

Impact Assessment Report

Holistic Rural Development Projects (HRDP) - North 2 Region

P0403 - Agra, Uttar Pradesh



November 2025

PROJECT LEVEL FINDINGS – P0403

Project Summary - P0403 - Ambuja Cement Foundation

LOCATION
15 villages of Agra District, Uttar Pradesh

DURATION
July 2021 - March 2024

TOTAL BENEFICIARIES
3,535 households, and 18 schools

Methodology and Sample



Methodology: Cross-sectional mixed-method design, using HDFC Bank CSR’s DMS framework

Sample: 477 quantitative respondents (households, community groups, and institutions, and 18 qualitative interactions (FGDs, KIIs, IDIs, and SGDs)



Project Location: Fatehabad Block, Agra District, Uttar Pradesh

Key Interventions



SDLE -field schools and exposure visits, Seed support, irrigation and tools, natural farming, use tool banks, soil testing



NRM - Water management, Jal Minars and ponds, check dams, and most solar lights



POE - Smart classrooms, Libraries, and Science kits, learning materials



H&H - Water tanks, Soak pits, Sanitation services, health camps

IMPACT AT GLANCE

Sustainable Farming Gains

79% farmers improved farming practices and 66% saw higher income through better inputs, demonstrations, and sustainable techniques.



01

Improved Mobility (Solar Street Lights)



02

89% respondents reported safer night-time mobility, with solar streetlights making public spaces well-lit and secure for women and children.

Reliable Access to Clean Water

69% households gained easier water access and 78% reported clean water available throughout the day, reducing drudgery for women.



03

Positive Educational Outcomes



04

88% respondents observed better student understanding, supported by smart classrooms and improved school infrastructure.

Accessible Local Healthcare

74% community members rated health camps as essential, offering convenient, affordable medical services close to home.



05

Cleaner Home Surroundings



06

84% households found soak pits essential for wastewater management, leading to cleaner, healthier living spaces.

Overall Project Score

4.6

Theme Wise Impact Scores

4.7
SDLE

4.6
NRM

4.5
PoE

4.6
H&H

4.4

Overall Impact Score

4.4

Overall Sustainability Score

Key Achievements

100% of farmers reported improved access to seeds, fertilizers, and pesticides, enabling timely crop planning and improved cultivation outcomes.

83% of households shared that home solar lights improved children's ability to study at night and reduced reliance on kerosene.

94% of farmers avoided rental fees or hiring labour for basic operations due to provision of farm tools, resulting in measurable cost savings and improved field efficiency.

55% noted time and cost savings due to clean energy use.

93% of farmers applied the knowledge gained to enhance farm productivity.

What Worked and What Did Not

WHAT WORKED?	What Needs Attention
✓ Implementation & Good Quality Delivery: Most interventions, seeds, trainings, solar lights, Jal Minars, smart classrooms, were delivered on time with positive ratings from beneficiaries. ✓ High Utilization and Functionality of Assets: Solar lights, pond structures, school infrastructure, and tool banks were widely used and valued for improving safety, water access, and learning environment. ✓ Effective convergence: Collaboration with Panchayats, KVKs, and line departments enhanced implementation efficiency and ensured institutional credibility. ✓ Expanded Access to Essential Services: Health camps, solar systems, and farm tool banks reduced dependency on distant services and improved convenience and safety.	✗ Limited Continuity of Health Services: Irregular specialist visits; referral pathways not fully established; post-camp follow-up remains weak. ✗ Partial Adoption of Advanced Agri Practices: Some farmers hesitant to adopt advanced techniques due to cost concerns and limited long-term advisory support. ✗ Water Scarcity & High TDS Challenges Declining groundwater levels and high salinity limit full impact of water interventions without supplementary measures.

Key Recommendation



Promote consistent adoption of key practices through village demonstration sites and peer champions across agriculture, hygiene, and education.



Link **farmers to KVK** for regular on-site advisory visits and troubleshooting support.



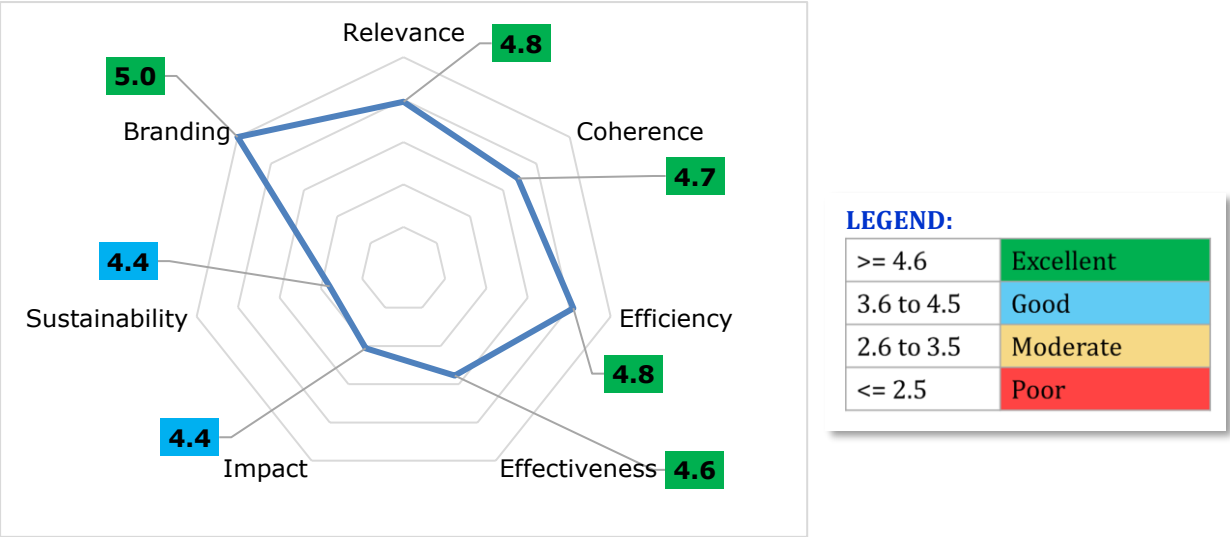
Ensure ASHAs conduct monthly follow-ups on health camp cases using a simple referral checklist.

P0403 - Ambuja Cement Foundation -
SDLE, PoE, NRM& H&H

OVERALL PROJECT SCORE
Good

4.6

OECD Parameter wise Scoring



Findings by OECD Criteria

Relevance (Excellent) 4.8	SDLE 4.9 NRM 4.9 PoE 4.6 H&H 4.8 Over 85–90% of respondents across all themes rated the interventions as essential or high priority, confirming strong alignment with community needs. SDLE: Interventions filled critical livelihood gaps. Seed support (84%), crop diversification training (76%), and field schools/exposure visits (75%) were highly valued. Farmers reported higher yields and improved soil health— <i>"After green manure, our production increased."</i> NRM: Water structures and renewable energy were seen as vital. 60% rated community ponds essential, and 90%+ prioritized solar lights for safety, mobility, and study needs. PoE: 87% of principals rated infrastructure improvements essential. Smart classrooms, libraries, and science kits were unanimously valued, improving learning environments— <i>"Earlier children sat on the floor; now they study properly on benches."</i> H&H: 100% of respondents viewed water tanks as essential; soak pits (84%) and health camps (74%) improved access to sanitation and basic healthcare. Overall, the interventions were highly relevant, well-targeted, and responsive to local priorities, demonstrating strong contextual fit and beneficiary acceptance across all thematic areas.
Coherence (Excellent) 4.7	SDLE 4.5 NRM 4.3 PoE 5.0 H&H 5.0 The HRDP interventions showed strong internal and external coherence, fully aligning with HDFC Bank's CSR goals and relevant SDGs, while complementing government schemes and working closely with sector departments and Panchayats. SDLE: Consistent with national priorities on sustainable agriculture and women's empowerment, the component converged with NRLM and subsidy schemes. Technical support from CIRG Mathura and KVK Firozabad strengthened adoption—<i>"We collaborated with institutes like CIRG Mathura and KVK Firozabad."</i>

	NRM: Fully aligned with Jal Shakti Abhiyan and Amrit Sarovar, with advance coordination to avoid duplication—<i>"We communicated project plans to prevent overlap."</i> Structures like Jal Minars and ponds were co-financed with Panchayat contributions of up to ₹4 lakh. PoE: Linked with Samagra Shiksha, the project secured approvals at school, block, and district levels, ensuring complementarity—<i>"We held meetings with education officers to discuss plans."</i> Smart classrooms and STEM labs added value beyond existing government works. H&H: Converged with Health Department, NHM, and SBM efforts through joint planning, health camps, and six rounds of training for frontline workers—<i>"We coordinated with CMO and MOIC to learn service status."</i> Overall, HRDP interventions were well-synchronized with institutional priorities, avoided duplication, and leveraged government systems for sustained impact.
Efficiency (Excellent) 4.8	 SDLE 4.9  NRM 4.8  PoE 4.8  H&H 4.9 HRDP interventions were implemented with high efficiency, marked by timely delivery, strong coordination, and consistently good quality across themes. Beneficiaries confirmed that activities were completed as planned with visible improvements. SDLE: 96% confirmed timely field schools and exposure visits, 94% received tools as scheduled, and 83% got trainings on time. Seed support reached 75% as planned, with minor procurement delays. High-quality delivery enabled farmers to apply improved practices within the same cropping season. NRM: Solar streetlights and home systems reached 100% of planned beneficiaries on time and were rated good quality. 90% confirmed timely completion of ponds, with only minor delays. Water solutions were seen as most efficient interventions—<i>"Water is a major issue here... these interventions proved most efficient."</i> PoE: All schools reported timely completion of smart classrooms, libraries, toilets, and drinking water units. Respondents rated quality as high due to seamless coordination and installation. H&H: Water taps, soak pits, and health camps were delivered and conducted on time. Beneficiaries valued doctor-led health services and free medicines, reducing travel costs. Overall, water and solar interventions were the most efficient, directly addressing groundwater scarcity and high TDS, demonstrating strong responsiveness to local priorities.
Effectiveness (Good) 4.6	 SDLE 4.7  NRM 4.6  PoE 4.4  H&H 4.5 The HRDP interventions achieved 100% of planned targets across all components, with activities completed as intended and assets actively in use. Beneficiaries widely reported smooth implementation, no major difficulties, and strong community participation—key factors driving success. SDLE: All targets were met, with farmers noting reduced cultivation costs and better access to tools, training, and government schemes—<i>"In farming, the biggest benefit was reduction in cost."</i> Clear guidance on organic practices improved adoption and satisfaction. NRM: Water structures and solar systems were fully functional, reliable, and widely accepted—<i>"At six in the evening the lights turn on automatically."</i> Community contribution of 10% and awareness on water conservation reinforced ownership and responsible usage. PoE: Smart classrooms, infrastructure upgrades, and learning materials enhanced student participation and parental support—<i>"Now parents tell children to go to school regularly."</i> Children actively use new facilities, improving engagement and learning quality. H&H: Health camps, water access, and hygiene awareness were effectively delivered—<i>"The doctors came on time... medicines were given free of cost."</i> ASHA and Anganwadi linkages ensured follow-up and service continuity.

Impact (Good) 4.4	 SDLE 4.8  NRM 4.4  PoE 4.3  H&H 4.2 The HRDP interventions have produced measurable improvements in livelihoods, services, and community well-being, leading to higher income, safer public spaces, improved education access, and better health and hygiene outcomes. SDLE: 79% of farmers gained modern farming knowledge, 100% reported improved access to inputs, and 66% saw increased and more stable income. Reduced input costs and better irrigation and tools drove sustained productivity gains. NRM: 69% experienced improved water access; 89% felt safer due to solar streetlights; and 83% said home solar lights helped children study at night. 55% saved time and money through clean energy use, improving daily comfort and reducing reliance on kerosene. PoE: All respondents confirmed reduced dropout of girls, better learning environments, and increased motivation. 88% reported improved student understanding, supported by enhanced infrastructure, smart classrooms, and sanitation, strengthening parental trust in schools. H&H: 77% reported improved drinking water access and 78% confirmed round-the-clock availability, with half of households saving time and effort. Reduced drudgery and better hygiene noticeably improved household convenience—especially for women. Overall, HRDP has tangibly improved economic stability, educational quality, household convenience, and social confidence, reinforcing community resilience and long-term rural development.
Sustainability (Good) 4.4	 SDLE 4.3  NRM 4.8  PoE 4.1  H&H 4.3 HRDP interventions show strong long-term sustainability, with continued community use, locally managed maintenance, and behavioural adoption across most themes. Some technical dependencies remain, especially for solar assets and periodic medical camps. SDLE: Highly sustainable. Farmers continue natural farming, use tool banks, pay for soil testing, and access services from trained Pashu Sakhis. Linkages with PM Kisan, crop insurance, and KVK trainings have institutionalized support and reinforced lasting practices. NRM: Ponds, check dams, and most solar lights are functional, backed by village committees and repair funds. However, limited use of solar home units and 6% non-functional streetlights indicate maintenance and battery-related gaps. Local solar caretakers and warranty files support continuity. PoE: Very high sustainability. Smart classrooms, libraries, and sanitation facilities are regularly used and maintained. Teachers and SMCs handle minor repairs and receive refresher training, ensuring digital tools remain integrated into routine teaching. H&H: Moderate sustainability. Water systems and hygiene practices continue, supported by ASHA and Anganwadi workers. However, health camps require ongoing institutional linkages to maintain preventive care services. Overall, most HRDP interventions remain functional and community-owned, with strong systems in place—though targeted support for solar maintenance and health outreach will strengthen long-term resilience.
Branding (Excellent) 5.0	 SDLE 5.0  NRM 5.0  PoE 5.0  H&H 5.0 Branding under HRDP was highly visible and consistent, ensuring strong recall of HDFC Bank Parivartan across all villages and intervention sites. Every major asset, from <i>Jal Minars</i> and <i>solar lights</i> to <i>farm tool banks</i>, <i>community ponds</i>, and <i>smart classrooms</i>, prominently displayed the HDFC logo and information boards. Community members repeatedly confirmed recognition: “Boards are put up everywhere; on every demo its logo is definitely there,” and “Even outsiders who come, they also know that HDFC Bank is getting this work done.” The inclusion of branding on <i>school infrastructure</i>, <i>health camps</i>, and <i>IEC materials</i> ensured that beneficiaries, teachers, and visitors alike associated the improvements directly with HDFC Bank’s efforts.

	While visibility and recall were already excellent, minor enhancements such as community display boards or regular public updates could further institutionalize recognition and transparency. As one village representative observed, <i>"People don't just say HDFC Bank, they say HDFC Bank Parivartan."</i>
--	---

Key Impacts & Evidence of Change

- **Improved farming knowledge and practices:** Nearly 79% of farmers reported enhanced understanding of modern and sustainable agriculture techniques. Exposure to natural farming, crop diversification, green manuring, and nursery bed preparation contributed to improved soil health and productivity.
- **Reduced input costs and enhanced income:** With universal access to seeds and agricultural inputs, and increased use of farm tools and irrigation systems, farmers unanimously acknowledged a reduction in cultivation costs. Two out of three farmers reported a clear increase in farm income and greater stability across seasons.
- **Improved institutional linkages:** Beneficiaries were better connected to government schemes such as PM Kisan and crop insurance, enabling sustained support beyond the project period.
- **Improved water availability:** Around 69% of households reported improved access to water for domestic use due to community ponds and Jal Minars. Households also experienced time and effort savings, with nearly half noting reduced drudgery in fetching water.
- **Reliable clean energy:** Solar streetlights and home solar systems strengthened community mobility and household functioning. Over 89% noted improved safety in public spaces, while 83% stated that children can now study after dark without kerosene lamps.
- **Behavioural shifts in water conservation:** Awareness campaigns and community engagement motivated responsible use of water resources, with beneficiaries reporting cautious usage practices developed through project sensitization.
- **Better infrastructural facilities:** Smart classrooms, libraries, drinking water units, and toilets significantly upgraded the learning environment. Teachers and parents observed better attendance, reduced dropout among girls, and increased classroom engagement.
- **Better conceptual learning:** Nearly 88% of teachers noted visible improvements in children’s understanding and application of academic concepts, attributable to enhanced teaching aids and conducive school settings.

Key Factors influencing Performance

High Performance Drivers

- **High Community Ownership:** Strong participation and willingness to contribute labour/resources supported smooth implementation and long-term use of assets.
- **Effective Government Convergence:** Alignment with schemes (NRLM, Jal Shakti Abhiyan, Samagra Shiksha) ensured resource leveraging and avoided duplication.
- **Timely and Efficient Delivery:** Well-coordinated planning, vendor management, and field monitoring enabled on-time completion of most interventions.
- **Quality of Infrastructure:** High-quality assets (solar lights, Jal Minars, smart classrooms) enhanced functionality and user satisfaction, though some technical issues (e.g., solar batteries) require follow-up.
- **Contextual Constraints:** External challenges such as high groundwater salinity, water scarcity, and limited local healthcare infrastructure influenced performance in some areas.

Low Performance Drivers

- **Technical issues in solar infrastructure,** including battery failures and reduced usage of home solar units in some villages.
- **Limited continuity of specialist health services,** with health camps requiring stronger institutional linkages for regular follow-up.
- **Persistent contextual challenges,** such as high TDS water, declining groundwater levels, and climatic constraints affecting long-term NRM outcomes

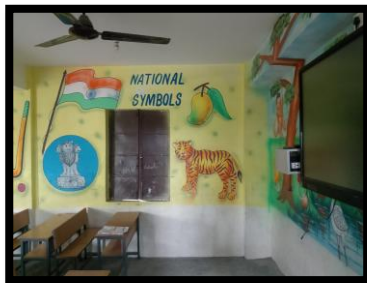
Recommendations

Focus Area	High Priority	Medium Priority	Low Priority
SDLE	Set up a cluster-level advisory linkage with KVK/Agri Dept. for ongoing farmer guidance beyond project timelines. (Responsible: IA + KVK/Agri Dept.)	<i>No medium priority recommendation</i>	Provide a simple goat vaccination calendar to reduce mortality among livestock beneficiaries. (Responsible: IA + Animal Husbandry Dept.)
NRM	<i>No high priority recommendation</i>	Create a village O&M fund (₹10–20 per household/month) for minor solar and water-structure repairs. (Responsible: Panchayat + IA (facilitation))	Pilot low-cost filtration units (biosand/activated carbon) in at least one high-TDS village. (Responsible: IA + PHED (Public Health Engineering Dept.))
PoE	Strengthen School Maintenance Committees (SMCs) to conduct monthly inspections of toilets, water units, and smart classrooms. (Responsible: IA + Education Dept. + SMC)	<i>No medium priority recommendation</i>	Set up low-cost reading corners using existing books and local materials to increase library usage. (Responsible: Schools/SMCs)
H&H	Implement periodic chlorination of community tanks to ensure drinking water safety. (Responsible: Panchayat + PHED + IA (with HDFC Bank CSR support))	Formalize PHC referral follow-up after health camps (ASHA to track 5–10 cases monthly). (Responsible: IA + ASHA + Health Dept.)	Install simple IEC boards on handwashing, water hygiene, and tank usage near public water points. (Responsible: IA + Panchayat)

CASE STUDY

Transforming Learning Environment and Student Engagement in Sankuri Kala School, Agra (P0403)

Figure 1: Smart Class and School Infrastructure Improvement – Sankuri Kala, Agra



At **Upper Primary School, Sankuri Kala (Fatehabad block, Agra district, Uttar Pradesh)**, students studying in classes VII and VIII have experienced a significant transformation in their learning environment through interventions under the **HDFC Parivartan initiative implemented by Ambuja Foundation**. Before the intervention, the school faced multiple infrastructural and academic challenges that affected both comfort and learning outcomes. Students recalled that they used to **sit on mats**, classrooms lacked proper **furniture, library facilities, and digital learning tools**, and the overall school environment was basic with minimal engagement. There were limited resources such as **books, science materials, and visual aids**, making learning largely dependent on traditional blackboard teaching methods.

As a result, students reported a noticeable improvement in **learning outcomes, understanding of subjects, and overall interest in studies**. Teaching methods also evolved, with teachers increasingly using **digital tools instead of only blackboard-based instruction**, making classes more dynamic and participatory. Students expressed that the new facilities not only improved their academic performance but also made school a place they **enjoy attending**.

Improving School Infrastructure, Digital Learning, and Student Participation in Biloni Village, Agra (P0403)

Figure 2: Enhanced School Facilities and Student-Centric Learning – Biloni, Agra



At **Upper Primary School, Biloni village (Fatehabad block, Agra district, Uttar Pradesh)**, students of class VIII have witnessed a remarkable improvement in their school environment and learning experience following interventions under the **HDFC Parivartan initiative implemented by Ambuja Foundation**. Earlier, the school faced several limitations that affected both comfort and education. Students described how they used to **sit on the floor**, often experiencing discomfort such as back pain and exposure to dust. Basic facilities like **clean drinking water, proper toilets, and adequate classroom infrastructure** were either lacking or insufficient. The school building itself required improvements, with issues such as **leakage from roofs and poorly maintained classrooms**.

With the implementation of the project, the school underwent a comprehensive transformation. The introduction of **benches and desks** significantly improved seating comfort, while the installation of **smart classes and digital learning tools** enhanced the quality of teaching. Students now learn through **visual demonstrations on screens**, which makes understanding concepts easier and more engaging compared to earlier methods. The provision of **clean drinking water through tanks and improved sanitation facilities**, along with better classroom infrastructure, has improved both **health and hygiene conditions**.

ANNEXURE

Methodology

Study design and Framework: A cross-sectional, mixed-methods design was adopted to generate robust, triangulated evidence on project **relevance, coherence, efficiency, effectiveness, impact, and sustainability**. The study followed HDFC Bank CSR's DMS framework and applied an **OECD-DAC-aligned analytical framework** contextualized for the **Holistic Rural Development Program (HRDP)**. Quantitative surveys were complemented with qualitative FGDs, KIIs, IDIs, and SGDs to assess outcomes and capture nuanced mechanisms of change across thematic areas such as **NRM, SDLE, H&H, and POE**.

Sampling and Coverage: The sampling approach balanced **statistical validity with fair representation** of geographies and intervention types for N2 projects (P0403).

- **Quantitative sample size** was determined using a 95% confidence level and 5% margin of error, with proportional allocation across households, community beneficiaries, and institutional actors.
- **Qualitative sampling** was purposive, ensuring that diverse stakeholders were represented for deeper insights.
- **P0403:** The study was conducted in **15 villages of Agra district, Uttar Pradesh**. The quantitative component used a finite-population sample size calculation at 95% confidence, and 5% margin of error.

Table 1: Quantitative Sample Distribution and Respondent Category (P0403)

Thematic Area	Respondent Type	Target	Achieved
NRM	Community	30	30
	Household	59	59
SDLE	Household	91	91
	Community	60	60
	Group	78	78
POE	Principals/ teachers	18	18
H&H	Household	141	141
Asset Mapping		15	15
Grand Total		492	492

Table 2: Qualitative Sample and Respondent Category (P0403)

Stakeholder Type	Tool	Target	Achieved
NGO Partner (Implementation Manager)	KII	1	1
HDFC Project Manager	IDI	1	1
PRI Members	KII	4	4
Community Members	FGD	4	4
Farmer Groups	FGD	2	2
School Principals	KII	4	4
Students (8th–10th)	SGD	2	2
SHG Lead	IDI	4	4
Total		22	22

Respondents and tools: The standardized **DMS tool of HDFC Bank CSR** was used to collect quantitative data, tailored to the project's different beneficiary categories: households/groups for skill development and livelihoods, community members for natural resource management, and school authorities (principals, teachers, students) for education interventions. Qualitative tools included **FGD, IDI, and KII guides** developed in line with the DMS and **OECD-DAC criteria**, capturing perspectives from community stakeholders, farmer groups, PRI members, implementing partners, and HDFC project manager.

Data analysis, and Reporting: Quantitative analysis employed descriptive statistics and score

analysis as per the OECD-DAC dimension from the DMS; qualitative data were transcribed, coded and synthesized to produce composite scores per OECD-DAC dimension. Both quantitative and qualitative scores are averaged (with different weightages to the indicators) to give a comprehensive project level score. Findings are presented as an integrated outcomes narrative with project-specific sub-analyses, supported by triangulated evidence from surveys, FGDs/IDIs, KIIs, and case studies.

Project Level Scoring- P0403 – Agra (Heat Map)

Overall Project Score = 4.6 (Good)								
Parameter/ Theme	Relevance	Coherence	Efficiency	Effectiveness	Impact	Sustainability	Branding	Overall Score
SDLE	4.9	4.5	4.9	4.7	4.8	4.3	5.0	4.7
NRM	4.9	4.3	4.8	4.6	4.4	4.8	5.0	4.6
POE	4.6	5.0	4.8	4.4	4.3	4.1	5.0	4.5
H&H	4.8	5.0	4.9	4.5	4.2	4.3	5.0	4.6
Overall	4.8	4.7	4.8	4.6	4.4	4.4	5.0	4.6

Legend:

>= 4.6	Excellent
3.6 to 4.5	Good
2.6 to 3.5	Moderate
<= 2.5	Poor

P0403 – Indicator Wise Scoring (Theme and Overall)						
OECD parameter	Indicator	SDLE	NRM	H&H	PoE	Overall score
Relevance	Beneficiaries need alignment	4.8	4.7	4.6	4.6	4.7
	Local context alignment	5.0	5.0	5.0	5.0	5.0
	Quality of design	5.0	5.0	5.0	4.0	4.8
Coherence	Internal Coherence	5.0	5.0	5.0	5.0	5.0
	External coherence	4.0	3.5	5.0	5.0	4.4
Efficiency	Timeliness-	4.9	4.9	4.8	4.9	4.9
	Quality	4.6	4.7	4.7	4.4	4.6
	Operational efficiency	5.0	5.0	5.0	5.0	5.0
	Project design	5.0	4.5	5.0	5.0	4.9
Effectiveness	Reach (target vs Achievement)	4.7	4.6	4.3	4.6	4.6
	Interim Result (Outputs & Short-term results)-	5.0	5.0	5.0	5.0	5.0
	Influencing factors (Enablers & Disablers)	5.0	4.0	4.0	4.0	4.3
	Differential results	4.0	4.5	5.0	4.0	4.4
	Adaptation over time-	5.0	4.5	4.0	4.0	4.4
Impact	Significance- (outcome)	4.5	4.7	4.4	4.6	4.6
	Transformational change-	5.0	4.0	4.0	4.0	4.3
	Unintended change-	5.0	4.0	4.0	4.0	4.3
Sustainability	Potential for continuity	4.6	4.6	4.4	4.8	4.6
	Sustainability in project design & strategy-	4.0	5.0	4.0	3.0	4.0
Branding	Visibility	5.0	5.0	5.0	5.0	5.0
Overall score		4.7	4.6	4.6	4.5	4.6