Project Code: PO358

IMPACT ASSESSMENT

Holistic Rural Development Program (HRDP) in

GUNA, MADHYA PRADESH

Implementation Partner: End Poverty

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

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EXECUTIVE SUMMARY

A. Background of the Project

Guna district, in northern Madhya Pradesh, is predominantly agrarian, with over 70% of its population dependent on agriculture. Despite its potential, the region faces persistent challenges across sectors such as agriculture, healthcare, education, and financial inclusion. Dominated by rain-fed farming, small fragmented landholdings, low productivity, and poor irrigation (only 31% coverage), limited mechanization, market access, and climate-resilient practices increase farmers' vulnerability. Women and youth lack access to training and finance. Recognizing these deep-rooted challenges, the Holistic Rural Development Program (HRDP) implemented under HDFC Bank's CSR initiative, *Parivartan*, in partnership with the **End Poverty** adopted a multi-sectoral, community-driven approach across 15 villages in Guna 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 behaviour 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, solar street lights were installed across all 15 villages, promoting clean energy access.

In the PoE domain, infrastructure upgrades were undertaken such as setting up library, construction of renovation of sanitation facilities, drinking water facilities, support for sport equipment, smart and digital class, BALA paintings, IEC and branding materials etc.

Under SDLE, 900 farmers were trained in natural and modern farming practices through exposure visits and demonstrations. Thirty farmer groups and agriculture tool banks were formed. Key support included land levelling and Napier grass promotion for 150 farmers, vermicompost pits for 105 farmers, and exposure visits for 90 women farmers. Dairy interventions reached 900 farmers, with 13 milk pooling points, two bulk milk coolers, and a milk ATM established to strengthen the dairy value chain.

In the H&H domain, vegetable cultivation was promoted in all 15 villages to improve household nutrition benefitting 270 individuals. Health awareness sessions were also organised in all the 15 project villages.

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 implemented by End Poverty across selected villages in Guna district, Madhya Pradesh. The study assessed the project's performance from 2021 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 465 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 12 FGDs with community members and 6 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 survey sample was predominantly female (90%), aligning with the project's focus on women-centric empowerment interventions. The majority of respondents (40%) were aged between 41–60 years, followed by 30% in the 31–40 years group. Educational attainment was generally low, with over half (53%) of respondents being illiterate. Socially, 61% of respondents belonged to the Other Backward Classes (OBC), 28% to Scheduled Castes (SC), and smaller proportions to General (6%) and Scheduled Tribes (5%).

The respondent base was primarily agrarian, with 69% engaged in agriculture. Daily wage labour (20%) and livestock rearing (7%) were notable sources of livelihood, while only 5% were involved in business, service, or other occupations, highlighting limited livelihood diversification.

D. Key Findings

The overall project performance suggests moderate to good outcomes, with weighted composite scores placing H&H (4.0) as the top-performing vertical, followed closely by PoE (3.9) and SDLE (3.7). NRM trails at 3.5, indicating a 'Needs improvement status, particularly in areas related to sustainability and project design.

While NRM shows relatively strong alignment with local context (5.0) and beneficiary needs (4.1), its performance is dragged down by low scores in quality of design (2.0) and project sustainability (2.0).

This suggests that while the component conceptually resonates with the target context, the execution lacks robustness. Operationally, the vertical scored only 3.0 on efficiency, reflecting challenges in execution and resource utilization. The adaptation score is the lowest across all parameters (2.0), suggesting limited flexibility or responsiveness to changing ground realities. Moving forward, enhancing technical design capacity, embedding community participation, and ensuring long-term planning frameworks will be key to improving outcomes.

SDLE demonstrates strong relevance (4.0) and effectiveness (3.7), particularly in improving skill-based outcomes and income-generating opportunities. Timeliness (4.9) and service quality (4.4) were particularly high, indicating smooth operational delivery. However, external coherence (2.5) and sustainability (2.2) scores signal important structural limitations. Despite effective rollout, there is a clear need for improved institutional convergence and post-project handholding to preserve gains. Building stronger inter-agency partnerships and providing longer-term support to beneficiaries would help scale successes and ensure continuity.

H&H emerges as the strongest performing vertical overall, driven by consistently high scores in internal coherence (5.0), timeliness (4.9), and impact (4.2). Community feedback highlights visible improvements in sanitation and hygiene behaviour, reflecting high relevance (4.7) and effectiveness (4.1). That said, sustainability (3.5) and adaptation (3.5), though stronger than in other verticals, still point to the need for a formal results framework, community-led monitoring, and embedded planning tools to transition from intervention to lasting change.

The PoE vertical has delivered a well-rounded performance with high relevance (4.5), strong effectiveness (3.5), and notable impact (4.6). Classroom engagement, improved hygiene, and better attendance were frequent highlights from community responses. Nonetheless, low sustainability scores (1.7) and design-related limitations (3.0) indicate a need to integrate PoE initiatives more closely with government education schemes and strengthen infrastructure resilience. Efforts to institutionalize gains through structured partnerships and rigorous monitoring will be crucial to scaling early education successes beyond the intervention period.

OECD Indicator	Sub-indicators	NRM	SDLE	H&H	PoE	Overall Project Score
Relevance	Beneficiary need alignment	4.1	4.6	4.7	4.8	4.4
	Local context alignment	5.0	4.5	4.5	5.0	4.8
	Quality of design	2.0	4.0	4.0	3.0	3.3
	Combine weightage score	**4.0**	**4.0**	**4.4**	**4.5**	**4.2**
Coherence	Internal	5.0	5.0	5.0	5.0	5.0
	External	4.0	2.5	3.0	3.0	3.1
	Combine weightage score	**4.5**	**3.8**	4.0	**4**	**4.1**
Efficiency	Timeliness	4.4	4.9	4.9	5.0	4.9
	Quality of Services Provided	3.8	4.4	4.4	4.9	4.4
	Operational Efficiency	3.0	4.0	4.0	3.0	3.5
	Project design	2.0	3.5	3.5	3.0	3.0

	Combine weightage score	**3.5**	3.9	**4.1**	**4.2**	**4.0**
Effectiveness	Interim Results (Output and short-term results)	3.8	4.0	4.1	4.5	4.0
	Reach (Target v/s Achievements)	3.0	4.5	4.0	4.0	3.9
	Influencing Factors (Enablers & Disablers)	3.0	3.5	3.0	3.0	3.1
	Differential Results (Need Assessment)	3.0	3.5	3.5	3.0	3.3
	Adaptation over time	2.0	3.5	3.5	2.0	2.8
	Combine weightage score	**3.1**	**3.7**	**3.6**	**3.5**	**3.4**
Impact	Significance (Outcome)	3.8	3.8	4.2	4.6	3.9
	Transformational change	3.0	3.5	4.0	4.0	3.6
	Unintended change	3.0	3.5	3.5	4.0	3.5
	Combine weightage score	**3.4**	**3.7**	**4.0**	**4.3**	**3.7**
Sustainability	Potential for Continuity	2.0	1.5	--	0.8	1.3
	Sustainability in project design and strategy	2.0	3.5	3.5	3.0	3.0
	Combine weightage score	**2.0**	**2.2**	**3.5**	**1.7**	**2.2**
Branding	Visibility (visible/word of mouth)	4.0	4.5	**3.5**	4.0	4.0
Overall Composite Score		**3.5**	***3.7***	***4.0***	***3.9***	***3.6***

E. Learnings and Recommendations

- **Promote Local Procurement and Maintenance:** Future infrastructure interventions, like solar streetlights, should adopt decentralized procurement with local vendors to ensure timely repairs and better maintenance. Building local repair capacity, defining maintenance roles, and training VDCs will enhance accountability and sustainability.
- **Ensure Sustainability of Farm-Based Interventions:** Encourage peer-led models for Napier grass distribution and establish seed banks. Address input gaps in vermicomposting by linking farmers to livestock owners and promoting alternative organic materials. For Azolla, invest in water harvesting and solar-powered irrigation to reduce dependency on erratic water and electricity supply.
- **Establish Adaptive Monitoring for Agri Tools:** Regularly assess the relevance of agricultural tools like tool banks based on changing cropping patterns. Replace underused equipment, involve farmers in feedback loops, and keep interventions demand-driven and adaptive.

- **Strengthen Coordination and Capacity Building:** Forge stronger links with government schemes and conduct regular training to empower communities in managing and sustaining interventions.
- **Reinforce Community Institutions:** Support VDCs, SHGs, youth groups, and SMCs for long-term ownership and maintenance. Develop exit strategies that include training, institutional linkages, and financial planning.
- **Increase Frequency of Health Sessions:** Move from annual to quarterly or bi-monthly health awareness sessions. Use peer educators and interactive formats to reinforce knowledge, address taboos, and encourage sustained behavior change.

CHAPTER I: BACKGROUND

1.1 Socioeconomic Landscape of Guna District

Guna, located in the northern part of Madhya Pradesh, is predominantly agrarian, with over 70% of its population dependent on agriculture and allied activities for their livelihoods. Despite its rich agricultural potential, the district continues to face systemic development challenges, including poor agricultural productivity, limited access to healthcare, gaps in educational attainment, lack of clean energy infrastructure, and low household incomes. These interrelated issues disproportionately affect marginalized communities, particularly Scheduled Castes and Tribes, women, and landless labourers, reinforcing cycles of poverty and exclusion.

1.2 Key Development Challenges

Agriculture and Livelihood Challenges

The agricultural landscape in Guna is marked by rain-fed farming, fragmented landholdings, traditional cultivation practices, and limited irrigation infrastructure. The sector is characterized by low productivity, climate vulnerability, and limited market linkages. The average landholding size in Guna is small and fragmented, making mechanization and economies of scale difficult. Rainfed agriculture dominates the landscape, and only about 31% of net sown area is irrigated (District Irrigation Plan, Guna, 2020). Erratic rainfall patterns, depleting soil fertility, and lack of climate-resilient agricultural practices have further exacerbated farmers' vulnerabilities. The district has seen limited adoption of modern agricultural techniques, and crop diversification remains low. There is also a lack of post-harvest infrastructure, storage facilities, and value addition units. Women and youth, who play a significant role in agriculture, often lack access to training, credit, and institutional support, constraining their participation in agribusiness value chains.

Education and Skill Gaps

The education landscape in Guna faces challenges in both access and quality. According to the Annual Status of Education Report (ASER) 2022, learning outcomes among rural students in Madhya Pradesh remain below national averages, particularly in reading and arithmetic skills. Guna reflects this trend, with government schools reporting high student-teacher ratios, multi-grade teaching, and poor infrastructure, including lack of functional toilets and digital learning tools. Dropout rates, especially among girls, are high due to safety concerns, early marriages, and limited awareness around the value of education. Skill development opportunities are sparse, resulting in a workforce ill-prepared for the demands of the modern economy. There is a pressing need to strengthen foundational education, promote digital and vocational skills, and bridge the school-to-work transition through targeted interventions.

Health and Sanitation Deficits

Health indicators in Guna reveal stark inequities. The district continues to struggle with high levels of malnutrition, maternal and child mortality, and inadequate public health infrastructure. As per NFHS-5 (2019–21), only 31.3% of children under five in Madhya Pradesh receive adequate nutrition, and nearly 42% are stunted. In Guna, access to quality healthcare is constrained by a lack of specialists, non-functional sub-health centres, and poor referral systems. Waterborne diseases, poor menstrual hygiene management, and inadequate sanitation coverage further strain the public health system.

While the Swachh Bharat Mission has improved toilet coverage, many households still lack access to safe drinking water and clean environments. Behavioural change communication and preventive healthcare practices remain limited, particularly among tribal and marginalized communities.

Clean Energy and Environmental Sustainability

Energy access and environmental degradation are interlinked concerns in rural Guna. Many households continue to rely on biomass for cooking, contributing to indoor air pollution and respiratory illnesses. Electrification of villages has improved under the Saubhagya Scheme, but power supply remains unreliable, affecting domestic life, education (particularly digital access), and enterprise development. The region also faces environmental stress from deforestation, soil erosion, and groundwater depletion. Renewable energy solutions like solar lighting, solar pumps, and clean cooking technologies have the potential to transform rural livelihoods, reduce drudgery, and promote environmental sustainability, but awareness and affordability remain barriers.

A baseline assessment and community consultations highlighted the urgent need for integrated development interventions that address the root causes of rural poverty. The region's vulnerability to erratic rainfall, fragmented landholdings, and low levels of farm mechanisation further compound the cycle of economic insecurity. Social indicators such as malnutrition, school dropout rates, and access to safe drinking water also point to a need for multi-sectoral action.

1.3 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 in Guna Block, Guna district, Madhya Pradesh. Implemented in partnership with the End Poverty, the HRDP intervention adopts an integrated approach to address gaps in Natural Resource Management (NRM), Skill Development & Livelihood Enhancement, Education, and Health & Hygiene.

Key initiatives included: seed provision, animal vaccination, installation of solar home and street lights, and vermicompost promotion. Farmers were provided exposure visits and tools, and informed on livestock health management. Education initiatives included setting up smart digital classes, libraries, and drinking water facilities. Health interventions focused on health awareness, especially menstrual hygiene, and kitchen gardens that enabled better nutrition. Fifteen VDCs were established (one per village) to decentralize decision-making and improve local ownership of development initiatives. A VDC Sammelan (conference) was organized, bringing together approximately 150 VDC members to foster collaboration and collective action. The key activities undertaken during the reporting period are as follows:

Focus Area	Intervention/Activity
Natural Resource Management	**Solar Street Light Installation:** To enhance safety and visibility in village communities, particularly for women, 167 solar street lights were installed across 15 villages. This initiative significantly improves mobility and security during nighttime.
Skill Training and Livelihood Enhancement	**Formation and Support of Farmer Groups:** Thirty farmer groups were formed and regularly convened. Each group received stationary kits, IEC materials, banners, and a storage box to facilitate monthly meetings and trainings at village level.

	Vegetable Cultivation and Kitchen Gardens: Farmers were encouraged to develop kitchen gardens to reduce household expenses and dependency on market-bought vegetables, enabling access to chemical-free produce. **Farmer Trainings:** A total of 120 training sessions were held, benefitting 1,800 farmers across themes such as modern dairy practices, sustainable agriculture, and livestock health management. Post-training, farmers received veterinary medicine kits to support livestock care. **Exposure Visits for Women Farmers:** Around 90 women farmers participated in exposure visits focused on microenterprise development, institution building, and integrated farming practices, including composting and dairy product marketing. These efforts aim to build women's leadership and entrepreneurial capacity. **Land Levelling:** Support was extended to 150 farmers (an average of 10 per village) for land levelling. This intervention enhanced irrigation efficiency, optimizes fertilizer and pesticide use, and promotes better crop productivity. **Agriculture Tool Bank:** Thirty toolkits, including grader machines and hand-operated sprayers, were distributed to village-based tool banks. This shared resource system aimed to reduce the cost of cultivation and improve access to essential farming equipment. **Vermicompost Pits Construction:** Seven vermicompost pits were constructed in each of the 15 villages. Set up at farmers' fields, these pits support the production of organic compost for personal use and potential market sale paving the way for natural farming practices. **Promotion of Yellow Sticky Cards:** Each village was distributed one unit of yellow sticky cards (20 cards per unit) to 30 members. This intervention aims to bring 300 acres under chemical-free farming, encouraging eco-friendly pest management. **IPM and INM Promotion:** Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) practices were promoted through training sessions, emphasizing chemical-free farming and use of biological and mechanical pest control methods. **Cattle Induction:** To improve milk quality through breed enhancement, 105 households received financial support to adopt high-yield cattle breeds, improving household income and dairy productivity. **Green Fodder Promotion:** With assistance from cluster coordinators and Gram Sakhis, selected beneficiaries cultivated green fodder, improving cattle nutrition and milk output. **Livestock Health Management:** Veterinarians conducted door-to-door visits to diagnose and treat common diseases like Foot and Mouth Disease (FMD), Deworming, HS, and PD. They also educated farmers on cattle hygiene, clean milk production, and care of pregnant/sick animals. **Farmer Producer Company (FPC) Formation and Capacity Building:** An FPC was established with five Board of Directors (BoDs) and five initial members. The FPC helps aggregate produce, ensure fair pricing, and reduce input costs. An Annual General Meeting was held in line with Company Act regulations. BoDs received training on governance, FPC operations, digital and financial literacy, and legal compliance. **Bulk Milk Chillers (BMCs) and Milk Pooling Points (MPPs):** Two BMCs were set up, covering 13 Milk Pooling Points. Transparent milk collection processes were implemented. Farmers deliver milk, which is tested for

	quality, recorded with slips, and payment is credited directly to their bank accounts. Milk is stored in chillers to maintain freshness before dispatch. **Mobile Milk ATM:** Launched in September 2023, the Mobile Milk ATM facilitated direct milk sales by FPC members, ensuring fair pricing and improving economic returns for farmers. **Enterprise Development and Service Centers:** Selected beneficiaries received support to start shops in Guna market to sell local products. Two service centers were set up in Puraposer and Umri villages, offering banking and government services, and generating employment for rural youth. **Fruits and Vegetable Collection Centers:** Two collection centers were established to strengthen the local supply chain by connecting vegetable growers and shopkeepers from nearby villages, promoting local marketing and income generation. **Horticulture and Badi Development:** Support was extended to 270 farmers for Badi (home garden) promotion. Each received 50 horticultural plants, fostering long-term income diversification through fruit and vegetable cultivation.
Promotion of Education	**Library Establishment:** Libraries were set up in schools across 14 villages to promote reading habits and enhance the academic environment for children. **Sanitation Unit Renovation:** Sanitation units in 12 schools were renovated to meet student needs, with a focus on gender-sensitive infrastructure for girl students. **Drinking Water Facilities:** Five RO water purification systems were installed in schools to reduce waterborne diseases caused by high Total Dissolved Solids (TDS) levels and improve student health. **Sports Equipment Distribution:** Fourteen schools received upgraded sports equipment to enhance physical education and student engagement in extracurricular activities. **Anganwadi Renovation:** Fifteen Anganwadi centers were renovated and equipped with mats, tables, chairs, mattresses, wall paintings, and toys to create a child-friendly environment that supports early childhood learning. **Digital Schools and Smart Classrooms:** Six schools were converted into smart schools through the provision of smart TVs and preloaded educational content. This initiative has significantly improved the learning experience and increased school enrolment rates.
Health and Hygiene Awareness	**Community Health Sessions:** Fifteen awareness sessions were conducted covering topics like personal hygiene, maternal and child care, safe drinking water, menstruation, family nutrition, and disease prevention. These sessions aimed to empower communities with knowledge for better health practices and outcomes.

****Source:** Project Closure Report, Guna*

CHAPTER II: IMPACT ASSESSMENT STUDY

2.1 Study Objectives

The impact assessment covered the HRDP project implemented by End Poverty in Guna (Madhya Pradesh), focusing on their performance over 3 years (2021-2023). 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 involved administering a structured survey to 465 individual respondents, proportionally distributed across intervention categories and villages. The sample size was determined using a 95% confidence level and a 5% margin of error, with an additional buffer of 10–15% factored in to accommodate potential non-responses.

The qualitative component of the study encompassed FGDs and 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 assessment was anchored in **project-defined outcome and impact-level indicators** and employed a contextualized version of the **OECD-DAC evaluation criteria**: relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding. Each criterion was broken into sub-indicators and assessed through appropriate methods:

OECD Indicator	Sub-indicators	Method
Relevance	Beneficiary need alignment	Quantitative
	Local context alignment	Qualitative
	Quality of design	Qualitative
Coherence	Internal	Qualitative
	External	Qualitative
Efficiency	Timeliness	Quantitative
	Quality of Services Provided	Quantitative
	Operational Efficiency	Qualitative
	Project design	Qualitative
Effectiveness	Interim Results (Output and short-term results)	Quantitative
	Reach (Target v/s Achievements)	Qualitative
	Influencing Factors (Enablers & Disablers)	Qualitative
	Differential Results (Need Assessment)	Qualitative
	Adaptation over time	Qualitative
Impact	Significance (Outcome)	Quantitative
	Transformational change	Qualitative
	Unintended change	Qualitative
Sustainability	Potential for Continuity	Quantitative
	Sustainability in project design and strategy	Qualitative
Branding	Visibility (visible/word of mouth)	Qualitative

Sampling Procedure

The sampling frame was derived from lists of project beneficiaries—households, groups, and institutions provided by the HDFC project team. The sample was proportionally distributed across each intervention category. These included clean energy under NRM; farm management and enterprise development under SDLE; kitchen gardens and health awareness sessions 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 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)	28	363	44	30	465	Structured survey
Qualitative	Community	2	8	2	-	12	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. In parallel, the CMSR team designed additional qualitative tools including guides for FGDs and 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.

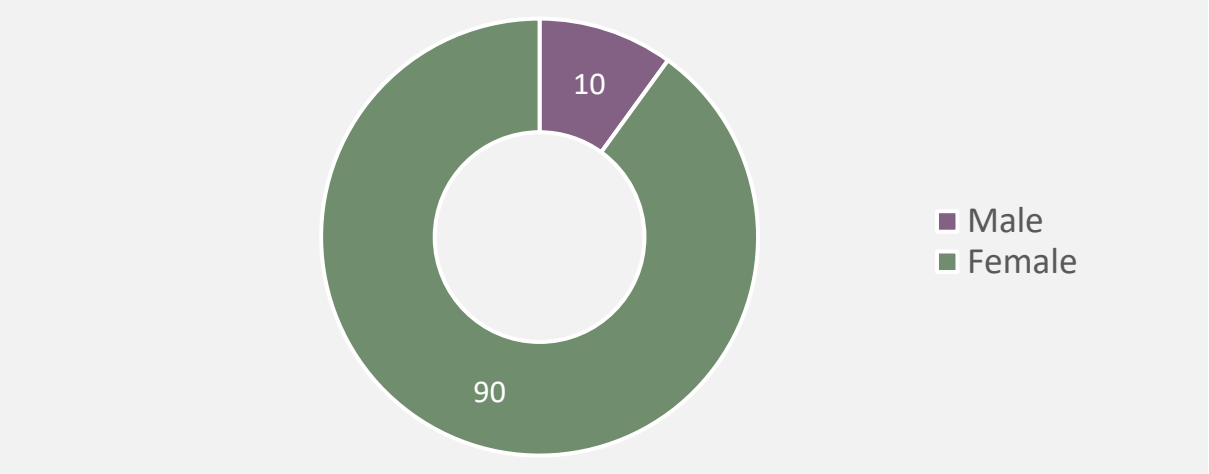
CHAPTER III: DEMOGRAPHICS

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

Females made up 90% of the sample, while males accounted for only 10%. This imbalance reflects the project's primary focus on women-centric interventions aimed at empowering women.

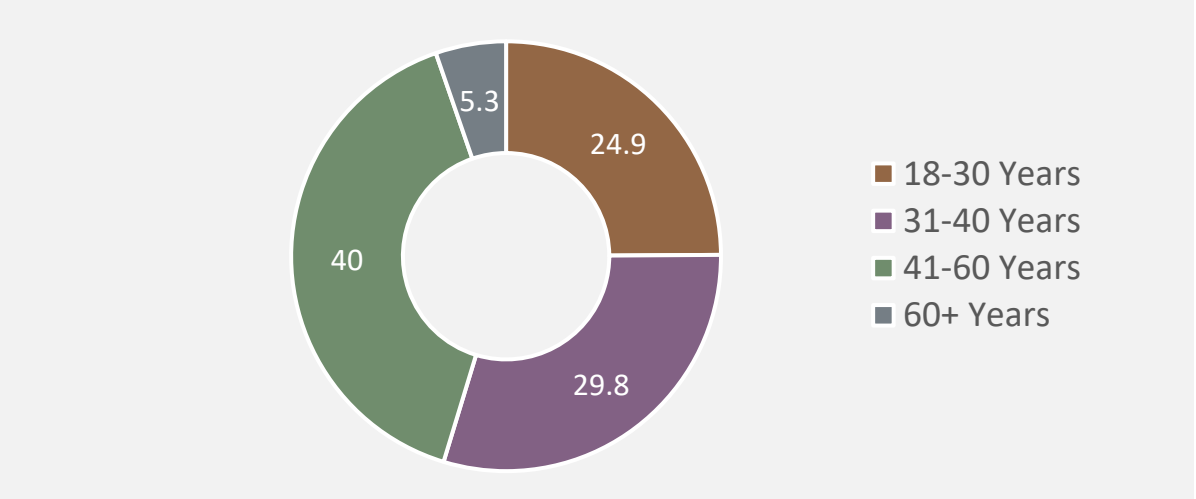
Fig 1: *Gender-wise Percentage Distribution of Respondents*



3.2 Age-group

The age distribution of respondents indicates that the largest proportion (40%) falls within the 41-60 years age group, followed by 30% in the 31–40 years. Young adults aged 18–30 years constituted 25% of the sample. A relatively small share (5%) 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*



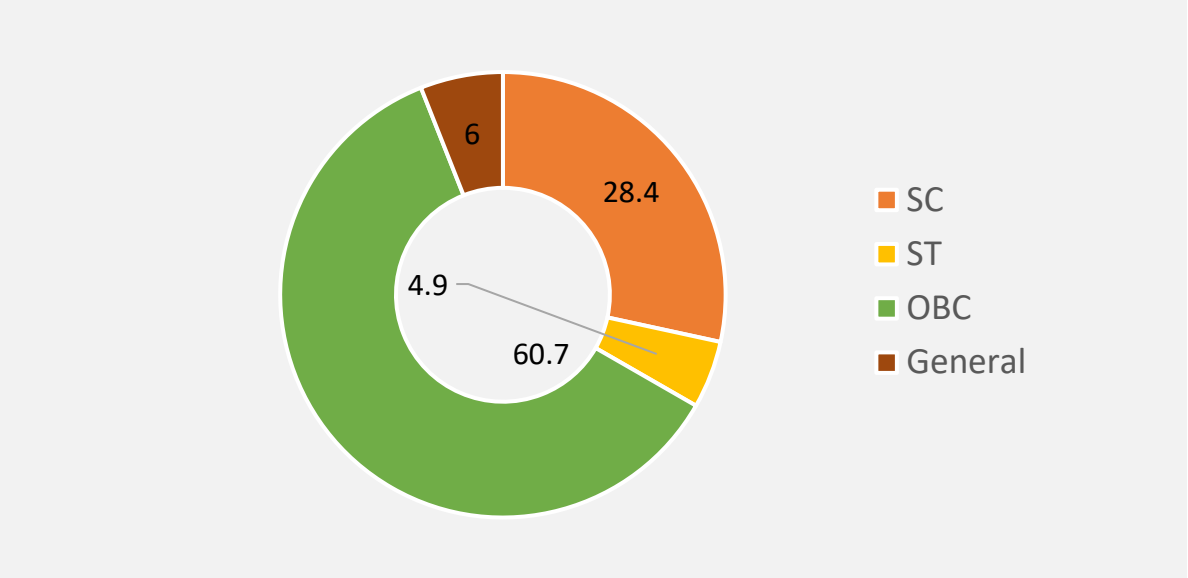
3.3 Educational Status

The educational profile of respondents reveals a significant concentration at the lower end of the educational spectrum. More than half of the respondents (approximately 53%) were illiterate. A considerable portion (21%) had received education up to the 10th grade. The proportion of respondents who completed 10th grade and 12th grade constituted only 7% and 2% of the sample. Higher educational attainment is notably scarce, with only 2% of respondents reporting graduation or post-graduation qualifications.

3.4 Social Category

The data reveals a predominant representation of the Other Backward Classes (OBC) category among respondents, accounting for 61% of the total. Scheduled Castes (SC) constituted 28%, while General Caste and Scheduled Tribes (SC) respectively made up 6% and 5% of the sample.

Fig 3: *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. Daily wage labour accounts for 20% of the respondents. Livestock rearing accounts for 7%**,** showing its role as a supplementary income source. Business**,** service**,** and other occupations make up a small fraction (collectively 5%), suggesting limited diversification beyond traditional rural livelihoods.

CHAPTER IV: KEY RESULTS AND INSIGHTS

4.1 Natural Resource Management

This chapter shares the insights and findings that emerged from the qualitative and quantitative research conducted on the interventions related to natural resource management. Based on the sampling, the focus areas within natural resource management were identified as Plantation and solar lighting. 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.

With an overall score of 3.5, the intervention is rated as needing improvement, highlighting the importance of addressing sustainability gaps and ensuring ongoing support and maintenance to enhance long-term impact. The initiative scored well on relevance (4.0) and coherence (4.5), indicating strong alignment with community needs and policy frameworks. Branding (4.0) also performed well, suggesting the intervention was visible and positively recognized.

However, the efficiency (3.5), effectiveness (3.1), and impact (3.4) scores indicate that the intervention faced operational and implementation challenges that limited its overall influence. Most notably, sustainability (2.0) received a poor rating, highlighting concerns about the long-term functionality and maintenance of the installed solar lights.

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

OECD Indicators	Clean energy – Solar Street lights	Remarks
Relevance	4.0	Good
Coherence	4.5	Good
Efficiency	3.5	Needs Improvement
Effectiveness	3.1	Needs Improvement
Impact	3.4	Needs Improvement
Sustainability	2.0	Poor
Branding	4.0	Good
Overall	**3.5**	Needs Improvement

The qualitative findings revealed that the solar light installation is well-aligned with local needs, particularly in enhancing safety, enabling economic activities and addressing the lack of reliable lighting in areas with limited electricity access. During the focus groups, villagers shared that before the intervention, the absence of lighting left roads in complete darkness, and the fear of theft or other incidents discouraged movement after sunset.

A resident living near a solar streetlight shared: *"We have full advantage of the solar street lights; in fact, we are dependent on it during power outages. It has become our lifeline. It keeps my house illuminated during power cuts".*

The solar street lights were widely appreciated by the villagers when it was installed. It provided consistent illumination during power outages, enabling children to play safely after dark. A beneficiary shared, *"Due to the street lights, there is enhanced road safety by reducing the risk of accidents".* In Parsoda village, the installation of a solar streetlight near a water tap and a nearby shop enhanced nighttime accessibility and safety. Previously, the area was enveloped in darkness, posing risks from snakes and scorpions. With the solar light in place, villagers can now safely access drinking water at night, mitigating these hazards.

"There is a Shiva temple nearby the streetlight. Earlier, we avoided going to the temple during power cuts. But now that the streetlight is there, we can visit the temple even during power cuts because of this streetlight" **– FGD Participants Parsoda**

However, the malfunctioning of numerous streetlights highlights significant gaps in both the design and implementation phases of the intervention. Focus group discussions with beneficiaries revealed that in most villages, the solar streetlights were not functional, undermining the intended benefits of enhanced safety and mobility after dark. It was commonly reported that many of the installed lights ceased to function within a year of installation, suggesting issues with the quality of materials used, lack of robust installation practices, or absence of a maintenance plan. These shortcomings point to a lack of foresight in ensuring the sustainability and durability of the intervention, particularly in rural settings where technical support may not be readily accessible. The project design lacked measures, such as local capacity building for repairs, warranty considerations, or maintenance planning. In each of the sample villages, although a dedicated VDC was established to oversee local development initiatives, it was observed that these committees did not take action to repair non-functional streetlights, primarily due to a lack of awareness about whom to contact for maintenance.

A beneficiary from Parsoda stated, *"When the streetlights stopped working, we didn't know whom to approach for repairs. Neither the VDC nor the Panchayat members took any action, so the lights remain unused".*

The functionality of the solar street lights varied significantly by location, with only a fraction of households consistently benefiting from the installations. The functionality of solar street lights across the villages visited by the study team presents a mixed picture, with several lights non-functional. The key findings are as follows:

Village	Installed	Functional	Non-Functional
Pattal	7	4	3
Haripur	17	2	15
Leharkota	11	4	7
Khejra	12	4	8
Badora	7	4	3
Beloniya	11	2	9
Ratanpura	11	3	8
Devpura	14	2	12
Puraposhar	11	4	7
Parsoda	11	9	2

Total	112	38 (34%)	74 (66%)

A primary concern was also the procurement process, which prioritized the lowest bid through a centralized tendering system rather than sourcing locally. This approach compromised the quality and durability of the solar streetlights, leading to frequent malfunctions and delayed repairs. Moreover, the absence of a local procurement strategy hindered access to spare parts and technical support, further affecting the intervention's efficiency. This highlights the importance of integrating local procurement strategies to enhance the sustainability and effectiveness of such initiatives.

HDFC's name was displayed on placards attached to most of the streetlights. Beneficiaries were aware of HDFC Bank as the sponsor and the NGO, End Poverty as the implementing partner.

4.2 Skill Development and Livelihood Enhancement

With an overall score of **3.7**, the SDLE initiative is assessed as 'good', particularly excelling in relevance (4.0) indicating that both the farm management and enterprise development components are well-aligned with community needs and complement broader development strategies. Efficiency (3.9) also received good 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 (3.9) compared to farm management (3.5), culminating in a overall score of 3.7, indicating that most planned outcomes are being met. The higher impact score of 4.0 for enterprise development**,** compared to 3.4 for farm management**,** suggests that enterprise activities generated more tangible or noticeable changes in the lives of beneficiaries within the project period.

The most notable concern arises in the area of sustainability, where both components scored just 2.2. This indicates significant challenges in maintaining the benefits of the initiative over time without continued external support. While the project shows clear value and recognition, strengthening the sustainability of both farm management and enterprise initiatives is essential to ensure lasting impact. Branding (4.5) 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	4.4	3.7	4.0	Good
Coherence	3.5	4.0	3.8	Good
Efficiency	4.2	3.7	3.9	Good
Effectiveness	3.5	3.9	3.7	Good
Impact	3.4	4.0	3.7	Good
Sustainability	2.1	2.2	2.2	Poor
Branding	4.0	5.0	4.5	Good

Overall	**3.6**	**3.8**	**3.7**	Good

Recognizing that most beneficiaries were engaged in agriculture and dairy farming but lacked technical knowledge, the project was designed to address this gap through tailored interventions. These included land levelling, vermicomposting, cultivation of Napier grass and Azolla, farmer training programs, formation of Farmer Producer Companies (FPCs), and the establishment of agricultural tool banks. To operationalize farm-based interventions, 15 Village Animators, one per village were appointed, supported by a Village Mobiliser responsible for forming Farmer Interest Groups (FIGs).

During focus group discussions, participants consistently highlighted the practical relevance of these interventions. For example, the introduction of sprayer pumps through the tool bank significantly improved access to critical equipment for small and marginal farmers. Previously, delays caused by borrowing from neighbours often led to crop losses. Now, with four pumps available at a nominal rent of Rs. 10 per day or free when needed, timely spraying has become possible. As Ranu Yadav from Umari Guna noted, *"earlier, we couldn't spray on time because we had to depend on other farmers. If they were spraying their crops at the same time, we had to wait which often resulted in crop losses. Now, with access to pumps through the tool banks, we can complete the work on time".*

A major challenge faced by the livestock farmers was the lack of year-round fodder, with availability limited to the monsoon season. The introduction of Napier grass and Azolla addressed this effectively. FGD participants shared: *"Previously, finding fodder for our livestock was a major challenge. It was only sufficiently available during the monsoon months. But after the project introduced Napier grass, things have changed. It can be harvested multiple times a year, giving us consistent and nutritious fodder."* In Laharkota, beneficiaries praised the training on vermicomposting and production of organic fertilizers and biopesticides, which enhanced soil fertility and reduced reliance on chemical inputs. Beneficiaries highlighted that even with just one irrigation, the crop looks very healthy when they used vermicompost. But when urea and DAP are used, the crop appears weak, even with two irrigations. One participant shared: *"We learned to make bio-pesticides from locally available materials like cow urine, neem, and guava leaves. It is very effective against common pests."* Although the project demonstrated strong operational efficiency in carrying out activities like land levelling, promotion of Napier grass and Azolla and creation of agriculture tool banks, certain limitations were identified:

- Azolla cultivation: Water requirements were underestimated, affecting sustainability.
- Tool bank monitoring: A soybean grader machine became obsolete as farmers shifted away from soybean due to waterlogging, pests, and high input costs. Farmers were unable to repurpose the machine, highlighting the need for periodic monitoring and responsiveness to changing agricultural practices.
- Napier grass: Some farmers reported crop drying and requested fresh cuttings to ensure sustained yield.

The dairy component addressed breed improvement, financial inclusion, and access to veterinary services. End Poverty supported farmers with Rs. 12,000 towards the first buffalo, and facilitated HDFC loans for a second. Comprehensive animal husbandry services such as vaccinations, artificial insemination, and training on administering oral medicine helped improve livestock productivity. However, these interventions were conducted as one-time activities. For long-term sustainability, such services need to be provided on a regular and ongoing basis."

To strengthen the dairy value chain, the project established 13 milk pooling points and two bulk milk coolers. This infrastructure enabled proper milk storage, quality testing, and direct bank payments,

reducing dependence on middlemen. As Laharkota participants noted, *"before the intervention, we had to sell milk at lower rates or convert it into ghee. Now, we store morning and evening milk and sell it at Rs. 74 per litre, up from Rs. 30–35 earlier."* A notable innovation was the Milk ATM, which created a hygienic, transparent, and cashless supply chain linking rural producers to urban consumers. Milk collected at BMCs is chilled, quality-checked, and transported to ATMs equipped with card-based cashless dispensing systems. The process ensures minimal human contact, reducing contamination risks. Quality control includes filtration, hot water cleaning of tanks, trained drivers, and return of unsold milk under monitored conditions. At collection centers, milk brought in two shifts is tested for freshness to avoid mixing with stale milk. Quality checks include fat separation, SNF analysis, digital weighing, and data logging via a unique member code. After passing these checks, milk is chilled in the BMC to approximately 4°C, preserving its freshness for delivery. In the dairy sector, Gram Sahayaks monitored milk pooling points and BMCs, while technical support for the BMCs was provided promptly by trained personnel.

Overall, the project demonstrated strong design and operational efficiency, with technically sound, need-based interventions. However, areas like water provision for Azolla, tool bank adaptation, and long-term monitoring mechanisms warrant attention for sustained impact. The integration of innovation (like Milk ATMs), financial linkages, and community-based structures laid a solid foundation for scalable rural development.

Case Study 1: Livelihood Enhancement through Enterprise Support	**Case Study 2: A Youth-led Digital Transformation in Puraposar**
Geeta Devi, from village Haripur was running a small shop in her village, experienced a significant turnaround in her livelihood after receiving support from the organization under the enterprise development initiative. Previously, her shop was struggling due to limited resources and the inability to store perishable items. As part of the intervention, she was provided with a refrigerator, a steel weighing machine, and crates for organizing products. This support enabled her to store and sell dairy products like milk, ice cream, and cheese, attracting more customers and increasing her sales. The availability of refrigeration meant that people from the colony no longer had to go elsewhere for such items. With increased income, Geeta's household expenses are now better managed, and her son assists in maintaining the shop's accounts. She expressed deep satisfaction with the change, stating that the support made her feel employed and valued. Her story reflects the transformative impact of targeted enterprise support on enhancing livelihoods and restoring dignity.	In the village of Puraposar, Kalyan Lodha aged 25 years who had completed his graduation but was unemployed was supported under the entrepreneurship component to establish a Common Service Centre (CSC). With infrastructural and technical assistance from HDFC, including a laptop, printer, table, chairs, and initial training, he was able to launch a venture that not only addressed his personal need for employment but also fulfilled a critical community requirement. Given that the nearest town with banking facilities was 6–7 kms away, the CSC initially served as a local hub for cash withdrawals, enabling farmers to access payments without the inconvenience of travel. Over time, with regular monitoring and guidance from the NGO, the CSC evolved into a multifunctional digital service center. Responding to increasing demand, it expanded its service to include government and administrative services such as farmer registrations, voter ID creation, Aadhar card printing, caste, income, and residence certificates, and birth certificate updates. As the entrepreneur shared, *"Initially, the CSC was just for helping farmers withdraw their payments, but over time, as more people started coming, I was helped by the NGO to add services like voter ID, Aadhar card, caste and income certificates. Now villagers hardly need to go to town for anything."* This transformation reflects both the adaptability of the intervention and the capacity of local entrepreneurship to meet evolving rural needs.

Case Study 3: From Unemployment to Empowerment — The Transformational Journey of a Youth Entrepreneur in Guna

Kalyan Lodha, a 25-year-old graduate from a village in Puraposar, Guna was living without any stable source of income. Like many other rural youths, he was uncertain about his future and had little exposure to employment opportunities beyond subsistence farming and dairy-related work. Kalyan's turning point came when he began selling milk from his family's livestock at the MPPs set up under the HRDP supported by HDFC's Parivartan and End Poverty. Through his interaction with the dairy, he was introduced to the idea of setting up a CSC, a facility designed to help villagers access cash payments and digital services locally. Recognizing the critical need for cash accessibility in a village located 6–7 km from the nearest town (Guna), the programme provided Kalyan with infrastructural and technical support. This included a laptop, printer, table, chairs, stationery, and initial training on how to operate the CSC. The NGO team also facilitated the creation of his CSC ID and taught him how to process cash transactions for farmers receiving payments in their bank accounts. Initially, the centre witnessed minimal footfall. Kalyan recalls how only a few customers came when the CSC first opened. However, as villagers began to trust the services and realized the convenience it offered, footfall increased significantly. The centre became a crucial hub for local farmers, especially dairy suppliers, to access their earnings in cash, a critical need in a largely cash-based rural economy. Over time, the CSC transformed from a basic cash withdrawal centre into a multi-service digital access point. With continued NGO support and Kalyan's dedication, it began offering a range of government and digital services, including, farmer ID and registry work, Aadhar card printing, Voter ID generation and updates, caste, income, birth, and permanent residence certificates. Kalyan proudly notes that *"now very few people need to go to Guna for any work. Almost everything is available at our village CSC".* Kalyan's monthly income now ranges between Rs. 18,000 to 20,000, a remarkable transformation for someone who once had no stable earnings. More importantly, he has become a trusted service provider and a youth role model in his village. The CSC has not only uplifted him economically but also strengthened rural governance and digital access for the broader community.

Case Study 4: Impact of Napier Grass Cultivation

Radha Bai, a farmer from Ratanpura village along with others in her community, faced a major challenge in providing adequate fodder for their livestock. Before cultivating Napier grass, they could only supply fodder to their animals during the rainy season. The limited availability of fodder during the rest of the year resulted in lower milk production and compromised the health of their livestock. Additionally, Radha Bai had to work as a farm labourer to earn money. The shortage of green fodder throughout the year led to several problems for Radha Bai. Her animals produced less milk, and the fat content was also lower, affecting both the quality and quantity of the milk. She had to purchase fodder which was a financial strain on the family. The introduction of Napier grass cultivation through the project brought about a transformative change in Radha Bai's life. By cultivating this high-quality fodder, she was able to provide her animals with green feed throughout the entire year, not just during the monsoon season. This consistent and nutritious food supply led to a significant improvement in the health of her livestock. Radha Bai noted, *"From the time I started feeding napier grass, the animals started producing more milk with higher fat content, leading to increased income from milk sales. Because of the higher income, I have stopped working as a labourer and can now dedicate more time to my children".* The extra income also enabled her to focus on her children's education, which was previously a challenge due to financial constraints.

4.3 Health & Hygiene

The health and hygiene interventions aimed at improving the overall health of the community through multiple interventions such as kitchen gardens, health camps (Awareness creation). The Health and

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

The overall average score of 4.0 suggests a "Good" level of performance, though some categories such as sustainability and effectiveness warrant closer scrutiny. Kitchen Garden interventions performed consistently better than Health Camps across most parameters. Kitchen Gardens scored particularly high on relevance (4.7) and efficiency (4.4), indicating strong alignment with community needs and effective resource use. Health awareness sessions, while still relevant (4.2), lagged in efficiency (3.7) and effectiveness (3.3), suggesting room for improvement in execution and outcomes. Both interventions showed moderate to good impact (Kitchen Garden: 4.0; Health Camps: 3.9), but sustainability and branding emerged as key weaknesses, especially for Health Camps which scored just 3.0 in both. This indicates that while the health awareness sessions were beneficial, they were largely one-time efforts lacking long-term planning or institutional integration. Overall, Kitchen Gardens were more coherent and better received, but both interventions would benefit from strategies focused on enhancing sustainability and visibility to ensure lasting change

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

OECD Indicators	Kitchen Garden	Health Camps	Overall	Remarks
Relevance	4.7	4.2	4.4	Good
Coherence	4.0	4.0	4.0	Good
Efficiency	4.4	3.7	4.1	Good
Effectiveness	3.9	3.3	3.6	Good
Impact	4.0	3.9	4.0	Good
Sustainability	4.0	3.0	3.5	Needs improvement
Branding	4.0	3.0	3.5	Needs improvement
Overall	**4.2**	**3.7**	**4.0**	Good

Qualitative insights further enriched the understanding of the initiative's outcomes. Kitchen gardening aligned well with the farming background of most beneficiaries, reducing their dependence on market produce and enabling consumption of chemical-free vegetables, thus improving both health and cost-efficiency. The NGO's support extended beyond seed distribution; Cluster Coordinators provided technical training on optimal watering and seed spacing, alongside guidance on preparing organic fertilizers and pesticides such as vermicompost, Neemastra, and Brahmastra. Beneficiaries appreciated these inputs, noting the improved quality and yield of their crops. An FGD participant from Bilonia shared, *"we were provided with seedling trays with small holes, along with coco peat. We sowed seeds of tomatoes and other vegetables in them. We were advised to regularly water the tray and place them in sunlight to ensure healthy germination. Once the saplings were ready, we transplanted into the soil. The saplings were much healthier and the yields were also higher by this method as compared to planting the seeds directly in the garden".*

During the focus groups, participants mentioned that they received the seeds of tomato, brinjal, ladyfinger, gourd, and green chilli. Apart from these they also received saplings of mango, guava, chiku

and papaya. As a result of the kitchen gardening intervention, an unintended change emerged, leading to an interesting community dynamic. In addition to meeting their household consumption needs, some of them bartered their surplus produce with friends and neighbours. They shared, **"We also share our vegetables with relatives and friends as gifts. It feels good to offer something grown with our own hands".** This exchange has not only nurtured a sense of solidarity and cooperation within the village but also contributed to a more diverse diet for many families. However, few of them mentioned that they faced issues of water shortage for their kitchen gardens and as a result of this, the productivity is less.

While most participants are not yet producing a surplus for sale, they have become significantly less dependent on market purchases for daily vegetables. This has resulted in savings on household expenses and improved access to fresh, chemical-free, and nutritious food. Beneficiaries reported feeling more self-reliant and confident in their ability to grow food organically.

"The yields are not very high because this is a hilly region with limited water. But we no longer need to buy vegetables from outside. It helps us save money and also gives us better nutrition" **– FGD Participants, Bilonia**

Health awareness sessions were seen as particularly relevant, addressing topics like hygiene, child and maternal care, nutrition, menstrual health, and safe water practices. These sessions sparked behavioural shifts. Beneficiaries reported increased handwashing, better nutritional care for adolescent girls and pregnant women, and more hygienic menstrual practices. However, the limited frequency of these sessions weakened knowledge retention, with participants struggling to recall information consistently. Despite this, the sessions prompted reflection and challenged longstanding cultural taboos. According to a FGD participant from Haripur who attended the health awareness session, *"I did not know much about the importance of nutrition for women. In my mind, it was always the male members who needed wholesome food and nutrition. But through the training, I understood that women actually require more nutrition, especially during pregnancy. I also learned how important it is to ensure adolescent girls receive adequate nutrition. The awareness sessions truly opened my eyes".*

Kitchen gardening enabled women's empowerment through skill-building and sustainable farming practices. Regular monitoring and responsive support enhanced adoption of organic cultivation methods. Beneficiaries reported consuming their own produce, sharing surplus with neighbours, and experiencing reduced household expenses. Although water scarcity in the hilly region constrained productivity and limited commercial potential, the intervention's flexibility in adapting to such challenges was well received. Overall, the initiative facilitated behavioural change, improved health and nutrition outcomes, and fostered a sense of self-reliance and pride among participants.

Case Study 5: Transformational Change – Manju Sain's Journey with End Poverty

Manju Sain, a resident of village Haripur, a conservative joint family of 20 members, underwent a remarkable transformation through her involvement with the End Poverty under the HRDP. Traditionally confined to domestic roles, Manju's turning point came when a staff from End Poverty visited her home and offered her an opportunity to engage in the health awareness session. Manju attended the comprehensive training session on personal hygiene, nutrition, and menstrual health, alongside 60 other women from her village. The training emphasized vital practices like washing hands before meals and after using the toilet, the importance of nutrition, especially for women and adolescent girls, safe menstrual hygiene practices, and the elimination of myths surrounding menstruation. She also learned about waterborne diseases and their prevention, and now confidently spreads awareness in her community, including adolescent girls in schools, about menstruation and hygiene management. She stresses the importance of using clean, sun-dried cloth or sanitary pads, and proper disposal methods to maintain cleanliness and cultural respect.

She shared, *"before this training, I felt a little ashamed to talk about menstruation. However, after the training, I gained confidence and realized that there is no shame in discussing menstruation. "I visit local schools and explain to the girls that menstruation is nothing to be ashamed of and that it is a natural process".*

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 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.

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

OECD Indicators	Weighted score	Remarks
Relevance	4.5	Good
Coherence	4.0	Good
Efficiency	4.2	Good
Effectiveness	3.5	Good
Impact	4.3	Good
Sustainability	1.7	Poor
Branding	4.0	Good
Overall	**3.9**	Good

The interventions reflected strong alignment with HDFC Bank's Holistic Rural Development Programme and End Poverty's vision for inclusive, community-centric development. Educational interventions—such as smart classrooms, BALA paintings, and sports materials were well-integrated into the HRDP's focus on rural development through quality education.

The qualitative findings enrich and contextualize the broader results, offering a nuanced understanding of how the intervention translated into real-world impacts. Across multiple sites, the initiative effectively addressed local educational and developmental gaps by introducing learning materials, toys, hygiene kits, and age-appropriate furniture. Key Infrastructure and Educational interventions interventions such as the renovation of Anganwadi centers, BALA paintings, provision of Smart TVs, improved school sanitation, and installation of RO machines directly addressed critical issues like poor infrastructure, lack of clean drinking water, and inadequate hygiene facilities. Notably, the renovation of school toilets was a highly relevant intervention. In several schools, the existing toilets were either damaged or insufficient for the number of enrolled students, raising hygiene and safety concerns, particularly for girls. Upgraded toilet infrastructure provided a safer, more private environment, making it a critical and timely response to an urgent need.

The project also introduced libraries and provided sports equipment, which directly supported children's educational and physical development. Establishing smart classrooms and improving seating arrangements significantly enhanced the learning experience.

Both teachers and students responded enthusiastically to the new amenities. Smart classrooms, updated library books, sports materials, and BALA paintings in Anganwadi centers were particularly well-received, indicating strong engagement with these interventions. A teacher from Parsoda highlighted that the smart TV enhanced the teaching-learning process by enabling interactive teaching, while an Anganwadi worker from Ratanpura shared that BALA paintings turned dull walls into vibrant, visually stimulating learning spaces. A school teacher from Parsoda shared: *"Before the intervention, my students had to sit on mats on the floor, which made it hard for them to see the blackboard and left them uncomfortable. Now, with proper seating arrangements in place, they can sit with ease and concentrate fully in class, transforming our learning environment into one that is far more conducive and effective".*

Children also reported increased motivation to attend school due to improved infrastructure. Many compared the upgraded environment to that of private schools, showing how the interventions positively impacted students' perception and pride in their learning spaces. The initiative sparked a shift in school culture. A notable example is the increased participation of teachers in extracurricular activities. A 31-year-old school principal from Parsoda reported that he now actively plays games such as cricket and badminton with students, facilitated by HDFC's provision of sports equipment. This change fostered a more inclusive and engaging school environment, strengthened teacher-student bonds, and enhanced overall student motivation.

"The overall environment at the AWC was not conducive to student engagement before these improvements were made. Attendance was low, and the atmosphere felt dull. However, with the introduction of new facilities, such as toys and BALA paintings, the AWC has transformed into a lively and welcoming space. Children now feel happier and more excited to attend the center. The BALA paintings, in particular, have played a significant role in enhancing learning. Children are now able to easily learn the names of fruits, vegetables, and the alphabet, all while engaging with the vibrant, colourful surroundings. These changes have nurtured a more dynamic and positive learning environment, boosting both student attendance and their enthusiasm for learning" **– Anganwadi Worker, Pagara**

Despite these successes, several design and implementation gaps were observed. For example, in Pagara village, the floor of a renovated Anganwadi center was damaged due to rainwater seeping through a faulty gate. According to the Anganwadi worker, the flooring had been installed five years ago, contributing to its deterioration. In Ratanpura, while toys and BALA paintings were provided, basic amenities such as drinking water and fans were absent highlighting a gap in resource prioritization. Some interventions were not designed with long-term infrastructural limitations in mind. Moreover, basic necessities like drinking water were missing in some Anganwadi centers, but there was no attempt to reallocate resources or prioritize these essential needs. The lack of responsiveness to these challenges indicates that there was insufficient adaptation to evolving needs over time. Smart classrooms faced power outages, which disrupted usage. No backup power solutions or adjustments in teaching schedules were planned, undermining the effectiveness of these digital tools.

The study team found that monitoring and evaluation systems were sub-optimal. Gaps in asset management, such as missing furniture and lack of accountability, were observed. Interviews revealed

that once initial support was provided, there was little follow-up or sustained engagement. For example, despite reports of damage or disruptions, no corrective actions were taken. These issues suggest a lack of adaptation to evolving needs. Although some interventions, such as BALA paintings, required minimal upkeep and offered sustained impact, others like smart classrooms depended heavily on ongoing resource availability and support, reducing their long-term viability. While critical structural upgrades in Anganwadi centers were undertaken, the absence of external support limited the effectiveness of these efforts. Strengthening formal linkages and institutional partnerships would enhance program sustainability and reduce service gaps. An informal contribution by a nearby thread factory in Pagara developing playgrounds, donating computers, and supporting infrastructure provided partial support and reflected community engagement, though without formal integration.

The intervention was rated "Good" in terms of branding and visibility. Signboards and consistent use of HDFC branding enhanced awareness and fostered a strong sense of ownership among stakeholders. Community members widely recognized HDFC's role in the intervention, which bolstered the legitimacy of the project and its acceptance within local contexts.

4.5 Overall Project Score

The analysis of the overall project performance across the four thematic areas based on the OECD-DAC criteria reveals that the initiative performs well in terms of **Relevance, Coherence, Efficiency,** and **Branding**, with all components generally scoring in the "Good" range. **Relevance** stands out particularly, indicating that the program is well-aligned with contextual needs and stakeholder priorities. **Efficiency** and **Coherence** also reflect effective use of resources and internal consistency. However, significant concerns emerge around **Effectiveness, Impact**, and most critically, **Sustainability**. While some components like H&H show strong impact, others like NRM and PoE lag behind. **Sustainability** is the weakest area across all components, with consistently low scores particularly H&H (1.7) suggesting a serious risk to the long-term viability of the program's outcomes. Overall, while the initiative demonstrates promising short-term relevance and operational strength, it needs strategic focus on improving long-term sustainability and ensuring its effectiveness translates into lasting impact.

Table 5: *Overall project score*

OECD-DAC Criteria	NRM	SDLE	H&H	PoE	Overall
Relevance	4.0 (Good)	4.0 (Good)	4.4 (Good)	4.5 (Good)	4.2 (Good)
Coherence	4.5 (Needs Improvement)	3.8 (Good)	4.0 (Good)	4.0 (Good)	4.1 (Good)
Efficiency	3.5 (Good)	3.9 (Good)	4.1 (Good)	4.2 (Good)	4.0 (Good)
Effectiveness	3.1 (Needs Improvement)	3.7 (Good)	3.6 (Needs Improvement)	3.5 (Good)	3.4 (Needs Improvement)
Impact	3.4 (Needs Improvement)	3.7 (Good)	4.3 (Good)	4.0 (Good)	3.7 (Needs Improvement)
Sustainability	2.0 (Poor)	2.2 (Needs Improvement)	1.7 (Poor)	2.2 (Poor)	2.2 (Needs Improvement)
Branding	4.0 (Needs Improvement)	4.5 (Good)	4.0 (Good)	4.0 (Good)	4.0 (Good)
Overall Score	**3.5** (Needs Improvement)	**3.7** (Good)	**4.0** (Good)	**3.9** (Good)	**3.6** (Good)

CHAPTER V: LEARNINGS AND RECOMMENDATIONS

- **Promoting Local Procurement and Maintenance Frameworks:** It is recommended that future interventions adopt a decentralized procurement model that prioritizes local sourcing and vendors, which can significantly improve the quality, maintenance, and sustainability of infrastructure like solar streetlights. Engaging local suppliers not only ensures quicker access to spare parts and technical support but also fosters accountability and responsiveness. Additionally, project design should include clear mechanisms for long-term maintenance—such as building local repair capacity, incorporating warranties, and outlining maintenance responsibilities. Strengthening the role of VDCs through training and clearly defined escalation protocols can further enhance the effectiveness of local oversight and ensure timely repairs, thereby increasing community ownership and the longevity of the intervention.
- **Ensuring Sustainability of farm-based Interventions:** To enhance the sustainability of farm-related interventions, targeted support addressing resource gaps and systemic challenges is essential. The peer-led model seen in Napier grass cultivation where farmers source stem cuttings from one another should be actively encouraged and institutionalized. This could be done through farmer groups or community seed banks to ensure a steady, localized supply of planting material.

  For vermicomposting, addressing the shortage of cow dung is critical. Linking crop farmers with nearby livestock owners through coordinated efforts or cooperatives could ensure a regular supply of raw material. Additionally, promoting the use of alternative organic waste such as kitchen waste, crop residues, or green manure can diversify inputs and reduce dependency on cow dung.

  Regarding Azolla cultivation, the dual challenges of water scarcity and power outages need systemic solutions. Introducing low-cost water harvesting systems (e.g., farm ponds or rainwater storage tanks) and promoting the use of solar-powered irrigation pumps could provide more consistent water access and reduce reliance on erratic electricity. Strengthening these areas not only addresses immediate constraints but also empowers farmers to independently sustain and scale up the interventions over time.
- **Establishing Adaptive Monitoring Mechanisms for Agricultural Interventions:** To ensure the continued relevance and effectiveness of agricultural tool banks, it is recommended that regular and adaptive monitoring mechanisms be institutionalized. These should track shifts in cropping patterns, local agro-ecological challenges, and community needs. The case of the unused soybean grader highlights the importance of aligning equipment support with evolving agricultural practices. Periodic assessments would enable timely modifications, such as repurposing or replacing obsolete tools with contextually appropriate alternatives. Moreover, involving farmers in feedback loops can enhance responsiveness, maximize the utility of provided assets, and ensure that interventions remain demand-driven and impactful over time.
- **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.

- **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 Self-Help Groups, 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.
- **Consistent Engagement:** To enhance the effectiveness and sustainability of the health awareness sessions, it is essential to increase the frequency and continuity of engagement. Rather than limiting sessions to once a year, implementing quarterly or bi-monthly sessions would help reinforce key messages and improve knowledge retention. Additionally, adopting a peer educator model, where trained community members regularly disseminate information and address queries, can ensure continuous support and localized reinforcement of behaviour change. To address persistent myths and taboos, ongoing dialogue through interactive formats such as street plays, role-plays, or group discussions—can help normalize sensitive topics and sustain shifts in attitudes over time.

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

OECD Indicator	Sub-indicators	*Clean Energy*	*NRM (Overall)*	*Farm Management*	*Entrepreneurship*	*SDLE (Overall)*	*Kitchen Garden*	*Health Camps*	*H&H (Overall)*	PoE	Overall Project Score
Relevance	Beneficiary need alignment	4.1	4.1	4.7	2.8	4.6	4.7	4.3	4.7	4.8	4.4
	Local context alignment	5.0	5.0	4.0	5.0	4.5	5.0	4.0	4.5	5.0	4.8
	Quality of design	2.0	2.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.3
	Combine weightage score	**4.0**	**4.0**	**4.4**	**3.7**	**4.0**	**4.7**	**4.2**	**4.4**	**4.5**	**4.2**
Coherence	Internal	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	External	4.0	4.0	2.0	3.0	2.5	3.0	3.0	3.0	3.0	3.1
	Combine weightage score	**4.5**	**4.5**	**3.5**	**4.0**	**3.8**	4.0	4.0	4.0	**4**	**4.1**
Efficiency	Timeliness	4.4	4.4	4.9	4.3	4.9	4.9	--	4.9	5.0	4.9
	Quality of Services Provided	3.8	3.8	4.4	2.7	4.4	4.5	4.1	4.4	4.9	4.4
	Operational Efficiency	3.0	3.0	4.0	**4.0**	4.0	4.0	4.0	4.0	3.0	3.5
	Project design	2.0	2.0	3.0	**4.0**	3.5	4.0	3.0	3.5	3.0	3.0
	Combine weightage score	**3.5**	**3.5**	**4.2**	**3.7**	3.9	**4.4**	**3.7**	**4.1**	**4.2**	**4.0**
Effectiveness	Interim Results (Output and short-term results)	3.8	3.8	3.9	2.6	4.0	4.0	--	4.1	4.5	4.0
	Reach (Target v/s Achievements)	3.0	3.0	4.0	5.0	4.5	5.0	3.0	4.0	4.0	3.9
	Influencing Factors (Enablers & Disablers)	3.0	3.0	3.0	4.0	3.5	3.0	3.0	3.0	3.0	3.1

	Differential Results (Need Assessment)	3.0	3.0	3.0	4.0	3.5	3.0	4.0	3.5	3.0	3.3
	Adaptation over time	2.0	2.0	3.0	4.0	3.5	4.0	3.0	3.5	2.0	2.8
	Combine weightage score	**3.1**	**3.1**	**3.5**	**3.9**	**3.7**	**3.9**	**3.3**	**3.6**	**3.5**	**3.4**
Impact	Significance (Outcome)	3.8	3.8	3.8	--	3.8	--	4.2	4.2	4.6	3.9
	Transformational change	3.0	3.0	3.0	4.0	3.5	4.0	4.0	4.0	4.0	3.6
	Unintended change	3.0	3.0	3.0	4.0	3.5	4.0	3.0	3.5	4.0	3.5
	Combine weightage score	**3.4**	**3.4**	**3.4**	**4.0**	**3.7**	**4.0**	**3.9**	**4.0**	**4.3**	**3.7**
Sustainability	Potential for Continuity	2.0	2.0	1.5	1.0	1.5	--	--	--	0.8	1.3
	Sustainability in project design and strategy	2.0	2.0	3.0	4.0	3.5	4.0	3.0	3.5	3.0	3.0
	Combine weightage score	**2.0**	**2.0**	**2.1**	**2.2**	**2.2**	**4.0**	**3.0**	**3.5**	**1.7**	**2.2**
Branding	Visibility (visible/word of mouth)	4.0	4.0	4.0	5.0	4.5	**4.0**	**3.0**	**3.5**	4.0	4.0
Overall Composite Score		**3.5**	**3.5**	***3.6***	***3.8***	***3.7***	***4.2***	***3.7***	***4.0***	***3.9***	***3.6***

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