to sustain and expand impact.

From a programmatic standpoint, the intervention's lack of a well-defined Theory of Change and robust monitoring framework limited its ability to track long-term learning outcomes. While anecdotal data from Nagziri and Saikheda reported improvements in attendance and health, these impacts remained largely unquantified. The focus remained on short-term outputs like material distribution, without sufficient mechanisms to assess cognitive and behavioral development. One example of this disconnect was the unavailability of basic writing materials in some centers, despite the presence of toys: ***"The children did not get anything to write letters or numbers, like writing pads or copies."*** This disconnect between inputs and intended outcomes points to a need for more structured M&E practices.

Despite design and implementation gaps, the program triggered visible positive changes. Increases in enrollment and voluntary attendance at AWCs were widely noted. At Nagziri, enrollment rose from 10–12 children to around 20–22, and the appeal of centers improved significantly: ***"Now they have playing materials, and they are more interested in coming to the centre."*** Such behavioral changes reduced the burden on Anganwadi workers to mobilize attendance, as children began attending voluntarily—even on non-working days: ***"Earlier we had to visit the houses to bring the children to the Anganwadi, but now... the children come to the centre themselves."*** At the school level, the impact of interventions like Bala painting and sports kits encouraged curiosity and independent learning. In Saikheda, a teacher observed, ***"They are doing the teaching themselves... They are more curious now to learn new things,"*** pointing to improvements in student-led learning processes.

Nonetheless, the impact was uneven across age groups and grades, with younger children benefitting most. The intervention's benefits were largely concentrated in lower grades, and stakeholders called for its expansion to older students: ***"Attendance of the students has improved, but the facilities should be provided for other students as well."*** These findings suggest a need to extend the intervention's reach to higher grades to maximize its transformational potential. Encouraging signs of sustainability were observed through increased involvement of School Management Committees (SMCs), especially in Nandurakala, where ***"The SMC is more active now in getting various works done."*** However, such engagement was not consistent across all sites and lacked institutional support or capacity-building inputs to make it sustainable. Additionally, while community ownership and awareness were strengthened through visible branding and communication efforts, these alone cannot ensure the longevity of outcomes without stronger exit planning and capacity transfer.

4.5 Overall Project Score

The analysis of the overall project performance across the four thematic areas based on the OECD-DAC criteria, reveals a generally positive but varied picture. In terms of the overall score, SDLE and PoE (both 3.8) performed best, indicating well-rounded success in relevance, coherence, and efficiency. NRM, on the other hand, lagged behind with an overall score of 3.2, pointing to challenges in implementation effectiveness, impact, and especially sustainability. The cumulative project score of 3.7 reflects a good performance overall, with clear areas for improvement, particularly in sustainability and targeted effectiveness for NRM and H&H.

Table 5: *Overall project score*

OECD-DAC Criteria	NRM	SDLE	H&H	PoE	Overall
Relevance	3.7 (Good)	4.2 (Good)	3.9 (Good)	4.0 (Good)	3.7 (Good)
Coherence	3.5 (Needs Improvement)	4.0 (Good)	4.5 (Good)	4.0 (Good)	4.4 (Good)
Efficiency	3.7 (Good)	4.2 (Good)	4.0 (Good)	3.8 (Good)	3.8 (Good)
Effectiveness	2.9 (Needs Improvement)	4.1 (Good)	3.5 (Needs Improvement)	3.7 (Good)	3.4 (Needs Improvement)
Impact	3.4 (Needs Improvement)	3.6 (Good)	3.6 (Good)	4.0 (Good)	3.5 (Needs Improvement)
Sustainability	1.7 (Poor)	2.6 (Needs Improvement)	1.5 (Poor)	2.5 (Poor)	3.4 (Needs Improvement)
Branding	3.5 (Needs Improvement)	4.0 (Good)	4.0 (Good)	4.0 (Good)	3.9 (Good)
Overall Score	**3.2** (Needs Improvement)	**3.8** (Good)	**3.6** (Good)	**3.8** (Good)	**3.7** (Good)

CHAPTER IX: LEARNINGS AND RECOMMENDATIONS

- **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—such as seed banking and enterprise-linked livelihood support—can improve self-sufficiency. 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.
- **Enhancing Intervention Effectiveness:** Interventions such as kitchen gardening, sanitation facilities, solar lighting, and agricultural support were well-aligned with community needs, effectively addressing critical challenges. However, resource constraints—such as inadequate water supply for kitchen gardening and limited solar lighting coverage—highlight the need for more comprehensive planning. Future initiatives should integrate support mechanisms, including periodic maintenance programs and community-led oversight, to ensure long-term functionality and impact.
- **Addressing Infrastructure and Resource Gaps:** Water scarcity limited agricultural productivity despite access to quality seeds and irrigation initiatives. Similarly, education and hygiene interventions faced challenges due to inadequate infrastructure, including the lack of secure storage, drinking water, and sanitation facilities in schools and Anganwadis. Investing in essential infrastructure—such as irrigation systems for agriculture and improved school and Anganwadi facilities—will create a more supportive environment for learning, hygiene, and community well-being.
- **Strengthening Coordination and Capacity Building:** 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.
- **Embedding Monitoring and Learning in Future Initiatives:** Ensuring sustained impact requires structured follow-up mechanisms and adaptive learning based on beneficiary experiences. Implementing systematic monitoring frameworks and beneficiary feedback loops will enable real-time refinements, ensuring that interventions remain responsive to evolving community needs.
- **Ensuring Data Accuracy and Transparency:** During village- and activity-wise sampling, it was observed that several mobile numbers in the beneficiary list were repetitive, with the same numbers appearing across multiple villages. This issue, which was not just an exception but fairly significant, raises concerns about data accuracy and transparency. Addressing such discrepancies will enhance credibility while ensuring targets are met effectively.
- **Alignment with Community Needs and Contextual Fit:** Most interventions aligned well with community priorities—particularly those related to solar lighting, organic farming, and sanitation. However, several initiatives fell short in terms of technical design and contextual relevance. For instance, plantation efforts were hindered by inappropriate species selection,

and kitchen gardens struggled due to inadequate water availability. To address this, conduct rigorous feasibility assessments grounded in local conditions (e.g., agro-climatic suitability for plantations, water resource mapping for kitchen gardens). Employ participatory planning approaches to integrate community knowledge and ensure both soft (e.g., training) and hard (e.g., infrastructure) interventions are contextually appropriate and sustainable.

- **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.
- **Strengthening of Community Institutions:** While initial outcomes were encouraging—including improved incomes, hygiene practices, school attendance, and overall satisfaction—many interventions lacked the institutional anchoring required for long-term sustainability. 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.

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	
		Clean Energy	*Plantation*	*Overall (NRM)*	*Farm Management*	*SHG Development*	*Entrepreneurship*	*Overall (SDLE)*	*Kitchen Garden*	*Health Camps*	*Sanitation*	*Overall (H&H)*		
Relevance	Beneficiary need alignment	4.8	4.7	4.7	4.4	N/A	4.6	4.4	4.3	4.6	4.3	4.3	4.4	4.4
	Local context alignment	2.0	4.0	3.0	4.0	N/A	4.0	4.0	3.0	4.0	4.0	3.7	4.0	3.7
	Quality of design	2.0	2.0	2.0	4.0	N/A	4.0	4.0	3.0	3.0	4.0	3.3	3.0	3.1
	Combine weightage score	***3.4***	***4.0***	***3.7***	***4.2***	***N/A***	***4.3***	***4.2***	***3.6***	***4.1***	***4.2***	***3.9***	***4.0***	***3.7***
Coherence	Internal	5.0	5.0	5.0	5.0	N/A	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	External	2.0	2.0	2.0	3.0	N/A	3.0	3.0	4.0	4.0	5.0	4.3	3.0	3.8
	Combine weightage score	***3.5***	***3.5***	***3.5***	***4.0***	***N/A***	***4.0***	***4.0***	***4.5***	***4.5***	***5.0***	***4.5***	***4.0***	***4.4***
Efficiency	Timeliness	5.0	5.0	5.0	4.8	N/A	4.7	4.8	4.9	--	5.0	4.9	4.9	4.8
	Quality of Services Provided	4.9	4.8	4.9	4.6	N/A	4.6	4.6	4.6	4.8	4.7	4.6	4.3	4.6
	Operational Efficiency	2.0	2.0	2.0	4.0	N/A	4.0	4.0	4.0	3.0	4.0	3.7	3.0	3.2
	Project design	1.0	2.0	1.5	3.0	N/A	3.0	3.0	3.0	3.0	3.0	3.0	2.0	2.4

	Combine weightage score	***3.6***	***3.7***	***3.7***	***4.2***	***N/A***	***4.2***	***4.2***	***4.3***	***3.7***	***4.3***	***4.0***	***3.8***	***3.8***
Effectiveness	Interim Results (Output and short-term results)	4.4	4.5	4.5	4.5	N/A	4.6	4.6	4.5	--	4.9	4.5	4.4	4.5
	Reach (Target v/s Achievements)	3.0	3.0	3.0	4.0	N/A	5.0	4.5	5.0	5.0	3.0	5.0	4.0	4.1
	Influencing Factors (Enablers & Disablers)	3.0	2.0	2.5	4.0	N/A	4.0	4.0	2.0	3.0	3.0	2.7	3.0	3.1
	Differential Results (Need Assessment)	1.0	3.0	2.0	3.0	N/A	4.0	3.5	3.0	4.0	4.0	3.7	4.0	3.3
	Adaptation over time	1.0	2.0	1.5	4.0	N/A	3.0	3.5	1.0	1.0	3.0	1.7	2.0	2.2
	Combine weightage score	***2.8***	***3.1***	***2.9***	***3.9***	***N/A***	***4.3***	***4.1***	***3.5***	***3.6***	***3.7***	***3.5***	***3.7***	***3.4***
Impact	Significance (Outcome)	4.4	4.2	4.3	4.4	N/A	N/A	4.4	4.4	4.6	4.4	4.4	4.4	4.4
	Transformational change	1.0	3.0	2.0	3.0	N/A	4.0	3.5	2.0	3.0	4.0	3.0	4.0	3.1

	Unintended change	3.0	3.0	3.0	4.0	N/A	2.0	3.0	3.0	3.0	4.0	3.3	3.0	3.1
	Combine weightage score	***3.1***	***3.6***	***3.4***	***3.9***	***N/A***	***3.2***	***3.6***	***3.4***	***3.8***	***4.2***	***3.6***	***4.0***	***3.5***
Sustainability	Potential for Continuity	2.0	1.8	1.8	2.4	N/A	2.3	2.4	N/A	N/A	1.7	1.7	2.1	4.4
	Sustainability in project design and strategy	1.0	2.0	1.5	3.0	N/A	3.0	3.0	2.0	1.0	4.0	2.3	3.0	2.5
	Combine weightage score	***1.6***	***1.9***	***1.7***	***2.7***	***N/A***	***2.6***	***2.6***	***2.0***	***1.0***	***2.6***	***1.5***	***2.5***	***3.4***
Branding	Visibility (visible/word of mouth)	3.0	4.0	3.5	4.0	N/A	4.0	4.0	4.0	3.0	5.0	4.0	4	3.9
Overall Composite Score		***3.2 (Needs Improvement)***			***3.8 (Good)***				***3.6 (Good)***				***3.8 (Good)***	***3.7 (Good)***

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